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A CASHLESS WORLD

HOW WILL IT AFFECT YOU?

BY: KEVIN FREEMAN

Like watching an all- \downarrow too-predictable movie, the passage to a cashless society seems rather inevitable.



ach step seems logical, but little doubt in regard to the destination. Cashless comes technology matches scheme. The inexorable path to cashless comes from a series of problems and solutions. Each solution creates a new problem. Governments have been dreaming of a cashless society for decades due to the control potential it offers. Cash is anonymous. It can be used to evade taxes and hide money, but cash also has been a necessity. It solved the first problem of having a medium of exchange that could grow with the economy. How do you exchange wheat for eggs when you really need fertilizer? Money

allows everything to be valued in comparable terms, but what qualifies as money?

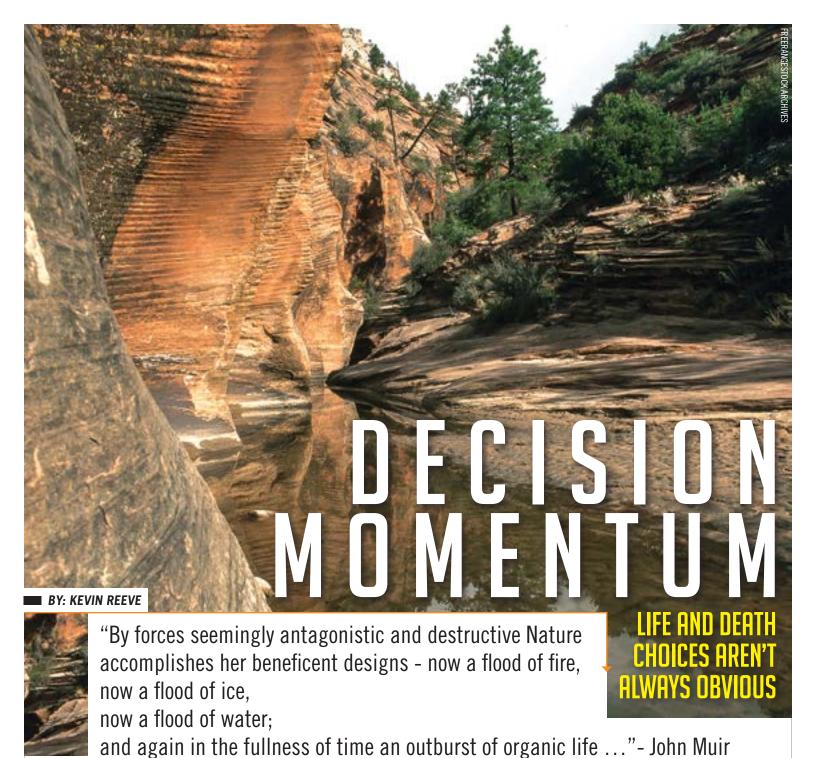
Initially, money could be shells, beads, precious rocks, animal skins and sometimes cows. That made it a little difficult to transact business. Eventually, governments started to make money a little more uniform using coins and paper money. Technically, there are distinctions between money, currency, bills, notes, etc. For our purposes let's take an overview in broad conceptual

PROPERTIES OF MONEY

Traditionally, the primary properties of money have been:

- A medium of exchange
- A unit of account
- A store of value.1

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o one expects to die on vacation. The words, "vacation" and "death" seem hauntingly ironic.

Yet, in 2015, seven experienced hikers died on vacation at Zion's National Park traversing a slot canyon called the Keyhole.

It had been a long anticipated trip to Southern Utah; location of the largest number of slot canyons in the world. Canyoneering permits are in high demand and reserved months in advance.

At 7:40 a.m. one of seven members of a California hiking group appeared at the Zion's

Visitor Center to pick up the \$15 hiking permit. The Park Ranger informed him that the weather service was warning of a 40 percent chance of rain. The threat level was "moderate," with a potential for flash floods in slot canyons.

Throughout the morning and afternoon, he would check with his children in California about the weather. 20 minutes after he left the ranger station, the National Weather Service in Salt Lake City upgraded the chance of rain to 50 percent and threat level to "Extreme." At 2:22 p.m. a flashflood warning was

issued for Zion's National Park, and the slot canyons were closed. At 2:49 the Park Services tweeted a warning, but the group was already out of cell phone range.

At the Keyhole Trailhead they likely took stock of the situation and compared thoughts about proceeding with their plans. Earlier that morning, six of the friends who had done multiple hikes together had taken a five-hour course at a nearby outdoor training school to learn rope skills for rappelling into the slot canyons. Each member was fully equipped with helmets and wetsuits, but

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they would enter the Keystone Canyon with only one rope between them, extending the amount of time it would take them to rappel into the canyon. They entered the canyon at 3:30pm, and took a group picture at their halfway point about an hour later.

Most of us don't consider a 50 percent chance of rain as an extreme threat, but in the West, rain can fall and collect miles upstream, culminating in walls of water flowing downstream and surging through slot canyons which, like the Keyhole, can be as narrow as three feet wide and 100 feet tall in some spots.

The LA Times narrated the situation as follows:

4:30 to 5:30 p.m. In less than one hour, 0.63 inches of rain falls in Zion Canyon. Flash floods hit Keyhole and several other canyons. In 15 minutes, the flow of the North Fork of the Virgin River rises from 55 cubic feet per second to 2,630 cubic feet per second.

5:30 p.m. Three canyoneers who passed the group of seven in Keyhole Canyon tell rangers they fear the group was caught in the flood. Rangers find the group's vehicles, but see no sign of the seven people. Conditions are too dangerous for a rescue operation.¹

Decisions are made more difficult in situations where there is a sense of what I call, decision momentum. It's a type of emotional state that says, "We're all here, ready to go, anticipating the excitement of the long-awaited adventure. We've got all our equipment, we're feeling confident about our skills, and we'd much rather push ahead than change our plans and feel disappointment and regret, especially if in the end, it doesn't rain." The problem is that nature is highly variable. We can't plan nature, and nature most often has the final word. Money already paid out for airfare and hotels, with precious vacation days already committed, added to these "sunk costs" and contribute to what economists call escalation of commitment, a pattern of decisions and actions to pour more resources and energy into a planned course, in spite of evidence of potential worsening outcomes.

I found myself in a similar dilemma while leading a group of 14 young men and leaders on a 50-mile backpacking trip in Yosemite. On our third day, above Hetch Hetchy Reservoir, we trekked to a spot on the river that I expected to be a ford, a place which is naturally shallow and crossable. However, I was

disappointed to see that spring runoff had swollen the river to 20ft across and five feet deep. The water was ice cold and the current swift. I warned the boys not to get too close. Months of planning now required a "Plan B."

We brainstormed different scenarios: Can a strong swimmer make it across with a rope? Can we then make a rope crossing safe enough for the boys? The rope would be stretched across the river, the boys wearing a climbing harness would be clipped onto the rope and then pulled across by someone on the other side. They would be possibly submerged in a strong 37 degree current. They would be wet in very chilly weather. We'd have to have a large fire going on the other bank. We'd have to dry out all their clothes, and with temperatures in the 50s that morning, it would be a challenging and time-consuming ordeal. We debated and discussed the difficulties. The temptation to attempt the crossing was very strong as the distance was hardly more than the length of a full-size pickup truck. Our desired path was so close! But I knew a few things about fast water.

Moose Mutlow, coordinator of Yosemite's Swift Water Rescue program asserted, "Water is infinitely more powerful than anyone can "Would you stand on an interstate looking around when cars are going by at 90 miles an hour?" asks Mutlow facetiously. The answer is no. "You should treat a river like that [as] interstate, because if you fall in, things happen really fast, whether you're getting hit by a side mirror on the freeway or you're getting your breath knocked out of you in the river because the water is so cold. Then you're completely disoriented. It's the same level of danger and has the same outcome." 2

Consulting the map, I realized a detour would be an extra eight or nine miles. That meant an extra four hours of hiking that day and an additional four hours the next. After an hour of discussion with the other leaders and the young men, I decided that the challenges and risks involved in crossing the river were too great, and that an eight-mile detour to a safer crossing made more sense.

I recognized the chance that the other crossing would also contain swift water, but on the map it looked like flatter terrain on a higher plateau above a tributary, suggesting the river would be wider and slower. Finally, and equally important, I did a "gut check" to see if I sensed if there was anything amiss



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imagine." Sierra News Online captures Mutlow's thoughts in the following description:

Mutlow likens the extreme nature of river recreation to being trapped on a busy highway with cars speeding by. that I hadn't noticed or considered. As the leader, I had many lives dependent on me to choose a course, while dealing with many unknown variables. Taking a moment to myself, I closed my eyes, focused on my breathing

and took several slow, deep breaths. After a few minutes, I felt confident I'd made a solid decision. I slung my backpack onto my shoulders and took one last look at the tantalizing trail a mere stone's throw away. We hiked for what turned out to be five hours to the upper crossing, where we easily forded the much wider and slower stream and then set up camp for the night.

In the morning we started out two hours early, trekking seven miles back down to our original route, making up more time on the final day. We arrived at our cars only four hours behind our original schedule. What disaster we may have averted I'll never know, but I can live with that. No one had been thrilled about adding so many additional miles to an already rigorous schedule, but in the end, no one got hypothermia, no one lost equipment traversing the river, no one had to be miserable in wet clothes or soggy boots and socks in chilly weather. None of the boys had been stressed beyond their capacity to recover, although several thought we should have done the more dangerous crossing. But, we didn't push our luck, and risk regretting it.

Sierra News recorded the following from Moose as well:

Experience tells Moose Mutlow that young men especially, are subject to the kind of short-sighted thinking be calls the "Yee-Ha!" moment.

"It's 'look at me, look at me!' That false bravado coupled with water can end up in death. I've seen the impact that it's had on families and the survivors. The devastation of someone's carelessness or ignorance or bad luck has led to a lifetime of sadness. It's just not worth putting anybody through it."³

I didn't have a way to numerically calculate my risks that day, but if I did know a likelihood of an adverse outcome-say I had a 40 percent chance of being eaten by a great white shark in a beautiful blue lagoon—would I take the 60 percent chance of a safe swim? Rationally, no, but humans aren't purely rational. The answer would be based on all the factors that brought me to the edge of the lagoon in the first place. Say I had traveled to Fiji, it was the last day of my vacation and the water looked amazing. The weather was hot, my friends had recently been swimming in that lagoon and I thought of the regret I would feel in the future if I didn't take this rare opportunity. Could I convince myself that the reward of a dip in an idyllic lagoon could justify the



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risk of swimming with a man-eating shark, a proposition, where if I bet wrong, I would die? Would you take that swim?

If I was honest with myself, I would admit that the risk of swimming with the shark didn't just apply to me, but would also apply to my loved ones who would bear the brunt of living with a bad outcome of my decision, potentially for decades. While the limited upside would be mine alone, the massive downside would be shared by many.

Hopefully I would recognize that my intuitive preference to take action, to discount the reality of an unseen apex predator and to indulge my appetite for a feel-good experience would be exerting pressure on me to act against my best interests, a pressure we can now call "decision momentum." It's more difficult to step back, change course, feel disappointed, but live to see another day. That type of self-awareness and the emotional regulation of excessive optimism in the absence of more complete information, is a great survival skill acquired only with patience, practice and the relentless study of the tragic mistakes of adventurers who succumbed to decision momentum.

The bodies of the seven hikers canyoneering in Zion's Park were found over the course of the next 48 hours following the flash flood. No one will know what they

went through in their final moments, but it surely wasn't what any of them thought would happen. They were cautious, experienced hikers who thought they were choosing a responsible course. They miscalculated just like any of us can miscalculate. We all have this tendency, and we need strategies and rules-of-thumb to compensate for our enthusiasm in the face of altered or worsening conditions. I believe it is best to live to enjoy another day, because some great adventures are ahead of you.

BIO

Kevin Reeve is the founder and Director of OnPoint Tactical Tracking School (www. onpointtactical.com). Kevin has provided training to law enforcement, SAR teams and the U.S. military in the arts of tracking, survival, escape and evasion and urban operations. Kevin also worked at Apple Computer for five years doing organizational development and executive coaching, as well as platform training and curriculum development.

NOTES

- 1. http://graphics.latimes.com/zion-flash-flood/
- 2. http://sierranewsonline.com/swift-water-rescuetips-for-staying-alive-2
- 3. Ibid.

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