

3 Life Lessons from my Near-Death Experience on the Mighty Zambezi River

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There are some moments in life that remain etched in your memory. Unforgettable moments because they were so funny, traumatic, shocking, surprising, inspiring, or downright weird.

In the financial advice game, it must be pivotal moments such as the introduction of PS146 training requirements (which later became RG146 in 2004); the introduction of FOFA (Future of Financial Advice in 2013); the Hayne Royal Commission (2018), and the FASEA Standards (2019).

What should we do when we have some monumental challenges put in our way, by external forces we have no control over? Here's a story that might give you some ideas.

The Jet Boat and the Mighty Zambesi River

Ever since I was a young kid, I had always wanted to go to Africa and experience the awe-inspiring beauty of the savannah. To see incredible animals in their natural habitat, such as lions, cheetahs, buffalo, gazelles, giraffes, elephants, and hippos.

I was fortunate enough to have the opportunity just shy of my 27th birthday. I took a 6-week safari through eastern Africa, starting from Nairobi (Kenya) and finishing in Johannesburg (South Africa). A jewel in the itinerary was Victoria Falls; a massive waterfall that sits on the border between Zimbabwe and Zambia, over which the mighty Zambezi River flows. It truly is one of the greatest natural wonders I have ever experienced.

I chose to take a jetboat ride up the mighty Zambesi River. It was a once on a lifetime opportunity, and I had to take it. The jetboat travels at high speed up the river through the narrow walls of the gorge, where the driver spins the boat, everyone gets wet, and off we all continue. There were 12 people, including the driver, onboard.

Earlier that morning, I'd been white water rafting down the Zambezi River and it was a scary experience. The river was at its highest in years due to a particularly heavy wet season that had just finished. It was only May and there had already been numerous drownings. The river was high, the current incredibly fast, and the rapids extremely dangerous.

Our Guide, in preparing for our rafting journey, advised us of two things:

1. The river was particularly dangerous. So, if you get thrown out of the raft, try to hang on for dear life – literally.
2. If you get thrown out of the raft and end up in the river, do not panic. To this day, I still remember him saying, *"Should the river pull you under, do not fight it. Instead count slowly to 100; if the river does not release you, then you can panic!"*

Some things are simply beyond our control

I still vividly remember looking skywards through the raging waters of the Zambesi River as I found myself underneath the flipped jetboat I'd been in, only moments before, skimming across the rapids.

I found myself in this situation for two reasons:

1. The jetboat driver had been trying to impress a girl passenger with his "skill", only to lose control of the boat, have it fill with water, and then flip – sending everyone into the river. Water poured in over the boat's helm like when you dunk a bucket into a bathtub full of water. What was only 2 to 3 seconds seemed like a minute as I looked on in disbelief that this was even happening. My mind slowed everything down, so that each detail and moment within the moment became crystal clear.
2. Instead of panicking, I held on to the hull of the upturned boat, as I had been instructed to do in the final safety talk before we all boarded the boat. The driver said, "In the unlikely event the boat flips, simply hold on to the hull, so you don't get pulled into the river."

As I held on to the boat, all the other passengers scrambled to the shore. We were only about 3 meters from the riverbank, however I was on the side of the boat closest to the middle of the river. By the time I realised what was going on, it was too late. I could feel my legs and then the rest of my body being pulled into the middle of the raging torrent by a force well beyond anything I could hope to overcome, or control.

Learning Life lessons that hard way

As I began to be pulled into the middle of the mighty Zambezi River, I realised I had two choices – I could panic and lose all sense of reason and composure, or I could accept what had happened and adjust my mindset to deal with what was about to come.

I chose the latter.

There are so many lessons I learned on that day; although, the 3 core ones were:

Lesson #1: Some things you can control, and others you cannot. Focus on what you can and forget about those you can't.

I call this my “You are responsible for your own shit” rule (pardon my language). As I got pulled into the middle of the river, I made the mental decision to focus on what was happening and, to the best of my abilities, try to manage the situation. My goal - survival!

I knew I only had a certain amount of physical and mental energy, and that if I was to survive this, I had to choose my battles carefully as the river took me in to its clutches and sent me on the ride of my life.

The financial planning industry has been facing a similar challenge in recent times, with the myriad of compliance and regularity changes it has had to deal, whilst more changes come into force over 2021.

Through my FASEA Exam preparation programs, I have spoken with thousand of Financial Advisers, licensed Accountants, and Stockbrokers over the last couple of years. There is an undeniable characteristic between those that are thriving and those that are not. Those who thrive accept what is being thrown at them and get on with their business. They do not delegate control to the externalities of changing compliance structures, but rather embrace them and face them head on.

This does not mean they like them or even agree with them. But they do understand they have a finite amount of energy, both physical and mental, and they need to use this to ensure their own professional and personal survival.

Lesson #2: Decision making is the foundation of a successful future

There are two things that determine how your life will turn out: luck and the quality of your decisions. Luck, by definition, is something you can't control. The quality of your decisions is something you can.

As I was being pulled into the middle of the river, I had one thing going for me – I was wearing a lifejacket, and it was a sturdy one. I also had the voice of my white-water rafting Guide in my head when he said *“Should the river pull you under, do not fight it. Instead count slowly to 100; if the river does not release you, then you can panic!”*

The jetboat had sunk at the top of Rapid 24 of the Zambesi River. This meant that as soon as I was pulled into the middle of the river, I was sent rocketing down Rapid 24. I can still see in my mind's eye, as I was pulled down the river, my feet in front of me, the tips of my shoes poking out of the water, as I laid slightly back and held on to the breast area of my lifejacket.

I was hit with white water from every direction. I was bounded around like a ‘cork in the ocean’. All I could think was “You have to go with this. You cannot fight this yet. This is beyond your control and trying to fight it will only get you killed”.

I got through Rapid 24 unscathed. As I came into a calmer section of the river, the serenity of that moment was surreal.

The river turns left after Rapid 24, and I noticed that the river was bringing me closer to the riverbank. I was caught in an eddy. An eddy is an area of swirling water that can form on the inside of the corner at a river's turn. Often the water in the eddy will reverse the direction of flow and will flow upstream.

I thought this was my chance to make it to shore. The eddy brought me tantalisingly close to rocks and boulders by the river's edge. I started to swim for my life. I was still fully clothed, had a bulky lifejacket on, and runners still on my feet.

I frantically tried to swim to the river's edge which was now less than 2 meters away, but the lifejacket made it difficult to make any progress, and my soaked runners were heavy. I could feel the energy draining from my body and my muscles beginning to hurt with the build-up of lactic acid.

I had to make one of the most painful decisions of my life right there. In that moment, I asked myself these critical questions:

- Should I take off my lifejacket in the hope it will make it easier to swim to the riverbank?
- Should I take off my runners because they were heavy, although they were like more effective than my feet without shoes?
- Should I continue to try to swim to the edge, knowing I would face Rapid 25 if I did not make it?

My answer to all was, "No". I chose to let go, stop swimming, and have the river take me, once again, back into the raging torrent, not knowing what lay ahead. I knew I had to conserve my energy if I was to have any chance of surviving this ordeal. In that moment, I realized I had little control over whatever was about to happen. All I could do was accept what the river was about to throw at me and make decisions to the best of my ability.

Decision making is core to success

The decisions you make are always uncertain because the future is unknown.

You must pick your battles. Sometimes you'll succeed, and other times you won't. You must assess the situation you are in and analyse the likely outcomes, knowing the future is uncertain and there will be many factors at play which will determine the actual result.

Information is nearly always incomplete when making decisions. Luck influences, to some degree, how your decision will turn out. Of all the possible ways the future could unfold, you can't be sure which way it will actually unfold. Whether it's making it to the riverbank or knowing how you will maintain a sustainable and profitable financial advice business, you'll never have enough information to guarantee how your bet will turn out in the short run.

Ultimately, the goal is to get better at separating the outcome of a decision from the decision quality, like when you make a good decision even though the outcome may not be what you hoped for. The difference between low- and high-quality decisions comes down to the ability to embrace the uncertainty and include it in your decision-making process.

I didn't want to give up swimming for the riverbank, but I knew if it meant discarding my lifejacket or kicking off my shoes, then based on the probability of the circumstances I found myself in, it would almost certainly be a death sentence.

Sometimes, what happens to us in life is unfair and beyond our control. It's how you react to the circumstances that determines the difference between success or failure, or in my case on the Zambesi River, life or death. As Seth Godin says, "(sometimes) winners are really just the best quitters." You have to know when to quit or when to persist, and do so without guilt.

Little did I know at the time, but I was putting into practice a micro decision-making tool I call the 'S3 strategy' – simple, small, steps to achieve my aim – in this case, of staying alive!

Lesson #3: Persistence pays

The river slowly pulled me back into its core. I could hear the upcoming rapids just around the corner and knew I was in for another hell of a ride. All I could do was say to myself, "Stay aware. Take in what's happening. And look for the first opportunity to make it to the riverbank."

It turned out Rapid 25 was scarier than Rapid 24.

I could see as I entered the top of the rapid the "churn" of the water was more chaotic, the white water higher, the noise louder, and there was a massive pour over (or dip) in the middle of the river. I was sent catapulting down through Rapid 25 at breakneck speed.

As I was pushed into the massive dip, I was thrown sideways to a less frenetic section of the rapid. As I caught my breath, I felt what I can only describe as a "hand" reach up from the bottom of the river and grab me just slightly above my right ankle. It literally felt like the index finger, middle finger and thumb of a human hand reached up from the bottom and latched on to my leg.

Before I could understand what was happening, I was pulled below the surface of the river and held underwater by the force of this mysterious 'hand'. In that moment, below the water, the noise of the river disappeared and all I could see was the Sun shining through from the sky above. I was immersed in an almost serene moment, enjoying the beauty of the river from an imaginable perspective.

The Guide's voice once again entered my head, "*Should the river pull you under, do not fight it. Instead count slowly to 100; if the river does not release you, then you can panic!*" So, I started to count... 1 – 2 – 3... then the 'hand' let go and the river spat me upwards through the surface with the force of a missile launch. I was again traversing Rapid 25 and heading back down the river.

As with Rapid 24, after exiting Rapid 25 there was an eddy in the river which took me closer to the riverbank. This time I sensed I was closer than last time, although the struggle was still immense given the bulky lifejacket I was wearing. I knew that if I did not make it this time to a boulder on the edge of the river, that I might not be able to get out of the river alive.

I gave it everything I had – and made it! I pulled myself up on to the boulder with the last ounce of energy I had. I was spent.

The first thing that came to mind wasn't that I was safe; it was to alert myself, "I hope there aren't any crocodiles here!" During my white-water rafting, we'd seen numerous crocodiles sunning themselves on the riverbank. The Nile Crocodile is endemic to the Zambezi River. My luck held and there were none.

My mighty Zambesi River ordeal was over.

Persistence and awareness

The experience taught me the importance of persistence and never giving up. It taught me to make calculated judgements, then decide and act, and adjust, as necessary. It taught me some things were beyond my control, but other things were within my control and that it was those that I needed to focus on.

My river adventure taught me that the future is uncertain, and we can only live, decide and act in the present. We must be cognisant of the past and aware of the future, and mindful there are external forces that will shape the outcome beyond what we might prefer.

I learned decision making is the most powerful cognitive tool we possess. Developing a 'personal decision-making framework (DMF)' is crucial to achieving the outcomes you want, quality of life, fulfillment, happiness, and success (as defined by you). A personal DMF directly influences your ability to create the ideal balance between impact, meaning, purpose, income, and freedom (personal and professional).

Prologue to my story

I was helicoptered out to the top of the gorge through which the Zambezi River runs. The pilot wanted to show me the rapids I was heading in to (Rapid 26 and beyond) so he flew me down the river and over the next few rapids. He looked toward me and said, in a calm even voice, "I've been doing this for a long time, and I can guarantee you there's no way in hell you would have survived those next few rapids. You're a very lucky man."

And he was right.

Rapid 26 is one of the biggest rapids on the Zambesi River, and looking down on it from the helicopter, I knew I wouldn't have had the energy to survive it.

Key takeaways

The fact that you are still reading this article means there was something that resonated with you. Please share this story with any family, friend, or colleagues you believe may benefit from it.

In reflecting on my own experience, all these years later, there are some important insights I took from the experience which have since informed the way I face my challenges. I would like to share some with you now:

- **Listen to experts, but always trust your own voice** – I listened to the white-water rafting Guide, and this was crucial in preventing me from panicking and drowning when the river pulled me under. Conversely, I listened to the jetboat driver who advised everyone to "hold on to the hull" should the boat flip or sink. When it happened, everyone listened to their instinct and went straight for the shore. I was at the back end of the boat, closest to the middle of the river, but I still should have tried to get to the riverbank in the split second or two after the boat flipped. Who knows if I would have made it? But one thing is for certain, I would not have a ripping yarn to tell!
- **Believe in yourself** – I would not have survived my freestyle ride down Rapids 24 and 25 of the mighty Zambesi River if I had not believed in my own ability to make the necessary decisions to survive. Not only that, but my optimistic nature also inspired my thinking to believe "I was not going to die on a Safari trip in Africa". I had bigger things to accomplish in my life.
- **Decide** – no matter what, you must make decisions. Procrastination, paralysis by analysis, or any other form of indecisiveness is fatal in business – and sometimes in life.
- **Purpose and meaning in life** – I was never the same person I was before I got into that jetboat. I saw life from a new perspective. As I floated down river between the two rapids in relatively calm water, I reflected on what I had done with my life and what I wanted out of life. Not surprisingly, when I returned to Australia about 6 months later, I tried to return to the corporate world. I lasted about 2 years and have been self-employed ever since. That was almost 19 years ago.
- **Finding your own way** - my experience on the mighty Zambezi put me in good stead for many challenges that were still to come in my life. From the break down of a long-term relationship, to business failures, and alcohol addiction. The experience supported me through the tough times in business and my personal life. The near-death experience enabled me to draw on deep, inner reserves of strength required to:
 - Launch two businesses in the education space, both of which achieved 6-figure turnovers.
 - Build one business from \$0 turnover and no clients to a consistent 7-figure turnover.
 - Build one business from \$0 turnover to a consistent 6-figure turnover.

Of course, there were struggles, unscrupulous business partners, government regulation, and all sorts of obstacles in the way as I achieved these milestones. Some businesses went on to be a success, and others not so.

I'm still here and I'm still trying. I wish you the best of luck and goodwill with whatever endeavours you choose to pursue.