



*Giving advice about the future under normal circumstances presents risk; in this environment it is, at best, a serious challenge. As I sit and ponder the dynamics of the current environment, I realize that the cornerstones for success and achievement are, and always have been, the same throughout modern history. While most everything around us including ourselves change, the skills and qualities required for achieving success have not changed at all.*

*Attitude is where it all begins; this is the foundation. You have to believe in yourself and demonstrate self-confidence so that those around you will believe in you. To succeed, you must be persistent and determined.*

*When successful people recount their life story, rarely do you hear about their multiple failures on the road to success. I cannot begin to list, nor do I want to discuss, my own mistakes and failures. We tend to recount the great outcomes. Perhaps it is these failures that provide us the opportunity to develop the wisdom and skill required to become successful.*

*Another key element that successful people possess is the ability to look ahead. One must always learn from the past but look to the future. The future must always begin with realism combined with a tinge of optimism. Being a dreamer is fine, but no one can succeed by escaping reality. One must overlay expertise onto the probable outcome to gain an advantage. Combining expertise with realistic optimism is important. The person with a positive attitude, real skills and expertise combined with hard work and focus, self-confidence and determination is most likely to be a great success.*

*No matter what lies ahead, with these qualities, you can overcome most anything and achieve great success. The future is awash with opportunities waiting to be seized.*

A handwritten signature in cursive script that reads "William R. Berkley".

*William R. Berkley  
Executive Chairman  
W. R. Berkley Corporation*