THE ROYAL BANK LETTER

Published by The Royal Bank of Canada



VOL, 68, NO. 5 SEPT./ OCT. 1987

Making Up Our Minds

We make personal choices all the time, and our lives are shaped by the consequences of them. By thinking them out systematically, we can cut down on the chances of getting them wrong . . .

One of the silliest terms in the language is "a self-made man," which singles out someone who has become conspicuously successful in spite of social or educational disadvantages. Come on, now: isn't every man and woman in a country like Canada pretty much self-made? No one is completely so, because no one is completely unaffected by circumstances beyond his or her volition. But within the limits of those circumstances, we have become the persons we are today quite largely as the result of decisions we have taken of our own free will.

Some great thinkers have held the view that every little action we take goes into determining our futures. Thomas Carlyle was one of these; he wrote: "What I do now, I do once and for all." He might have added that what people do not do now, they might never have a chance to do later. Decisions are commonly associated with activity, but a failure or refusal to act can be a highly significant decision in its own right.

We are all to some extent the products of a succession of decisions that seemed so minor at the time that we hardly noticed making them. Some of us have literally been shaped by decisions to have an extra helping at dinner or a between-meals snack. On the other hand, there are decisions whose momentous consequences are obvious. We write our own life stories when we choose, within our circumstances, where to live, what work to do, and whom (if anyone) to marry. Choices like these go into defining our uniqueness among human beings.

Yet many of us approach the big decisions we face without any great forethought. We make up

our minds in the manner of Mark Twain's Huckleberry Finn: "I studied for a minute, sort of holding my breath, and then I says to myself, 'All right, then, I'll go to hell.' "A minute's study is not likely to bring the best results, but our reluctance to undertake a lengthy analysis of the options is only human. "Thinking is the hardest work there is, which is the probable reason so few engage in it," Henry Ford observed.

"I've given it a lot of thought," people will say when they are about to come to a major decision. And so they may have; they may have spent sleepless nights chasing the subject around in their minds. But there is a difference between "thinking about" something and "thinking it out" systematically. The latter might be all very well in business, but it strikes us as rather too cold-blooded where our personal affairs are concerned.

The systematic approach goes against the grain of the romantic spirit acquired in our upbringing through songs and stories of love and adventure. In our sentimental hearts, we adore impulsiveness: "He swept her into his strong arms." In matters of romance as in other things, we are inclined to act on the premise that we might as well take a chance, because we never know what will happen tomorrow. This attitude reflects a certain fatalism left over from ages of belief that mortals are not in control of their own destiny: that what happened to them was in the hands of the gods.

We don't hear much about the gods these days, but that residual streak of fatalism within us still whispers that our destiny may be decided by a superhuman agency. We have come to call this luck, and its existence is difficult to deny. But if life is a game of chance, it is not a game of pure chance, like a lottery. It is more like a horse race, in which the unexpected can always happen, but in which there are form charts to be studied and odds to be calculated in search of the most probable results.

Is it a natural ability, or a skill to be learned?

It is unwise to give luck the smallest place among the factors that go into a decision. If events take a fortunate turn, that is a bonus; it should not be depended upon. In any case, what looks like good luck from the outside is often nothing more than the result of good planning. "Hope for nothing from luck," Edward Bulwer-Lytton wrote, "and the probability is that you will be so prepared, forewarned, and forearmed that all shallow observers will call you lucky."

Curiously enough, the same people who will tell you that they trust to luck will insist in another context that they are in control of their own futures. Our political system is built around the concept that individuals must be free to make their own choices and take their own chances; that governments must not dictate the course of their lives. A democratic government operates on the principle that citizens are capable of making up their own minds in their private affairs.

But do we really know how to make up our minds? — "know" in the sense that we know how to fry an egg or ride a bicycle or write a letter? Very few of us have been taught how to go about making decisions in school. The system that is based on free choice leaves us only too free to fend for ourselves in this vital aspect of living. The only explanation for why we are not taught how to make decisions is that it is assumed there is nothing to teach.

Decision-making is seen as something we do naturally, like talking. We are expected to develop it the way we develop our speech — by imitation, practice, and by getting things wrong before we get them right. That young people can learn a set of skills to help them get things right in the first place does not seem to have entered our collective thinking. If some are better at it than others, well, that's because they have a natural aptitude which has been honed by experience.

It is out of the notion that decision-making is an instinctive knack that we derive that perennial folk figure, the Man of Decision. He appears under different names with different faces whenever an election is called. His chief qualification for office is not his skill in analyzing the elements of decisions, but a willingness to make them boldly. He is supposed to be endowed with a form of intuition known as "gut feeling" which enables him to see what should be done and how.

The Man of Decision is the political incarnation of another familiar folk figure, the Man of Action. We meet this specimen regularly in movies, television series, and paperback books. He is usually in a desperately dangerous situation, but, with a sweep of his steely eyes, he sizes it up in all its particulars. He then takes instant action to foil his enemies. His most amazing characteristic is that he gets it right every time, at the first crack of the bat.

It's not dithering to confirm that you're on the right road

We ordinary mortals know that life does not work like that, yet we are inclined to adopt the Man of Decision and the Man of Action as role models. The results of our attempts to emulate them are usually like another sequence from the movies which has been played out with variations many times. It runs this way: A man and a women are driving down a country road and come to an unmarked T-junction. She looks at the road map and says they should turn left; with the comment that he knows what he's doing, he turns right. They drive and drive; the road gets narrower and rougher until the car finally hits

a protruding rock and breaks an axle. He sets out to find help across a farmer's field, and is chased by a ferocious bull.

Like the Man of Decision, our comic hero acts on the basis of gut feeling. Like the Man of Action, he plunges forward without a moment's hesitation . . . or a moment's thought. The question is why he does not turn back when it becomes evident he is mistaken. The answer is that, like most of us, he admires the spirit of determination. Both of his mythical idols are "men of iron will" who "stick to their guns".

We have been brought up in our culture to despise irresolution. We have no time for procrastinators or ditherers — nor should we have if they avoid difficult decisions or are chronically unable to make up their minds. But irresolution should not be confused with due deliberation. It is not dithering or procrastinating to take the time to examine the map to make sure you are on the right road, or to change your mind when it is clear that the choice you have made is not leading to where you want to go.

The American experience in Viet Nam is a case in point. Puffed up with "the power of positive thinking," the leaders of the United States talked themselves into believing that they and their South Vietnamese allies were winning the war. They dismissed the mounting evidence to the contrary as defeatism. Though they spoke of boldness, they could not bring themselves to make the truly bold decision of withdrawing their forces until events relieved them of any choice.

The lesson in this historic chain of events for people who wish to make better decisions of any kind is that feelings are never absent from the process. For all the wondrous technology at their command, the American leaders made one wrong decision after another under the spell of wishfulness and pride. This proved a point made by Carl Jung, the pioneer psychiatrist who probed the deepest workings of the human psyche: "We must not pretend to understand the world only by intellect; we apprehend it just as much by feeling. Therefore the judgment of the intellect is, at best, only half the truth, and

must, if it be honest, come to an understanding of its own inadequacy."

In a curious way, any attempt to remove the emotional element from one's deliberations is a denial of reality. Sound judgments are made with the full awareness that feelings such as pride, prejudice and vanity are always subconsciously at play. The trick is not to suppress them, but to attempt to bring them into balance with practicality. An emotional factor may indeed be decisive in coming to the right decision. Practicality might dictate that a woman who has been looking after her aged mother for years should put her in a nursing home; but what if it turns her mother against her, or if she cannot live with the guilt she would suffer from doing so?

The beginning of wisdom is to consult all those concerned

To avoid the heart dominating the head or viceversa, the beginning of wisdom is to seek out other opinions. It must be remembered in soliciting advice, however, that it is natural for people to crave affirmation of their own feelings, opinions and attitudes. To ask others to prop up your ego or to function as a ventriloquist's dummy for your prejudices is to waste their time as well as your own.

Where personal relations are concerned, consultation is imperative. People who are seriously dissatisfied with a decision taken over their heads can be expected to attempt to reverse or undermine it. Also, the party taking the unilateral action is probably depriving him- or herself of valuable information by not checking on the details with all concerned.

It is almost a credo of modern administration that information is the lifeblood of decisions. Where most people go wrong in making private decisions is to attempt to hold too much information in their heads. There is always a danger of forgetting or overlooking essential details. When too many details are being mentally juggled, some are apt to be dropped.

Unless you are a genius, your mental processes are bound to be aided by writing things down, or entering them into a computer. If a question is important enough to take up your time in thought and discussion, it is important enough to be committed to written lists. The act of setting out your thoughts and feelings in writing will help you bring emotional and practical considerations into balance. Writing down all the facts and figures helps to ensure that no details are forgotten. The process is also likely to turn up ideas which might not have occurred to you before.

Coming to conclusions on a scale of one to ten

Nothing is simpler than a set of "decision lists" covering possible courses of action. All it takes is a sheet of paper for each option, divided down the middle into columns listing all the possible advantages and disadvantages of each.

Often the basic exercise of enumerating the pros and cons of each choice is sufficient to yield a decision. If the pros and cons of each come out nearly even, however, then all the considerations should be more thoroughly assessed. This is done by attributing a numerical weight to each on a scale of one to ten. Due weight must be given to your feelings and personal values. In choosing a home, for instance, how important is it that it be situated in a neighbourhood that reflects your tastes and status? How much more or less important on a scale of one to ten than the fact that the price and taxes are higher than in another part of town?

By applying these weights and adding up the scores, you should be able to arrive at a solution which suits your personal preferences, circumstances and values. This works well when making relatively straightforward choices, but for more complex questions, a more elaborate system may be required. One such system is outlined in a book called *Make Up Your Mind!* (AMACOM, New York, 1978) by the well-known American policy consultant, John D. Arnold. Arnold has adapted the decision-making techniques used in business and

government to personal questions, including such sensitive ones as marriage, child-bearing and divorce.

His system essentially entails making lists of requirements and desires, giving them numerical weights, and matching them with lists of alternatives which are also weighted. It is too complex to explain here; anyone seriously interested in pursuing systematic decision-making should acquire the book. But he does make one simple point which we would all be well-advised to keep in mind — that searching thought should always be given to the broad purpose of the decision. It might not be what you assumed it was: for instance, you might find that your real purpose is to decide on your best means of transportation, not just to decide on which model of new car to buy.

Arnold recommends that, once a decision is made, you should check it against a list of all the things that could possibly go wrong when it is put into practice. This will enable you to head off problems by taking precautionary steps. No decision that is not made under extreme pressure should be put in effect immediately. You should put it aside and look at it after an interval, when fresh ideas might have occurred to you.

Of course, no matter how systematic you have been, there is no guarantee that a decision will turn out successfully. The unforeseen can always arise. Life remains a game of chance, but it is not a game of blind luck; skill and preparation can make a great difference to the outcome. By thinking out decisions, you can at least increase the odds of heading in the right direction when taking the steps that set the course of your life.