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"I moved my family to a New England farm, even though we had zero farming experience."

JENNIFER BURCKE AT HER FAMILY'S FARM IN DOVER, NEW HAMPSHIRE

ONE GIANT LEAP

WOULD YOU RISK IT ALL?

These women did, in ways as diverse as they are, and it paid off (big time). Most of us would do well to follow in their footsteps. Here's why.

When my husband, Dan, and I catch up with friends, the first question they ask him is "Climbed any good mountains lately?" Dan is a textbook risk taker. He skydives, camps in remote locales, and has summited peaks on two continents. He doesn't do these things because they are dangerous; he just thinks that their potential to be awesome outweighs the likelihood of encountering hungry bears.

The first question friends ask me is "Read any good books lately?" I prefer hobbies that keep me at sea level, like gardening and drinking wine. When we go on a road trip, Dan views the GPS's estimated time of arrival as a personal challenge to beat; I'll be happy when those cars that drive themselves take over the highways.

No one has ever expressed surprise that Dan's the thrill seeker in our marriage and I'm the cautious one. And if you asked them why we shake out that way, their first guess would probably have to do with gender. After all, there's a reason that the phrase "too much testosterone" is synonymous with "being too risky." Most people (still) are more likely to think of men as adventuresome types who go white-water rafting or have lost weekends in Vegas, while women tut-tut at home and keep the kids away from sharp objects.

WRITTEN BY Virginia Sole-Smith
PHOTOGRAPHS BY Rob Howard

JENNIFER BURCKE | 41

As long as she could remember, Jennifer dreamed of owning a farm in New Hampshire. "I grew up listening to stories about my great-grandparents, who were dairy farmers in the White Mountains," she says. "Farming sounded like a wonderful way to feed your soul."

But following in her ancestors' footsteps seemed unlikely. Jennifer and her husband, John, also 41, had never lived anywhere but the Midwest. They owned a home, they were surrounded by friends and family, and John had a steady job in banking. And neither one knew a thing about agriculture. They hadn't so much as tended a garden.

Still, each time the couple visited New Hampshire, says Jennifer, "we felt we belonged there." In 2002, after their daughter, Emma, turned one, Jennifer thought, It's now or never.

As soon as John found a job in New England, the family moved cross-country. It was hardly a seamless transition. The frenzied real estate market made it nearly impossible to find a farm that they could afford. For three years, they lived in a condo while conducting the search.

"Plenty of days, we asked ourselves, 'Why did we do this?'" admits Jennifer. "Our life in Kansas was so comfortable. We just kept believing we would eventually find our home."

In 2005 Jennifer was six months pregnant with their second child, Grant, when they finally found "the one": a three-acre property with a charming (if dilapidated) house dating back to 1840. "Not even watching rain pour into the cellar deterred us," says Jennifer.

Over the next few years, the family learned to homestead. She and John planted fruits and vegetables, raised chickens, and even welcomed a pregnant dairy goat and delivered its kids.

Today she can't picture her family anywhere but the home they've dubbed "1840 Farm," which she writes about on her blog, 1840farm.com. Jennifer says, "I no longer look at a risk and see how I could fail. I might end up with a different outcome than I expected, but that's part of the journey."

—Stephanie Booth

But is it true that women don't take real risks? Or do we just think differently about how we play the odds?

THE PRICE OF CAUTION

Sift through the literature on gender and risk and you'll find study after study showing that men are prone to taking chances. Case in point: When psychologists at the University of California, San Diego, asked 657 study participants if they would gamble, skip wearing sunscreen, leave their seat belts unbuckled, fly a plane, or, yes, climb a mountain, the men were significantly more likely to do all of the above. A recent Prudential Financial survey also noted a female tendency toward deliberation. For example, 70 percent of men said that they were willing to take on more risk for the opportunity of a financial reward; only 49 percent of women agreed.

No wonder that when the financial crisis unfolded in 2008 with Lehman Brothers, perhaps the epitome of the old-boy-network-run Wall Street firm, at its center, pundits were quick to lament that this mess would never have happened with a firm called Lehman Sisters. The reasoning: Women are somehow inherently thoughtful and rational—and therefore risk-averse.

As stereotypes go, this one sounds flattering, right? But being perceived as ultra-cautious comes at a cost: "We want our leaders to be bold risk takers, so this belief can lead to discrimination, in which women are considered less suitable for promotions," says Julie Nelson, a professor of economics who researches risk and gender at the University of Massachusetts in Boston.

What's more, this perception bears little resemblance to reality, says Sylvia Maxfield, the dean of the Providence College School of Business, in Rhode Island. "I worked for Lehman Brothers earlier in my career and knew women who behaved just like their male counterparts," she says. "It's simplistic to suggest that 'Oh, if only the ladies were in charge, we'd be fine.'" In 2009 Maxfield conducted a survey of 650 female

managers in business and professional organizations and found that 80 percent were indeed willing to take high-stakes professional gambles if it might help them climb the corporate ladder. Those surveyed were more than willing to cope with uncertain outcomes and to brave the possibility of failure. And yet, notes Maxfield, even these alpha women "didn't necessarily associate their behaviors with the concept of risk."

Maxfield discovered something that a number of previous studies had neglected: Women are daredevils in their own right, but they don't identify their actions as being risky. Researchers at the Center for Decision Sciences, at Columbia University, found that women are more likely to take emotional and social risks, like moving across the country spontaneously or making a new friend. The study that found us loath to skip sunscreen reported that more women than men were willing to ask for a letter of recommendation or send out scores of applications for high-paying jobs. Again, those are risks. We just aren't used to looking at chasing personal dreams as courageous.

Under this lens, even Dan and I start to look a lot less stereotypical. I'm far more game to try a bright paint color, and I will eat any food, of any spice level, whereas Dan only recently came around to the notion of eggplant. He also has a traditional nine-to-five career, while I've been a self-employed writer for a decade. (Our paychecks are about the same.) And if you look back over our history together, I was ready to take each of our "big steps"—marrying, house buying, baby having—about six months ahead of him. Major life changes give Dan pause, while I find them exciting. You could argue that those steps represent traditional gender roles at their height, since historically women have often felt pressured to settle down for financial stability or social status. But they also require a willingness to risk your finances and your heart.

PORTRAIT OF A RISK TAKER

Gender is just one factor (and perhaps not even the most crucial one) in determining who opts to go off the high

"I quit my job to start a bakery from scratch."

MIRIAM MILORD AT HER BAKERY, BCakeNY, IN BROOKLYN



dive and who stays ensconced in a deck chair. Individual brain chemistry may also play a key role. After novel experiences, risk takers get a bigger dose of dopamine—the “pleasure chemical” that is released after sex or eating a tasty meal—than other people do, according to a 2008 study published in the *Journal of Neuroscience*. The desire to chase that high is ingrained, some researchers say.

Income level is important, too, at least when it comes to financial or career chances. “You can’t separate economic status from financial-risk tolerance,” says Helaine Olen, the author of *Pound Foolish*. “I think the reason we’re always hearing that women tend to invest less than men is that fewer females are high earners.” It’s also much easier to, say, make a career change if you have some money in the bank. With all due respect to Janis Joplin, it may turn out that *freedom* is just another word for “resources to spare.”

MIRIAM MILORD | 32

Miriam never had much of a taste for super-sugary bakery cakes. So when hosting a friend’s baby shower in August 2009, Miriam opted to make a more sophisticated (read: less sweet) cake herself.

At the time, Miriam, a graphic designer in New York City, ventured near the oven “only out of necessity,” she says. But after perusing videos on YouTube and borrowing her neighbor’s KitchenAid mixer, she felt ready to give it a shot.

Although baking and decorating took all night, Miriam relished the creative freedom. And the finished product—a towering red velvet cake, decorated with flowers—was a hit. Friends inundated her with requests. Word spread. By December she needed to rent a commercial kitchen to fill the orders.

For a while, Miriam tried to do it all: She worked 9 A.M. to 5 P.M. at her day job, then designed custom cakes from 9 P.M. until early morning. But by February 2010 Miriam, also the mother of then

two-year-old Jay, was overworked and overwhelmed. She decided to take the entrepreneurial plunge and founded her business, BCakeNY. “Giving up health insurance and a salary was scary,” she says. “But making the business into a success required all my focus.”

Miriam took a pragmatic and cautious approach to running her business. Rather than using bank loans or maxing out credit cards, she “grew gradually, cake by cake,” and paid for everything in cash, even as BCakeNY expanded in 2011 to include a traditional brick-and-mortar bakery. Today Miriam employs seven full-time staff and makes ornate creations for celebrities, including Rihanna and Jimmy Fallon.

“Going slow and steady made my risk manageable,” says Miriam. “I was always committed to having my own business, but I never felt in over my head.” —S.B.

INSIDE THE MIND OF A RISK TAKER

Embracing a new opportunity can require a major mind shift, says Doug Sundheim, the author of *Taking Smart Risks*. When you catch yourself undermining your goal, try replacing every risk-averse statement with a risk-positive one.

INSTEAD OF ...	THINK ...
"THE TIMING ISN'T RIGHT."	"THE TIMING WILL NEVER BE PERFECT."
"MY IDEAS AREN'T GOOD ENOUGH."	"MY IDEAS ARE GOOD ENOUGH TO GET STARTED."
"I DON'T KNOW WHAT I'M DOING."	"I WON'T KNOW WHAT I'M DOING UNTIL I DO IT."
"I DON'T WANT TO MAKE MISTAKES."	"I HAVE TO MAKE MISTAKES IN ORDER TO GROW."
"I'LL REGRET IT IF I FAIL."	"I'LL REGRET IT IF I DON'T TRY."

READY, SET, JUMPI

However you are hardwired, you can learn to be more of a risk taker. For any given scenario, determine whether a risk is worthwhile by employing this strategy from Doug Sundheim, the author of *Taking Smart Risks*: Get a sheet of paper and divide the space into four boxes. In the first box, write what you stand to gain by taking the chance. In the second box, list what would happen if you took the chance and it didn't pan out. Use the third box to list the positive aspects of not taking the risk. And in the fourth box, write the negative aspects of not taking the risk. "These last two boxes are the ones people usually forget," says Sundheim. "But you need to project out and ask, 'Where will I be in 5 or 10 years if I don't do this?' That's when you might realize how much you would regret not trying to switch careers or reconnect with that estranged friend. Look at the costs of each option and make an honest decision about which ones are higher in the long term."

One important question to ask yourself during this analysis is *If this risk doesn't work out, will it be a smart failure?* In a smart failure, you've made a plan and taken action, and you can learn from the outcome and apply that lesson to your next risk. "A dumb failure is when you dump a bunch of time or money into a project, and if it doesn't pan out, you have nothing to show for it," says Sundheim. "But if you're doing something intelligently and just don't come up with the right answer, that can still be useful." And don't be afraid to own your leaps of faith. "We've found that even when women know they need to take risks to advance their careers, they're less likely to demand the formal trappings of that advancement, like the bigger title and the office," says Maxfield. "When you take the risk and are rewarded, you should have the symbolic accoutrements that go with it."

Finally, it's important not to confuse a lack of confidence with not feeling ready to take a chance. "Ultimately you have to realize that you may never feel absolute confidence about making a move," says Sundheim. "Making that move is what might actually help you find that confidence." Which is more or less what I told Dan before we had a baby. And what I'll try to remember the next time he wants me to climb a mountain. ■

CARLY PIZZANI | 36


Carly hadn't planned to propose to Fran, her boyfriend of just six weeks, and certainly not from 9,000 miles away. (Fran was in New York City; Carly in her native Australia.) But it was September 11, 2001; the World Trade Center towers had fallen. "To me, that was a reminder: Life is short, so seize the opportunities you want," says Carly.

Marriage hadn't been on Carly's agenda. One year before, she had broken off a long-term relationship when her then boyfriend hinted that he was ready to settle down. "I wanted to enjoy life by myself for a while," she says. Soon after, Carly, then 23, landed a job at New York's Museum of Modern Art. Just weeks before her work visa would expire, she found herself at a party with Fran, a 28-year-old sales executive. "A friend asked for my help setting Fran up with another woman," Carly recalls. "But she rolled her eyes at everything he said, while I laughed. Fran was so witty and cool."

They became a couple, inseparable until it came time for Carly to return home. "We wanted to see each other again, but the expense and time involved were daunting," she says. "We worried our relationship might fizzle out." After a tearful good-bye, Carly flew out of Kennedy Airport on September 9. With the time change, she landed in Sydney on September 11—and called as soon as she heard the terrible news.

When Carly dialed Fran, who worked in midtown Manhattan, she didn't expect the call to go through. "To hear his voice was such a relief," she remembers. "I realized I had found the one person who could make me feel secure." Carly proposed. Fran said yes. And in October 2002 they married in the Hudson Valley.

"When you're making a huge life decision, it's easy to overthink it," says Carly, who now works as a personal trainer when not caring for their son, Roman, age two. "But I didn't need a pro-con list to figure out that I wanted to marry Fran. Today we're still ridiculously in love." —S.B.

A woman with long brown hair, wearing a bright red sleeveless dress with a tie waist, is smiling broadly at the camera. She is standing on a wooden walkway with a black metal railing. In the background, a man in a white shirt and dark pants is holding a young child in a white shirt and red pants. They are on a bridge with a city skyline, including the Freedom Tower, visible in the distance under a cloudy sky.

“I asked
my boyfriend
of six weeks to
marry me.”

CARLY PIZZANI
IN NEW YORK CITY