Risk Management

Key Points

• We should strive for self-reliance, the ability to take care of ourselves without relying upon others.

• Objective hazards are hazards inherent to a situation, independent of our personal frailties.

• Subjective hazards are ways in which we might increase the inherent risk with our physical condition, knowledge, attitudes, etc.

• No life is without risk, but there is a "sphere of acceptable risk" that results as an intersection of the hazards involved with the measures we have taken to minimize these hazards.

• One of the greatest detriments to making informed decisions about risk is "nonevent feedback," or the assumption that nothing bad can happen simply because nothing bad has happened yet.

• Envision a mental "master warning panel" of green, yellow, and red lights. When all lights are green, no problem, but when yellow and red lights start to appear, be honest with yourself and take measures to either get out of your situation or correct it.

• All homes and apartments should have a smoke detector and a fire extinguisher, and possibly a carbon monoxide detector.

• Wearing a seatbelt is the most "cost-effective" measure we can take to preserving our health – the most benefit for the lowest cost.

• Alcohol consumption is the single greatest common factor for vehicle accidents, boating accidents, hunting accidents, date rapes, violent incidents on college campuses, etc.
• Take precautions appropriate to weather and temperature. Dress for a "worst case," not a "best case" scenario.

• Keep guns and ammunition locked up and separate, put extra locking mechanisms on each weapon.

• Stay on the sidewalk or face oncoming traffic, wear light or reflective clothing at night, and do NOT use portable radios, CD players, etc. that might block the sound of an approaching car.

• Wear highly visible clothing and helmets when cycling and rollerblading.

• Always wear a life jacket in a small craft.

• Do not "tease" animals and avoid all physical contact with wild animals, even dead ones.

• Avoid situations where you might become a victim of personal assault. Stay in groups or at least in pairs.

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Reading Comprehension – Appendix A

What is the relationship between alcohol and all-cause injuries/ accidental death?
Summarize what can be done to prevent motor vehicle injuries, including motorcycles.
Summarize what can be done to prevent pedestrian injuries.
Summarize what can be done to prevent cycle/ rollerblade injuries.
Summarize what can be done to prevent injuries from firearms.
Summarize what can be done to prevent drowning.
Summarize what a woman can do to prevent assault, including date rape.
Summarize the "guidelines for men" associated with preventing date rape.
What does the pattern "check-call-care" mean in terms of rendering emergency first aid? (Check for what, call whom, care for what?)
Supplemental Knowledge

Back when I was an undergraduate student I volunteered on a search-and-rescue team. This was an opportunity to simultaneously seek adventure and say I was trying to do some good in the world. I will not get into a detailed analysis of which goal was dominant, but the germane point for this discussion is that it provided me the opportunity to see a lot of people out in the wilds who had a pretty rough encounter with Mother Nature. These days I understand it is even worse, with a large group of city folk venturing deeper into the wilderness, figuring that if they get into trouble they can just call for help on their cell phone. Sometimes this works, and cell phones can be credited with saving some lives, but it is incredibly risky when someone takes a cell phone with them as a means of somehow compensating for poor physical condition, inherent physical dangers, or lack of wilderness experience.

A year or two back, long after I had left the SAR team, I came upon a Boy Scout party where one of the Scouts, about twelve years old, had slid out of control down a snowfield and impacted up against some rocks. My companion and I cut steps down to the kid with our ice axes and got him back up to the trail. He was really more scared than hurt. But I recall very clearly the father saying over and over how frightened he was when his son went over the edge, but he was helpless to do anything. I didn't consider it my business to add to the father's grief at this stage, but the truth was there was a lot he could have done.

I recall the founder of the search and rescue team taking all of us rookies out to a snowfield on a Saturday and drilling us in "self-arrest." That is the main reason why you carry an ice axe on a snowfield, so that when you slip out control you can stop yourself. I will not bother describing the techniques to you, but I remember that Saturday practicing self-arrests over and over; sliding on our backs, sliding on our stomachs, even the fairly difficult sliding-out-of-control-upside-down-with-your-head-headed-for-the-rocks maneuver. The father could have done that with his son before they went out to climb a 13,000 foot peak. Instead, they took off on a Saturday in late Spring – no ice axes, no training, no clue what they were getting into – and I guess they figured they would be alright because they were basically good guys.

I did not ask them if they had a cell phone with them.

Of course, as most of you come from the Midwest, you may never have the opportunity to experience the mind-clearing effect of thin air and wind-chill combined, but the basic principles of "risk management" are equally valid when planning a drive to Springfield. The best discussion of risk management I have ever found is contained in a book written for climbers, *Mountaineering: The Freedom of the Hills*, 6th edition, authored and published by a Seattle outfit called The Mountaineers.

The first principle discussed by The Mountaineers is self-reliance. Wilderness types are quite big on self-reliance, of course, but it is an under-valued concept in many other segments of society. Self-reliance means being able to take care of yourself –
having the knowledge and equipment necessary – and not looking to others to take care of you. Think about the home or apartment where you are living: Do you have a smoke detector? Do you know that it is operational? Do you have a fire extinguisher in the home, somewhere like the kitchen where a small fire is likely to occur? These are two items that no home should be without, but if you do not take care of these items, who will? It might be the landlord's responsibility, if you are renting, but is the landlord always going to be there when you are cooking a tangerine soufflé that goes pyrotechnic? Is the landlord going to stand watch in your living room each night to wake you if the house fills with smoke?

In order to fulfill our goal of self-reliance, we must take a realistic look at the hazards which may confront us. Every situation has two kinds of hazards, objective hazards and subjective hazards.

Objective hazards are hazards that exist without regard to personal frailties. Winter travel involves icy roads. Wooden buildings can catch fire. Low-lying areas can flood. Wild bats might carry rabies. Drivers at night might not see someone crossing the street. To become self-reliant we need to understand the true nature of the hazards that confront us.

Secondly, we need to be aware of subjective hazards, or those aspects of ourselves which may increase the risk already suggested by an objective hazard. Are we overconfident of our driving ability? Do we have the tendency to drink too much? Are we too trusting of strangers? Are we in physical condition to undertake a wilderness hike? Do we have a need to show off, pushing the borders of safety? Or, conversely, are we easily crippled by fear, unable to take the appropriate action when action is required? Do we have the equipment necessary to accomplish our objective? Do we have the knowledge and experience this situation will demand?

The Mountaineers talk about the "sphere of acceptable risk." Nothing is without risk, we live in an imperfect world where terrible things can happen. The sphere of acceptable risk is created when we weigh the hazards (objective and subjective) against the measures we can take to minimize this risk. The size of this sphere is a personal decision – some people are more comfortable with different kinds of risk, and some people are more comfortable with risk in general – but when a situation begins to fall outside your sphere of acceptable risk you need to be honest with yourself and take measures to either get out of the situation or bring the level of risk back within acceptable parameters.

One of the greatest detriments to making informed decisions about risk, however, is something The Mountaineers call "nonevent feedback." Simply stated, nonevent feedback is the assumption that nothing bad can happen this time because nothing bad happened last time. I might not buckle my seatbelt when I drive home from work tonight, and chances are I will not be involved in an accident. Do I therefore conclude that wearing seatbelts is a waste of time? Studies have indicated that wearing a seatbelt is the most "cost-effective" measure we can take to preserving our health – the most benefit for the lowest cost. Would I be wise to discontinue wearing my seatbelt because I once made it home without buckling up? Would someone be wise to conclude that they can drive home tonight after having a few drinks because they made it home last night? Is a college group wise in allowing heavy drinking within their social activities because no one has been hurt yet?
The final suggestion of The Mountaineers is to envision a mental "master warning panel" of green, yellow, and red lights. Have one light belong to the weather, for example, and another to our level of fatigue. Have a light for the condition of our equipment, and another light for the drinking behavior of those around you, etcetera, etcetera, etcetera. When all lights are green, no problem, but when yellow and red lights start to appear, take notice of your situation and either get out of it or correct it.

The list of possible hazards is much too extensive to be given in any detail here, but a few hazards might be helpful as illustrations.

**Alcohol.** Alcohol consumption is the single greatest common factor for vehicle accidents, boating accidents, hunting accidents, date rapes, violent incidents on college campuses...almost any accident you could name. And, remember, you have too look at the behavior of those around you, as well as your own: Many a person has been killed, stone cold sober, by a drunken driver.

**Home security.** Doors should be kept locked when people are home, as well as when the house is empty. Don't keep a key "hidden" near the front door – professional thieves have an eye for just such ploys. Keep copies of valuable documents in a secure location outside the home. Consider bringing a large dog into the family.

**Hypothermia.** A car stuck in a highway snow bank can become a race for survival. Water conducts heat many, many times faster than air, so stay dry. Watch your companions for signs of deteriorating mental alertness, the first real sign of moderate hypothermia setting in.

**Heat syndromes.** Keep well hydrated (drink lots of water) and try to avoid hot and humid conditions. Be able to distinguish between heat exhaustion (weakness, with pale, moist skin) and heat stroke (dry, red skin, mental confusion proceeding to coma). Heat exhaustion can often be treated with a few classes of cool water and some time in the shade, but heat stroke is a medical emergency requiring immediate hospital care.

**Firearms.** Don't own firearms if you are not thoroughly trained in their use. Keep guns and ammunition locked up, with ammunition stored (and locked) separately from the guns. As a final measure of precaution, purchase (and use) a locking mechanism around the trigger housing (or similar) of each rifle, shotgun, or pistol.

**Pedestrian.** Stay on the sidewalk or face oncoming traffic, wear light or reflective clothing at night, and do NOT use portable radios, CD players, etc. that might block the sound of an approaching car. This includes while running or engaging in other athletic activities.

**Cycling and Rollerblading.** Wear highly visible clothing, NEVER use a portable radio, CD player, etc., that might interfere with your hearing, and ALWAYS wear a helmet.
**Boating.** You can not trust to swimming ability. Strong swimmers have died within 100 feet of the shore when faced with cold water, storms, or strong winds. Always wear a life jacket in a small craft.

**Personal Assault.** The best self-defense technique is not to be there in the first place. Avoid situations (dark streets, alcohol-filled gatherings, etc.) where assault is more likely to occur. Stay in groups, or at least in pairs.

**Animal Assault.** Again, the best defense is not to be there. Do not "tease" animals, e.g., snakes, raccoons, or the neighbors' house dog. Because wild animals can carry a variety of infectious disease, you should avoid ALL PHYSICAL CONTACT with wild animals, including dead ones (like road kill 'possums or dead rodents).