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Outside Business Training

BEING

THE INAUGURAL ADDRESS
FOR SESSION 1889-90

BY

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HONORARY PRESIDENT OF THE SOCIETY

Outside Business Training.

(Read before the Actuarial Society of Edinburgh, 7th Nov. 1889.)

HAVING been a member of the Actuarial Society of Edinburgh for something like a quarter of a century, and having been during that period anything but a working bee, in so far as the interests of the Society are concerned, I felt, when I was asked to be its Honorary President for this session, that I had no claim whatever to the honour proposed to be conferred upon me.

Further reflection, however, led me to see that wrong-doing in the past formed no valid reason for a continuance of the same line of conduct in the future, but rather that the reverse should be the case. It seemed to me that, having hitherto failed to take my fair share of the work of the Society, I should best expiate my guilt by trying to do better in the future.

In coming to this conclusion, I was quite aware that the first mark of penitence I would be called upon to show would be the delivery of an Inaugural Address at the opening of this session, and that meant time for preparation, which, in a busy life otherwise, was not so easily secured. However, the time between the election of the Honorary President and the opening of the session was considerable, and I trusted to opportunity presenting itself.

Summer and autumn have come and gone since my election took place, and I find myself on the eve of the opening of the session with little more than the subject of an address resolved upon. Even that, however, has occupied some attention. When I looked back upon the transactions of the Society, it seemed to me that every subject upon which I felt myself in any way qualified to speak had been so fully dealt with already, that there was little room left for me.

To merely mention the titles of some of the more recent Presidential Addresses will abundantly corroborate what I have said. Mr. Marr has given us "Practical Notes on the Training and Duties of an Actuary"; Mr. Gillies Smith has spoken to us about "Money and the Future Rate of Interest"; and last year he gave us "Some Remarks on the Report of the Commissioners appointed to investigate into the recent Changes in the Relative Values of the Precious Metals." Mr. Sprague has addressed to us "Remarks on

the Exercise of Independent Thought by the Head of an Office and his Subordinates." Mr. Low's address on "The History and Work of the Actuarial Society of Edinburgh" put before us much careful thought of the past as well as fresh thought of the present. Mr. Meikle has told us about "The Official Publications of the Mortality of Assured Lives." Mr. M'Candlish has exhaustively dealt with "The Duties of an Actuary in his Professional Relationship." Mr. Thomson has covered wide ground in his "Remarks on the Position and Prospects of the Actuarial Profession and of the Business of Life Assurance"; while Mr. Deuchar has left nothing more to be said on "The Progress of Life Assurance Business in the United Kingdom during the last Fifty Years."

With such subjects already so ably dealt with before me, I think you will agree with me that I am not far wrong in saying that it was a considerable step in advance when I at last thought of something upon which a few simple words might be spoken. No doubt there are ever new subjects coming into prominence demanding the careful consideration of Actuaries and those allied with them. For example, a very interesting inquiry is opened up by the compulsory insurance laws of Germany. In past years that great Empire has devoted much attention to measures intended to improve the conditions of the working classes of the country. With this view, compulsory laws of insurance against accident, against sickness, and other laws in the same direction have come into force; but all these are eclipsed by the law of insurance against old age and infirmity, which passed the Reichstag on 23d May last. A very full and complete summary of the whole scheme has been prepared by Mr. Howard of the Berlin Embassy, and an excellent general idea of the scope and purpose of the measure appeared in the *Scotsman* about two months ago. May I be permitted in passing to quote a few excerpts from the *Scotsman* article, to which I have alluded, as undoubtedly the action of the German Empire will, in its results, be a matter of great interest not only to those who sympathise with every effort to improve the condition of the working classes, but it will also, in its statistical aspect, be of importance to the Actuaries of the future. The *Scotsman* says:—"The measure of May, the keystone of the structure commenced eight years ago, besides providing for an annual subsidy by the State for the benefit of the working classes, and for periodical contributions on their behalf by employers of labour, brings within its compulsory enactment no fewer than twelve millions of labouring people. That is to say, it compels twelve million men and women to forego every week something of their earnings, in order that, when old age or infirmity overtakes them, they may demand of the State a certain yearly income to protect them from

want or absolute dependence. The scheme has been prepared with remarkable skill and ability. To the great national insurance fund now created the Act provides that there shall be three contributories—first, the wage-earners themselves; second, the employers of labour; and third, the State. In this respect the new Act differs in important respects from the insurance laws that had been already passed. Under the law of insurance against accidents, the burden of the contributions raised was placed upon employers alone; under the law of insurance against sickness, the burden was placed upon employers and insured. Under the Act of this year the State provides an important subsidy—£2, 10s. yearly to every allowance which has been recognised as valid. It is reckoned that the State subsidy will amount to about 6,400,000 marks (£320,000) the first year, and gradually rise till it reaches 69,000,000 marks (£3,450,000) in the eighth year of insurance, ‘when it is supposed that an approximate balance will, for the first time, be established between the number of allowances to be paid and the amount of capital collected to meet insurance liabilities, and a condition of equilibrium will be reached, when the State subsidy will no longer be necessary, and will be gradually extinguished.’ Employers must contribute an equal sum with the insured—the employed. Every person is entitled to an allowance for old age, without necessarily proving that he is incapable of work, who has completed his seventieth year. Every person is entitled to an allowance for infirmity, without taking his age into account, who has become confirmedly unfit for work. Compulsory insurance is thus imposed on the entire wage-earning class of the German Empire—labourers, artisans, servants, shopkeepers’ assistants, apprentices, seamen—on every one, indeed, who earns less than 2000 marks, or £100, a year. There is also a provision under which ‘small masters’ may insure themselves—may receive the same benefit as is conferred on the wage-earner. The twelve millions of people who come within the scope of the Act are divided into four classes according to the average wage standard. The first consists of those who earn wages up to £15 a year; the second, of those who earn wages up to £25 a year; the third, of those who earn up to £36 a year; the fourth, of those who earn up to and over £48 a year. The rate of contributions is certainly no burden—in no class does it exceed threepence a week. In looking at the sums fixed as the allowance to the insured in old age or in case of infirmity, several important considerations must be kept in view. This allowance is £5, 6s. 5d. per year for the first or lowest class of wage-earners, £6, 14s. 7d. per year for the second, £8, 2s. 10d. per year for the third, and £9, 11s. for the fourth. These sums certainly look small. But it must be recol-

lected that the average standard of wages in Germany is very much less than it is in Great Britain, and that the sums above stated will be looked upon by the average German labourer with corresponding consideration. The fact is, that the allowance fixed for each individual in each class is equivalent to more than a third of his average yearly earnings. Mr. Howard points out the irretrievable character of the Act. The principle it lays down, whether it work for good or whether it lead the nation into unforeseen economic difficulties, must now be reckoned on as an important factor in the future social life of Germany."

It may be advisable to allow a little time to elapse before criticising this gigantic national scheme too closely. The expression "grandmotherly legislation" has been applied in connection with it, and time alone will tell whether such legislation will be really beneficial. It may be said, however, that it is very doubtful if the scheme has been founded on such data as would enable any one at present to arrive even at an approximate idea of the burden it may ultimately entail upon the nation.

I have turned aside, however, from all such subjects as this, in the hope that I may be able, in the course of a short address, to say something about what I may call "Outside Business Training." I need not say that I use the term in a much wider sense than if it were merely applied to the training of an Actuary, and I do so advisedly, because I cannot help thinking that it would be beneficial were the Actuarial Society to embrace a larger number than is the case at present of those who are not so closely connected with purely actuarial work, as are most of the members of the Society.

In like manner, although in saying this I know I am only repeating what has been pointed out frequently before, the Actuary should never be satisfied with being anything short of an all-round good "man of business." He cannot otherwise be a thoroughly accomplished Actuary in connection with those duties which will claim his special attention. I have no intention of entering into details which would be out of place in an address such as this. I merely propose to speak in a general way of "Outside Business Training," and of some of those points that lead up to it and that have an influence upon it.

It would be somewhat difficult to say when and where business training begins. Probably if we were to put the question, the answer of many would be that its commencement is when the boy, emerging into manhood, leaves school and begins what is called "the battle of life," by entering upon special training for his future occupation. Such an answer would be a very natural one, but it certainly does not go far enough back, or, in other words, it

does not take into account that training which is truly the beginning of "business training."

A little reflection will probably show us that the child who is taught prompt obedience, neat and orderly ways, and exactitude in everything, has got the first, and not the least important, lesson in business training, and that those children who have not the advantage of such teaching are probably, in many cases, unlikely to overcome in after years the defective training of early youth.

Very few of us who have a considerable distance to look back to our schoolboy days can readily realise how important are the changes that have taken place, even in recent years, in school preparation for the proper discharge of those duties which commence when school is left behind, and business life, in the usual sense in which those words are used, is entered upon.

One of the most important steps that has been taken in this direction is that inaugurated by the Scotch Education Department two years ago in connection with what are known as "Leaving School Certificates," granted to scholars attending higher class schools. Most examinations are used as the means of testing the qualifications of those desiring to *enter* a profession, and probably most of us will be thankful we have not to look forward to an *exit* examination. Were such an exit examination possible it would most likely be very different in character from the entrance one. We would require to show that we had gained practical experience and wisdom in the business training we have undergone. I assume we will all admit that when the day arrives in which we think our business training is completed—that we have nothing more to learn—we should promptly be sent back to that nursery training to which I have suggested we are indebted for the beginning of our business training.

The "Leaving School Certificate" examination is just the test applied to those scholars who consider themselves, or who are considered by those who have had to do with them, as having given due attention to the instruction they have received. There is as little of "cram" in the preparation for this examination as it is possible to conceive. Indeed there is no special preparation for the examination at all; the whole school life is the preparation.

When we look at the nature of the examination, I suspect a good many of us will think it excellent in every respect for others, but we will be thankful that we have not now to face it ourselves. Notwithstanding this, no fewer than 41 higher-class schools sent up this year 2066 candidates, who gave in 9200 papers. The following table is taken from the Official Report of the Examination conducted under the superintendence of the Scotch Education Department :—

TABLE showing Subjects in which Candidates were presented,
and Results of the Examination.

SUBJECTS.	Total Number Presented.	Passes.			
		Second Grade.	First or Higher Grade.	Honours.	Total.
English,	1610	834	326	112	1272
Latin,	664	332	143	19	494
Greek,	452	232	72	16	320
French,	1138	603	194	77	874
German,	731	499	148	52	699
Mathematics (a) (including Arithmetic), . . .	958	557	117	21	695
Geometrical Conics, . .	67	...	26	12	38
Analytical Geometry, .	40	...	15	5	20
Dynamics,	173	...	79	22	101
Differential Calculus, .	6	...	2	2	4
Arithmetic only, . . .	551	322	54	...	376
Book-keeping and Com- mercial Arithmetic (b), .	144	...	...	...	75

(a) 154 candidates failed to pass in mathematics, but having passed in arithmetic, certificates were issued to them in that subject only, as follows :—

71 in the Higher Grade.
83 in the Lower Grade.

(b) Candidates are not passed in grades.

The following is a comparison of the numbers in the years 1888 and 1889 :—

	1888.	1889.
Number of Candidates,	972	2066
Number of Schools,	29	41
Number of Papers taken,	4300	9200

It will be observed that this year in English 1610 were presented, and that 1272 passed. Of these, 834 passed second grade, 326 first (or higher) grade, and 112 with honours. In like manner, 958 were presented for examination in Mathematics, of whom 695 passed; of these 557 passed second grade, 117 first grade, and 21 with honours.

It may be interesting to look for a moment at a few of the questions in the papers set for the first grade in English :—

Write an essay, of two or three pages, on one of the following subjects :—

- (1) The growth of the Drama in England.
- (2) The functions of a University.

(3) The advantages and disadvantages of a standing army.

(4) The distinction between wit and humour.

Name the leading historians living between 1700 and the present time, stating the titles and subjects of their chief works, and the qualities for which each is distinguished.

Name the chief Scottish writers who flourished in any period of fifty years from the fourteenth to the seventeenth century, and state their chief characteristics.

Give an account of the principal features of the English Constitution in the tenth century, and the arrangement of Local Government.

What do you know of the following measures: Catholic Emancipation, Municipal Corporations Reform, the First Reform Act, the Abolition of the Corn Laws?

State the chief element of the commercial importance of Manchester, Glasgow, Sheffield, Birmingham, Leeds, Dundee.

Show how the commercial development of England and Scotland has been effected by the chief navigable rivers of each country.

For honours, the questions set for the first grade, and some additional ones, have to be tackled. One or two examples of these additional questions may be given:—

Discuss and illustrate the influence of style in securing permanence in literature.

Trace the growth of English prose from the beginning of the sixteenth to the end of the eighteenth century, showing the influence thereon of Bacon, Addison, Johnson, and Burke.

The following two questions are illustrative of the optional questions in this connection:—

Give a scheme of the declension of nouns in Anglo-Saxon, with specimens of three or four typical varieties.

State the chief dialects in English of the thirteenth century, and explain their chief distinctive features.

As I have already mentioned, 326 passed in the first grade and 112 in honours.

When we turn to the examination in Mathematics we find it embraces Arithmetic, Algebra, Geometry, Trigonometry, Logarithms, and we have also Geometrical Conics, Analytical Geometry, Dynamics, and Differential Calculus.

I am afraid I have dwelt too long on these "Leaving School Certificates," but one cannot but feel how great an influence they must have on the school education which forms so important a

part of outside business training. These certificates may also become a means of relief to those insurance managers who have a long list of applicants for entrance to their offices, and they may yet simplify the work of our examiners in the Faculty of Actuaries.

However that may be, we may assume that the "Leaving School Certificate" has been obtained, that the door of an office has been opened, and that business training has to be further advanced, not commenced.

I can well imagine a youth, in such circumstances, on the first day of his entry to the office, looking round upon everything strange to him, and wondering how he is ever to get to know all that is going on. If he has a considerate senior beside him he will probably get the advice to make it his first concern to do the bit of work given to him, whatever it is, better than anybody else can do it; and, if he drinks in that counsel and acts upon it, he has taken a most important step in official business training.

But he should not be satisfied with that. Too many seem to think that their own part of the work is all that they need attend to. The consequence is that they are apt to be left at it, and that they never rise to anything else. When once the idea has taken possession of a man that while he is primarily responsible for the performance, in the best manner possible, of his own duties, he should also be always willing and ready to help wherever needed, he has taken another long step in the onward course.

Far too many, unfortunately, when once they have entered upon office duties, think that all work must be confined to the office, and that their own time may be wholly spent in relaxation. In short, they stunt their growth in business training by acting as if their office duties should supersede all outside training.

I sometimes think that something more might be done by the Actuarial Society in interesting and stimulating the officials in our insurance offices who are not engaged in the purely actuarial work of the office. All who are so engaged, or who are aspirants for actuarial distinction, should certainly be members of the Society, but it is for consideration whether the scope of the Society might not be widened so as to attract many others. They themselves would greatly benefit, and the Society would derive a certain measure of freshness and variety. We require to keep in mind that many of those who are not in what is called the "Actuarial Department" of an insurance office, are very closely identified with it, and it seems quite probable that a mutual benefit would result from the Actuarial Staff and the General Office Staff, in all its departments, meeting and discussing questions of general interest, as well as those subjects of more immediate actuarial interest only.

Our Secretary will know better than I do whether he is hampered with too many aspirants willing to give actuarial papers, and I hope to see during my year of office, at all events, that the meetings of the Society are largely attended, and that great interest is taken in the proceedings of the Society. But even assuming all this, it seems to me that the Society would derive additional vitality, and would extend its usefulness, if we had occasional papers from those outside of the actuarial staff of our offices, upon whom at present the burden principally falls.

For example, I could imagine a very useful and instructive paper being given by the head of the law department of one of our offices on "The Vagaries of Income Tax Commissioners." The head of a proposal department could tell us "How a big proposal was stalked," and he could let those not in his own department know something of the keenness of competition, of which we hear so much, and probably know something.

All this is, to a certain extent, by the way, but that it has a close connection with business training will be readily admitted. You will, I know, agree with me that we should do everything we can to secure that our training should be as broad and wide as possible. It is of importance to keep in view that merely preparing for, and passing, actuarial examinations are not all that is required, even for the business training of an Actuary. The power to apply practically the actuarial knowledge acquired with so much trouble and hard work, is of far more importance than merely having the knowledge.

I would not venture for a minute to think, far less to say, that any of those who pass the examinations of the Faculty of Actuaries are what is popularly known as 'crammed' for the occasion. It is always to be remembered that there is bad cramming and good cramming. The latter is quite allowable. The former is worse than useless. The difference between these two was many years ago put very well by one who had much experience as a teacher and examiner in philosophical and economical subjects. "A candidate preparing for an important competitive examination may put himself under a tutor well skilled in preparing for that examination. This tutor looks for success by carefully directing the candidate's studies into the most 'paying' lines and restricting them rigorously to these lines. The training given may be of an arduous, thorough character, so that the faculties of the pupil are stretched and exercised to the utmost in those lines. This would be called 'cram' because it involves exclusive devotion to the answering of certain examination papers. I call it 'good cram.' 'Bad cram,' on the other hand, consists in temporarily impressing upon the candidate's mind a collection of facts, dates, or formulæ,

held in a wholly indigested state and ready to be disgorged in the examination room by an act of mere memory. A candidate unable to apprehend the bearing of Euclid's reasoning in the first book of his *Elements* may learn the propositions off by heart, diagrams, letters and all, like a Sunday scholar learning the Collects and Gospels. Dates, rules of grammar, and the like, may be crammed by mnemonic lines, or by one of those wretched systems of artificial memory, teachers of which are always going about. In such ways it is, I believe, possible to give answers which simulate knowledge, and no more prove true knowledge than the chattering of a parrot proves intellect. I am far from denying the existence of 'bad cram' of this character, but I hold that it can never be advantageously resorted to by those who are capable of 'good cram.' To learn a proposition of Euclid by heart is far more laborious than for a student of moderate capacity to master the nature of the reasoning. It is obvious that all advantages, even in an examinational point of view are on the side of real knowledge. The slightest lapse of memory in the bad crammer—for example the putting of wrong letters in the diagram—will disclose the simulated character of his work, and the least change in the condition of the proposition set will frustrate the mnemonic devices altogether. If papers be set which really can be answered by mere memory, the badness is in the examiners."

Fifteen years ago, Professor Tait, at the ceremony of capping the Graduates in Arts of Edinburgh University, gave utterance to the following rather amusing remarks on the subject of cram:—"It is a mere commonplace to say that examination, or, as I have elsewhere called it, artificial selection is, as too often conducted, about the most imperfect of human institutions; and that in too many cases it is not only misleading, but merely destructive, especially where proper precautions are not taken to annihilate absolutely the chances of a candidate who is merely crammed, not in any sense educated. Not long ago, I saw an advertisement to this effect: 'History in an hour by a Cambridge Coach.' How much must this author have thought of the ability of the examiners before whom his readers were to appear? There is one, but so far as I can see, only one, way of entirely extirpating cram as a system. It may be costly: well, let the candidate bear the expense, if the country (which will be ultimately the gainer) should refuse. Take your candidates, when fully primed for examination, and send them off to sea—without books, without even pen and ink; attend assiduously to their physical health, but let their minds lie fallow. Continue this treatment for a few months, and then turn them suddenly into the Examination Hall. Even six months would not be wasted in such a process if it really enabled us to

cure the grave inherent defect of all modern examinations." Professor Tait does not, of course, include the examinations of the Faculty of Actuaries in this statement. I am quite sure that our candidates there would, after a six months' voyage—even without pen and ink—come back even better furnished than they are at present to tackle with those examination papers which I have no doubt they sometimes are tempted to think are constructed with an ingenuity not of this world.

I have alluded at some length to this phase of outside business training because it is of very special interest to us; and, while the thing which has been called "bad cram" is unspeakably pernicious, it must not for a moment be confounded with well directed efforts to guide others in a broad, intelligent way towards acquiring knowledge of a special and specific kind.

Is it not well worthy of consideration whether something of the nature of a debating society would not form a valuable part of the work of the Actuarial Society? Subjects could be chosen for discussion which would admit of freer and less formal treatment than is possible with the subjects that have mainly engaged the attention of the Society in the past. I do not for a moment suggest that consideration of similar subjects to those which have been so carefully treated in the past, and the papers upon which have been the means of bringing much valuable information within our reach, should in the slightest degree be discouraged in the future. Rather, I desire that such work should occupy an even more prominent position than it has done, but it seems to me that this result will be gained by the Actuarial Society enlarging its scope.

May I be allowed to refer shortly to an experience I had in my old office before I went to the Life Association. There we formed what was called the "Office Club," and although the membership was necessarily very limited, being confined to those in my own office, we carried on the work of the club vigorously for three years. We met every alternate Monday evening, and conducted all the business on strict lines of regular procedure. The office-bearers were changed every year so that each member of the club might gain practical experience of the duties of President, Members of Committee, Secretary, Treasurer, and Auditor. Essays were prepared and debates were carried on with unflagging spirit. We were thus all helped to keep up our general reading and culture. The social element was not forgotten either, and no slight advantage was gained, on such occasions, by young men being called upon unexpectedly to speak on questions to which they had not previously turned their attention. For example, at one of our convivial meetings, I remember a toast list was prepared by the chairman, who alone knew what each was expected to do; and

much amusement was afforded, and readiness of resource was exhibited, by one who was supposed, no doubt wrongly, to have rather an aversion from work, being called on to speak upon "The dangers of over-work." While another, who was thought, also doubtless erroneously, to be inclined to be rather too lengthy in his remarks at the ordinary meetings of the club, was asked to give his views on "Brevity being the soul of wit."

As, personally, I found attendance at the meetings of the "Office Club" very pleasant and agreeable, and as I also found these meetings useful in giving me a better knowledge, than I otherwise could have had, of those associated with me, while they on their part derived benefits which I am sure they fully appreciated and have profited by, I may be pardoned for instancing this private effort as a useful example of "outside business training."

Those of us who may perhaps, although erroneously, be considered by others to require no more training, will readily admit that we owe much of whatever aptitude we may have for the wise conduct of business, to experience gained outside of our more special work. I do not know of anything more likely to dwarf the mind of any man, and to incapacitate him for carrying on his own special business vigorously and well, than that he should confine himself entirely to the one groove and never move out of it.

I therefore plead that we should all have an outside business training. What is suitable in this way for one will not be so for another, but no one should be contented to remain with nothing to think of and speak about beyond his special duties. I remember of a young medical student telling me that he never looked at anything—not even a magazine or newspaper—beyond his medical books. Well, he might become intimately acquainted with every part of a man, and with much of what should be applied to the sick body, but he would assuredly find himself far short in that general knowledge of the world which enables the well-furnished man to deal healingly with the mind diseased, and so act beneficially on the ailments of the body.

In like manner, to apply this to ourselves, we may have a profound knowledge—and the more thorough and profound the better—of our special duties, but let us not be content with that. Undoubtedly something else lies to our hand, outside of these special duties, that will enable us to perform them better than if we confine ourselves entirely to them. I would say we should cultivate a "hobby" if need be. It has been said that a hobby is, according to the dictionary, an "object of affection," but that this definition, if not altogether wrong, is very different from that generally ascribed to the word. It is really understood to mean

every self-imposed task, which is taken up as a pleasure, in contradistinction to those only pursued for profit. I am quite willing to adopt that definition. It accurately describes what I have in view : that we should all have something engaging no inconsiderable amount of our attention outside of what must after all engross us most, because it is our daily duty.

I would not like to close my address without setting before you and myself the consideration which in all our training should be ever before us. No business training, however complete, can be perfect unless it is founded on integrity and uprightness. A man may have many qualifications, but unless he is one who can be thoroughly relied upon, he has fallen short of the mark. As has been well said by Samuel Smiles : "Talent is by no means rare in the world ; nor is even genius. But can the talent be trusted ? can the genius ? not unless based on truthfulness—on veracity. It is this quality, more than any other, that commands the esteem and respect, and secures the confidence, of others. Truthfulness is at the foundation of all personal excellence. It exhibits itself in conduct. It is rectitude, truth in action, and shines through every word and deed. It means reliableness, and convinces other men that it can be trusted. And a man is already of consequence in the world when it is known that he can be relied on—that when he says he knows a thing, he does know it—that when he says he will do a thing, he can do it and does it. Thus reliableness becomes a passport to the general esteem and confidence of mankind. In the affairs of life, or of business, it is not intellect that tells so much as character—not brains so much as heart—not genius so much as self-control, patience, and discipline, regulated by judgment. Hence there is no better provision for the uses of either private or public life than a fair share of ordinary good sense guided by rectitude."

And now let me only add that no one can be more sensible than I am how much more I might have made of this subject than I have done ; but all the same I trust that I may have been able to suggest thoughts which will help to make this session of the Actuarial Society a useful one, and which will help each of us to go on our way rejoicing, bravely doing our part in the great battle of life, with a realisation that we are training for something far better and higher.