

UNDERSTANDING RISK

DANGER

(Exposure to Perils and Hazards)

PERILS
(Source of Loss)

HAZARDS
(Situations that Increase the Possibility of Loss)

Conditions:

- Loose Rocks
- Animals
- Swift Water
- Rock Cliff
- Frayed Rope
- Tectonic Plate
- Lightning
- Student Attitude (M)
- Bald Tires
- Stock Market

Actions:

- Might Fall
- Might Attack
- Might Have to Cross
- Might Climb/Rappel
- Might Break
- Might Earthquake
- Might Strike
- Might Harass
- Might go Flat
- Might go Down

Human Factors:

- Being In Fall Line
- Being in Path Of
- Temp, Speed, Bottom, Skill, etc
- Inadequate Protection, etc
- Using Over Sharp Edge
- Living in, say, Los Angeles
- Poor Position
- Put in Tent w/ female
- Driving Students
- Not Selling in Time

The above are examples of what leads to the **RISKS**. Risk is defined as the potential to **LOSE** something of value to us.

What we need to remember is that our **MOTIVATION FOR RISK** is to **GAIN** something of value - good health, self confidence, recognition, spiritual growth, money, friends, relationships, career move, and so forth.