



ÆGIS e-journal

Addressing threats that affect your bottom line

Volume 5 Number 10, October 2002

From the case files of

The LUBRINCO Group
<http://www.lubrinco.com/>

and

Financial Examinations and Evaluations, Inc.
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We are proud to announce that Richard B. Isaacs, co-publisher of the *ÆGIS* e-Journal and Senior Vice President of The LUBRINCO Group, has been elected to the board of directors of the Operations Security Professionals Society.

1. Due Diligence — Why you don't need to learn Chinese any more than you needed to learn Russian

If you attend a conference of intelligence professionals, you hear *some* talk of the Mid East, and a *lot* of talk about China. There are several reasons for this. While the Mid East is obvious a source of great interest right now, a successful effort was begun back in the 1980s to force all the Arabists out of the intelligence agencies. Without spending time discussing the logic or politics behind this, the net effect was that even though we may want to talk about the Mid East, we no longer have the long-time desk officers we used to have, and so really don't have anyone who has much to say. Plus, the Mid East contains mostly small countries that, while annoying – of late dangerously so – have traditionally not been considered to pose much of a threat.

What you do hear talk about is China. China, is big, and has been quite verbal about its intention to wage war on us once they have the industrial and military strength to do so. This makes them a very visible threat. In fact their visibility has been rising in a number of areas, and recently we read an article in *Informed Sources* that was concerned about the level of control Hutchinson Whampoa, which reportedly has closed ties to the PRC, exerts over the Panama Canal, and how entrenched they are in US ports.

The Chinese themselves have estimated that it will take them at least 20 years to have the industrial and military power needed to attack us, based on the assumption of revenues from forecast trade with the U.S. In theory, this means that we have twenty years to ramp up to deal with them. In practice, there are two factors that have not yet been generally considered which may make the issue as irrelevant as it turned out to be with the former Soviet Socialist Republics: Globalization and guns.

Globalization

We have seen fairly clearly that countries that are widely involved with the rest of the world tend to be less insular, have less outside interference from the US, and are less involved in trying to do bad things. One notes, for example, that none of the al-Qa'ida attackers involved in the attack on the US were from India or Indonesia, which have the world's two largest Muslim populations. On the other hand, many of the participants came from

the extremely non-globalized areas of Saudi Arabia. In fact, Tom Friedman has noted that even in non-globalized areas of the world, those areas with the most contact with the outside world – generally those in port cities – tend to have a much more liberal point of view. He also noted that the people of countries like Iran currently have less animus toward the US because they recognize that we are not responsible for their governments. It is hoped that as China becomes more involved with us, and with the rest of the global community, it will become apparent to them that the advantages of trade outweigh the advantages of war.

In general, peoples who have the opportunity to trade and better themselves tend not to want to take over the world or badly disrupt the *status quo*. Some observers believe that increased trade with China – or China's increased trade with the rest of the world – will bring increased prosperity for them, and increased social and cultural intercourse with the West. This in turn will likely bring increased pressure for some level of democratization, thus lessening the likelihood of war.

Guns

A second factor that we often overlook, and which somewhat embarrasses us to mention or spend this much time on, is the widespread ownership of guns by citizens of the United States. And when we say widespread we mean **w i d e s p r e a d**: It is estimated that there are more guns in the US than automobiles, and that over half of all American households have guns in them!

It is not our place here to discuss the merits of gun control, but, obviously, there is a down side to having a lot of guns around: Out of the 2,400,000 deaths in the US every year roughly 8,000 are gun homicides and 1,000 are gun accidents. More shamefully, out of 13,000 children who die each year in the US, 250 of these deaths are from gun homicides and accidents.

On the up side (ignoring any other issues of possible benefit or loss due to the presence of guns), we note that after the Cold War ended, command members of the GRU and KGB were asked whether there had ever been plans to invade the US. The answer was that while this possibility was considered, it was rejected: There was a belief that in a non-nuclear confrontation our military forces could be overcome and our government co-opted, but that the casualties of an occupation, given the armed populace, would be so high as to be unsupportable. This view, they felt, was confirmed in Afghanistan.

It would thus appear that the proliferation of guns in the hands of ordinary citizens played at least some small part in the thoughts and actions of our former enemies, and might again play this same role with other potential enemies. Perhaps America's founding fathers were, in fact, right when they thought that "the security of a free State" might ultimately lie in "the right of the people to keep and bear arms."

On the other hand, it is up to the people to decide what is important for the country, and there are no rights that cannot be repealed. The Supreme Court has said,

"For example, no one, we presume, will contend that Congress can make any law in a Territory respecting the establishment of religion, or the free exercise thereof, or abridging the freedom of speech or of the press, or the right of the people of the Territory peaceably to assemble, and to petition the Government for the redress of grievances.

Nor can Congress deny to the people the right to keep and bear arms, nor the right to trial by jury, nor compel any one to be a witness against himself in a criminal proceeding."

While this is *sort of* true, it is only true if the Constitution is not amended to eliminate these rights, and if these rights are not abrogated. But it is equally true that the Constitution can be ignored (Lincoln suspended *habeus corpus* during the Civil War. This was immediately struck down by the Supreme court, which decision was in turn ignored by the Lincoln administration.), and that it can be amended to say any silly thing that can be voted in (for example, prohibition).

Another issue is the fact that some contend that the Bill of Rights and subsequent amendment constrains the federal government, but not the states. California Attorney General Bill Lockyer, for example, has issued statements strongly reflective of the states-rights position toward the Constitution and its amendments expressed by the Supreme Court in *Plessy v. Ferguson*, 163 U.S. 537 (1896).

Putting aside any other issues, it will be interesting to see if the prospect of having influenced the Russians in the past, or the prospect of influencing the Chinese in the future, will be a factor in this issue.

In any case, between globalization and guns, we believe it is probably not necessary to start learning Chinese as a survival tool.

2. OPSEC, Economic Espionage, and Competitive Intelligence — OPSEC as synonym for vulnerability management

Risk management is often more poorly understood by managers than one might imagine. The concept of risk is fairly straightforward: There are bad things that might happen; There is some likelihood of this bad thing happening; If the bad thing happens there are consequences. The combination of these things gives you the measure of risk.

Risk can be high or low. As an example of an event that has a high probability but a low risk, we can look at pens. If you have an office, people will surely wander off with your pens. The cost of this, however, is so low that it is better to buy extra pens than to implement a pen protection program.

When you know the level of risk you can make a decision to manage the risk (taking action to minimize either the likelihood or the consequence), transfer the risk (through insurance), or live with the risk. You cannot, however, eliminate the risk.

As an example, some time ago we were helping deal with the risk involved in trading swaps and derivatives. Much of the management of risk came from a combination of financial models designed to maximize gain while reducing risk, and certain financial constraints that would limit the losses in case the model failed by limiting the amount that could be committed in any one deal or by any one trader (something that was apparently sorely lacking at Barings Bank [<http://www.numa.com/ref/barings/bar00.htm>], which had been offered risk management software, but didn't feel it was worth the \$50,000).

One day we lost some money, and a managing director (who knew considerably less about risk than he should) asked how we could see that this didn't happen in the future. The answer given was that we should sell refrigerators rather than exotic financial instruments, because we would know the exact worst-case exposure we faced on each one.

Because many appear to have a very poor understanding of risk, the OPSEC process can provide an extremely instructive operational tool. Although designed to deal with critical information, the process is one that **The LUBRINCO Group** extends to cover all our risk analysis, whether financial, physical, informational, or any other—"al." Let's start with the five pieces of the OPSEC process.

- Identify critical information
- Analyze the threat

- Analyze vulnerabilities
- Assess risk
- Apply countermeasures

If we transform this into a generic way of looking at risk we might get:

- What people, processes, or things are critical to our business?
- What bad things could happen to these people, processes, or things?
- How can these bad things happen to our people, processes, or things?
- Given the probability of these things happening, how much risk do we face and need to deal with?
- What should we do about it?

In the real world, doing something about one threat to a problem will often take care of many threats to the problem. As an example, if you are dependent on computers, you may decide that keeping off-site backups is all you need. If your building is washed away in a flood, burned to the ground by an arsonist, flattened by a hurricane or earthquake, or carried away by a tornado, it won't matter: You will eventually buy a new computer, reinstall the software, and be back in business. If you need to be back in business soon, you might have one or more redundant computers in various locations, so that a problem that affects a wide geographical region won't bother you.

In any case, if you don't deal much with risk, the formalized structure of the OPSEC process will give you the mindset to do so. It will allow you, as a business professional, to identify, quantify, and thus manage risk.

3. Executive Protection —When not to doze

It is not uncommon for people being driven to and from work to either doze off or work. Since part of the function of having a driver is to allow the person being driven to be either more relaxed or more fruitful, this may, on the surface, seem perfectly reasonable. And, if you as the person being driven, face no risk, this is, in fact, reasonable.

However, if you, as the person being driven, are at risk, it is not quite so reasonable to sit back and relax. The reason for this is that, driver or not, and protective agents or not, 80 percent of attacks take place during the morning commute, and 80 percent of these take place near the residence or hotel. In order for there to be a successful attack, a lot of surveillance needs to take

place, and our goal is to detect this surveillance and induce the potential attacker to choose someone else.

Why do you, who have a protective services staff care? Because it is your life! If you are kidnapped or killed, and you could have avoided the incident by participating, you will pay dearly for your indifference.

OK, so you want to be a participant. What should you be looking for? Well, if you are an e-Journal reader you are probably smarter than the average bear, and can ask yourself *what* you would do if you were a bad guy, and where you would do it.

Let's start with where. For a start, you need to have some place from which you can observe without being observed yourself, which means someplace where you can fit in without being noticed. As you drive the hopefully-varying routes from home to office, and to any of the other places you normally frequent, ask yourself where you would station yourself to observe your car without being noticed. Then see if you see the same people in these places. Either in the same places at different times, or in different places.

Next you have to figure out the places that you absolutely have to go to get from home and office and back, and which of these would be appropriate for an attack. Again, your ideas will probably be the same as the bad guy's. Once you identify these, you have identified the places where you need to be awake, because these are the places where bad things are most likely to happen to you.

Do we expect you to become a protective specialist? No, but survivors of incidents are most often those who have taken an active interest in their own survival, and are aware of what is going on around them, particularly near where they are living. If you see something that seems suspicious, you can tell your protective staff and make sure they take the appropriate action.

4. Technical Issues — GSM handsets for international use by US business travelers

Since we will be discussing international roaming on mobile handsets in this issue, it seems reasonable to discuss here some of the criteria for deciding what kind of handset to get. While we may, in the future, look at specific handsets, for the moment we merely want to give you the philosophical options from which to choose. For international travel you will, for most of the world, be operating in a GSM environment, where either 900 MHz or 1800 MHz systems (or both) are in use. Because of this, in this article we will only be dealing with GSM roaming.

Here in the US our GSM providers at present use 1900 MHz, although 800 MHz will be implemented for those carriers that own a lot of 800 MHz spectrum. In the US we also have (in alphabetical order) AMPS, CDMA, iDEN, and TDMA. ATT and Cingular are moving from TDMA (and AMPS) to GSM.

GSM handsets contain a little smart card, called a Subscriber Identity Module, or SIM, which fits in the handset, and stores all the customer information needed by the mobile phone system. The nice thing about this is that if you get a new handset you merely need to move the SIM from one handset to the other. The only caveat here is that some service providers sell you a handset, but lock it so that it will only work with a SIM from their company, so if you switch service providers your handset may not work with the new SIM. According to their PR company, Cingular will disable this lock on their international handsets, so that the subscriber may use a foreign SIM, if the subscriber calls Cingular in advance. Other service providers no doubt offer similar accommodations.

From the perspective of this article, we distinguish three types of handsets.

- *Domestic* handsets can be used in the US, but won't work abroad.
- *International* handsets work in the US, and offer 900/1800 MHz GSM service for use abroad.
- *Overseas* handsets won't work in the US, but offer 900/1800 MHz service for use abroad.

At the present time, the only international handsets are GSM handsets that offer 900/1800/1900 MHz service (and one specialized handset, which we will discuss later, that will support 800/900/1800/1900 MHz).

What about a domestic handset that additionally offers 900 MHz GSM service as the overseas alternative? This was, in fact, adequate a few years ago (and we have owned several 900/1900 MHz handsets), but we feel that 900 MHz without 1800 MHz is simply inadequate today. We do not recommend these handsets. In fact, we strongly recommend against them.

Same number or different number?

The first choice you need to make is whether you wish to use your US mobile number or buy local SIMs overseas. At the moment, the only two US providers who responded positively as actually supporting international roaming and supplying a list of countries and associated rates (see our

product review below) were Verizon and T-Mobile (the service provider formerly known as VoiceStream).

Cingular's PR firm said that Cingular in fact had international GSM roaming. We note, two things, however. First, in the two months since we queried Cingular about GSM roaming, we have not received a list of countries covered or associated rates, so we can't actually tell you what countries they cover or do not cover, nor what the costs might be. Second, they say that they have GSM roaming agreements with 200 countries. This is astonishing when you consider that the GSM Association website only lists 182 countries / areas as having GSM, and most service providers don't have roaming agreements with countries such as Libya, the Sudan, or Cuba.

Assuming you have local mobile service with a GSM provider which has GSM roaming agreements in the countries where you need it, the decision becomes largely a cost / convenience issue.

- If you use your US number, calls are likely to be more expensive both to you and the caller, who may have to make a call to the US to reach you, even if you are right next door (although, if calling from a local cell phone on the same switch, *in theory* the switch will recognize you and route the call locally). This may not be an issue if your organization is paying.
- If you use the same number, on the other hand, people calling your mobile number will immediately reach you, which is quick and, ignoring pesky time zone differences, convenient). This convenience often justifies the higher cost.

If you use a domestic GSM provider, you need to make sure your account has had international traveling approved, and that there are roaming agreements in these countries in which you are planning to travel. If not, you have little choice but to get a foreign SIM that does work where you will be.

If you use Verizon Wireless, which, in the US, uses CDMA rather than GSM, they will give you a GSM SIM (from Vodafone) with your US number on it for use abroad. Of course, you still need to make sure that there are roaming agreements in the countries in which you will be traveling. If not, you have little choice but to get a foreign SIM.

One handset or two?

If you are using a domestic GSM provider, you have a choice as to whether you want to have an international handset to use both here and abroad, or a

domestic handset to use here plus an overseas handset to use for international GSM roaming. (Since most of the world has adopted GSM, we ignore areas in which GSM is not available. Thus, for example, when we are visiting our office in Colombia, we should, in theory, be able to use our US TDMA handset there. In practice we can't, because there is no roaming agreement, and so we have had to have a local number programmed in as the second NAM.)

This single international handset vs. separate domestic overseas handsets issue involves five factors.

- Are you using a domestic GSM provider? If so, having a single GSM handset which works on all three bands is at least *possible*. If you do not have a GSM provider with international roaming, or if your GSM provider does not offer international roaming, the point is moot.
- Does your GSM provider have roaming agreements in the countries to which you will be traveling? If not, the point is moot.
- Do you want a local-to-where-you-are-traveling SIM, or to use your own mobile number. If you want to use your own number, then having an international handset *may* make sense for you. If you plan to use a local-to-where-you-are traveling SIM then having an international handset doesn't buy you much, and you are better off with an overseas handset while traveling.
- How technically competent are you? If technology is not your thing, then having one handset that you know how to use is a strong benefit, and you might be best served with a single international handset.
- How often do you travel? If you travel abroad once or twice a year, having an international handset offers you no real benefit, and you might as well buy, borrow, or rent an overseas handset when you travel. On the other hand, if you go abroad every month or so, then having an international handset might be worth considering.

What do we, who are technically adept, travel a reasonable amount, and prefer the same number here and abroad, use? In fact, we use two handsets, one for the US and a 900/1800 MHz for use abroad. (Understand that the 1900 MHz circuitry does you no good abroad, and that the 900/1800 MHz circuitry does you no good in the US.) Somewhere mid-transit we remove the SIM from our tiny domestic handset and put it into our tiny overseas handset. Until now this seems to us to make the most sense for us – particularly as it allows us to lend out our overseas handsets when not using them.

This may change if we move to the to-be-released-next-year 800/900/1800/1900 MHz encrypted handsets from L-3 Communications. These handsets will allow us to have extremely secure triple DES (and eventually AES) handset to handset communications among us, as well as secure communications to landline phones equipped with L-3's Privatel encryptors (see the April 2001 issue of the *e-Journal*). If keeping your conversations private is a major financial or operational consideration, with cost no object, these encrypted handsets should be carefully considered when they are available.

The usual suspects...

Keep in mind that there are other factors beside the domestic / overseas / international issue to consider: You need to look at all the usual factors, as well. These include:

- Is the handset usable by you? That is to say, is the user interface one with which you can deal? Some manufacturers make great radios that are impossible to figure out.
- Does the handset have the features you need? We recently got a Motorola V-100 handset that was essentially a keyboard for sending text messages. To use it to make calls you needed to plug in an earpiece/microphone. Astonishingly, the designers had chosen not to implement confirmation of delivery, making it totally inappropriate for our needs.
- Will you have sufficient talk and standby time? There is little more frustrating than having the battery run out of power before you run out of talk. At home we use a teeny handset with just enough battery life to get through the day, knowing that it will be in the charger much of the time. When traveling we sometime stick the SIM into a larger handset, whose battery gives 20 hours talk time and a month standby. Make sure battery life fits your needs.
- If you have a car, you should only get a handset for which you can get a professionally installed car kit with speakers and microphone. No matter how cute a handset is, if you own a car you shouldn't get a handset for which there is no car kit available.

5. Real Stories from the Field — Saychass

For those who do not speak Russian, *saychass* literally means “now.” It is sort of like the Spanish word “manana,” but without the Latin sense of urgency. Spend much time in the area and you suddenly both understand and appreciate the length of Russian novels.

Because we do so much business in the former Soviet Socialist republics, we know this, and, as a rule of thumb have learned to deal with it. Recently, however, we became impatient over the length of time it was taking to acquire a piece of information. Rather than wait, we called someone we knew who claimed to have good sources of information in the region. While we didn’t really believe that their people could be any faster than the people we had on the ground, it seemed worth a shot. Shortly thereafter we got a concerned call from our Berlin office saying that they had received a request, oddly enough, for the very same information we were seeking!

While there were a number of possible explanations, some good and some not so good, Occam’s Razor suggests that, as a rule of thumb, the simplest explanation is generally the right explanation. More to the point, although we are not financial gatekeepers, we follow the same kind of *Know Your Customer* (KYC) guidelines as if we were. Because we recognize that the work we do can be used for good or evil, two of our four inviolable company rules are that we don’t work for bad people and we don’t do bad things, which means we need to know a lot about our customers before we deal with them. Thus, when we finally worked through the daisy chain of information receivers, we discovered that the intermediate client was the person offering me information, and that the end client was me. Our acquaintance’s great source of information was in fact ... us!

This in itself was no big surprise to us, there being so few players in the region. It was, in fact, rather comforting. It also confirmed to us the importance of our strong KYC procedures.

In the meantime, we have gone back to reading longer novels while waiting for information to arrive from the former Soviet republics.

6. Book and Product Reviews

International GSM roaming for US business travelers

In an attempt to get a feel for what was available to US business travelers, we contacted the corporate communications departments (we felt that this would be more accurate than relying on sometimes-inaccurate web sites) at

Alltel, AT&T Wireless, Cingular, Nextel, Sprint PCS, Suncom, T-Mobile, and Verizon.

Alltel and Suncom responded that they have no international roaming.

Nextel, and Sprint didn't respond, which, based on our past experience in these types of things, means that they don't really actively support international roaming at this time.

T-Mobile and Verizon responded affirmatively, complete with international roaming rates. Cingular responded through their PR firm that they have international GSM roaming in 200 countries (the GSM Association lists 182 countries/areas that have GSM), but did not provide countries or rates.

The big surprise was AT&T Wireless, which we had always believed had long-existing international GSM roaming agreements in place, and indeed, their website, claims international roaming in 120 countries with the AT&T Wireless WorldConnect® Service. In spite of this, AT&T Wireless responded that they were in the midst of rolling out their international roaming plans, but did not have international roaming in place at this time, so we can, at the time this is written, count them out as being officially a provider of international roaming services.

Below find a comparison of international roaming rates within (or receiving calls from the US) for the two international service providers that provided us with rates (as well as the “unofficial” rates for AT&T Wireless): We felt that having the side-by-side comparison would be more useful than merely listing the web sites. We have also included the costs for calls from the US to other countries with two of the prepaid calling services, Big Zoo (<http://www.bigzoo.com/>) and OneSuite (<http://www.onesuite.com/>). With these services, you prepay into your account, and then program your access number and PIN into the calling card setting on your handset. For most handsets, the way you use the calling card is to select the number and hold the send button down. The handset will then dial the access number and ask for the PIN, at which point you hit the send button again. It will then ask you for the phone number to be dialed, and you hit the send button again. Is it worth the extra effort? Depends on who you are. In The LUBRINCO Group we use these services both with cell phones and for long distance with our landline phones. On the other hand, in other circumstances we might not care so much about saving the company a few pennies – or even a few dollars – per call.

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Afghanistan	N/A	N/A	N/A	\$1.5000	\$1.1900
Albania	N/A	N/A	\$1.49	\$0.3240	\$0.2900
American Samoa	N/A	N/A	N/A	\$0.2740	\$0.2700
Andorra	N/A	\$0.99	\$1.49	\$0.2620	\$0.2700
Angola	N/A	N/A	N/A	\$0.4930	\$0.2700
Antigua & Barbuda	N/A	N/A	N/A	\$0.4500	\$0.4000
Argentina Buenos Aires/Mendoza Mobile	\$2.29	\$1.99	N/A	\$0.1840 0.1950 \$0.4240	\$0.3000 \$0.1950 \$0.5200
Armenia	N/A	N/A	\$2.49	\$0.6790	\$0.5800
Aruba	N/A	N/A	N/A	\$0.3780	\$0.4000
Australia Mobile	\$1.69	\$1.49	\$1.49	\$0.0594 \$0.3240	\$0.0650 \$0.3500
Austria Mobile	\$1.29	\$0.99	\$1.49	\$0.0690 \$0.2940	\$0.0600 \$0.2900
Azerbaijan	N/A	\$4.99	\$2.49	\$0.4540	\$0.4800
Bahrain	N/A	\$1.49	\$1.49	\$0.4540	\$0.4800
Bangladesh Mobile	N/A	N/A	\$1.49	\$0.5940 \$0.6940	\$0.6800 \$0.3000
Belarus Mobile	\$4.99	\$4.99	\$2.49	\$0.3940	\$0.3300 \$0.3300
Belgium Mobile	\$1.29	\$0.99	\$1.49	\$0.0954 \$0.4540	\$0.0950 \$0.2800
Belize	N/A	N/A	N/A	\$0.5940	\$0.6000
Benin	N/A	N/A	N/A	N/A	\$0.6000
Bermuda	\$1.69	\$1.99	N/A	\$0.2040	\$0.2000
Bolivia Mobile	\$2.29	\$2.99	N/A	\$0.4940 \$0.6320	\$0.5500

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Bosnia Herzegovina	N/A	N/A	\$1.49	\$0.3940	\$0.3200
Botswana	N/A	\$1.99	\$1.49	\$0.3940	\$0.3900
Brazil Sao Paulo Mobile	\$2.29	\$2.29	N/A	\$0.1740 \$0.1740 \$0.3540	\$0.2500 \$0.1600 \$0.3900
Brunei	N/A	\$1.49	\$1.49	N/A	\$0.3400
Bulgaria Mobile	N/A	\$1.49	\$1.49	\$0.3440 \$0.3830	\$0.3500
Burkina Faso	N/A	N/A	N/A	\$0.6940	\$0.6800
Burundi	N/A	N/A	N/A	\$0.7330	\$0.6500
Cambodia Mobile	\$3.49	\$2.99	\$1.49	\$0.7940 \$0.9540	\$0.7500
Cameroon	N/A	N/A	N/A	\$0.6540	\$0.6800
Canada	Domestic	Domestic	Domestic	\$0.0444	\$0.0450
Cape Verde	N/A	N/A	\$1.49	\$0.6540	\$0.4900
Central African Republic	N/A	N/A	N/A	\$0.6940	\$0.7800
Chad	N/A	N/A	N/A	\$1.1980	\$0.8200
Chile Mobile	\$3.49	\$1.99	N/A	\$0.0940 \$0.3540	\$0.1550 \$0.3900
China Bejing/Shanghai Mobile	\$2.29	\$2.99	\$1.49	\$0.0795 \$0.0634 \$0.0900	\$0.0690 \$0.0600 \$0.0800
Congo	N/A	N/A	N/A	N/A	\$0.5700
Congo, Democratic Republic of	N/A	N/A	N/A	N/A	N/A
Costa Rica Mobile	N/A	N/A	N/A	\$0.3250 \$0.3940	\$0.2650 \$0.2650
Cote D'Ivoire	\$3.49	\$2.99	\$1.49	N/A	\$0.6600

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Croatia Mobile	\$2.69	\$1.49	\$1.49	\$0.2840 \$0.4540	\$0.3000
Cuba	N/A	N/A	N/A	\$1.4540	\$1.4500
Cyprus	N/A	\$1.49	\$1.49	\$0.2940	\$0.2900
Czech Republic Mobile	\$2.29	\$0.99	\$1.49	\$0.1940 \$0.3940	\$0.2200
Denmark Mobile	\$1.29	\$0.99	\$1.49	\$0.0740 \$0.2940	\$0.0850 \$0.2900
Dominican Republic	N/A	\$1.99	\$1.49	\$0.1940	\$0.2000
Egypt Mobile	\$2.29	\$1.99	\$1.49	\$0.5940 \$0.6940	\$0.5800
El Salvador Mobile	N/A	\$1.99	N/A	\$0.2940 \$0.8500	\$0.3050
Equatorial Guinea	N/A	N/A	\$1.49	\$1.0150	\$0.8600
Estonia	\$1.69	\$1.99	\$2.49	\$0.1940	\$0.2500
Ethiopia	N/A	N/A	N/A	\$1.7800	\$2.0000
Faeroe Islands	\$1.29	N/A	\$1.49	\$0.7500	\$0.3100
Fiji	N/A	\$1.99	\$1.49	\$0.8940	\$0.7600
Finland Mobile	\$1.29	\$0.99	\$1.49	\$0.0954 \$0.2900	\$0.0950 \$0.2900
France Mobile	\$1.29	\$0.99	\$1.49	\$0.0444 \$0.2900	\$0.0450 \$0.2900
French Polynesia	N/A	N/A	N/A	\$1.2500	\$0.5200
French Guiana	N/A	1.49	N/A	\$0.4590	\$0.4250
French West Indies	\$2.29	N/A	N/A	\$0.4610	N/A
Gabon, Republic of	N/A	N/A	N/A	N/A	\$0.5800
Gambia	N/A	N/A	N/A	\$0.6500	\$0.6000
Georgia	\$3.49	\$2.99	\$2.49	\$0.6950	\$0.6600
Germany	\$1.29	\$0.99	\$1.49	\$0.0444	\$0.0450

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Mobile				\$0.3540	\$0.2900
Ghana Mobile	N/A	N/A	\$1.49	\$0.2850 \$0.4540	\$0.2100
Gibraltar	N/A	\$1.49	\$1.49	\$0.4460	\$0.3800
Greece Athens Mobile	\$1.69	\$1.49	\$1.49	\$0.1290 \$0.0980 \$0.2500	\$0.2100
Greenland	N/A	N/A	\$1.49	\$0.3470	\$0.3200
Grenada	N/A	N/A	N/A	\$0.6500	\$0.4800
Guadeloupe	\$2.29	\$1.49	\$1.49	\$0.4310	\$0.3850
Guam (USA)	N/A	N/A	N/A	\$0.1140	\$0.1050
Guernsey	\$2.29	\$0.99	\$1.49	N/A	N/A
Guinea	N/A	N/A	N/A	\$0.4340	\$0.4300
Hong Kong Mobile	\$2.29	\$1.49	\$1.49	\$0.0540 \$0.0790	\$0.0500 \$0.0600
Hungary Budapest Mobile	\$1.69	\$0.99	\$1.49	\$0.1840 \$0.1540 \$0.2500	\$0.2100
Iceland Mobile	\$1.29	\$0.99	\$1.49	\$0.1540 \$0.2370	\$0.1500
India New Delhi Mobile	\$2.29	\$2.99	\$1.49	\$0.4900 \$0.4000 \$0.6500	\$0.4900 \$0.5900
Indonesia Jakarta Mobile	\$3.49	\$4.99	\$1.49	\$0.2500 \$0.0854 \$0.2500	\$0.2200 \$0.0900
Iran	N/A	N/A	N/A	\$0.6540	\$0.6800
Ireland Mobile	\$1.29	\$0.99	\$1.49	\$0.0900 \$0.2840	\$0.1050 \$0.2800
Isle Of Man	N/A	\$0.99	\$1.49	N/A	N/A

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Israel Mobile	\$3.29	\$2.99	\$1.49	\$0.1100 \$0.2440	\$0.1200 \$0.2400
Italy Mobile	\$1.29	\$0.99	\$1.49	\$0.0690 \$0.5900	\$0.0650 \$0.3500
Jamaica	\$1.69	\$1.49	N/A	\$0.5540	\$0.5700
Japan Mobile	N/A	N/A	N/A	\$0.0644 \$0.2540	\$0.0650 \$0.2500
Jersey	\$1.29	\$0.99	\$1.49	N/A	N/A
Jordan Mobile	\$1.69	\$1.99	\$1.49	\$0.6540 \$0.8090	\$0.6500
Kazakhstan	\$4.99	\$4.99	\$2.49	\$0.4500	\$0.5600
Kenya Nairobi Mobile	\$3.49	N/A	\$2.49	\$0.5040 \$0.7530 \$0.5040	\$0.7200
Kosovo	N/A	N/A	\$1.49	N/A	N/A
Kuwait Mobile	\$1.69	\$1.49	\$1.49	\$0.6540 \$0.6540	\$0.6800
Kyrgyz Republic Mobile	N/A	N/A	\$2.49	\$0.5540 \$0.7050	\$0.5900
Laos	N/A	N/A	N/A	\$0.6540	\$0.6800
Latvia	\$2.29	\$1.49	\$2.49	\$0.3540	\$0.3500
Lebanon Mobile	N/A	\$2.99	\$1.49	\$0.4940 \$0.5940	\$0.5500
Lesotho	N/A	N/A	\$1.49	\$0.4800	\$0.4500
Liberia	N/A	N/A	N/A	\$0.5550	\$0.5200
Libya	N/A	N/A	N/A	\$0.3780	\$0.3500
Liechtenstein	\$1.29	\$0.99	\$1.49	\$0.1870	\$0.1800
Lithuania	\$3.49	\$1.49	\$2.49	\$0.3540	\$0.3500
Luxembourg	\$1.29	\$0.99	\$1.49	\$0.1540	\$0.1550

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Macau	N/A	\$1.49	\$1.49	\$0.2940	\$0.3200
Macedonia	N/A	N/A	\$1.49	\$0.4990	\$0.4600
Madagascar Mobile	N/A	N/A	\$1.49	\$0.6540 \$1.5890	\$0.6500
Malawi	N/A	N/A	\$1.49	\$0.4540	\$0.5000
Malaysia Mobile	\$2.29	\$1.99	\$1.49	\$0.0950 \$0.1200	\$0.0890
Maldives	N/A	N/A	\$1.49	\$0.7940	\$0.6400
Mali	N/A	N/A	N/A	\$0.9800	\$0.9500
Malta	\$2.29	\$2.99	\$1.49	\$0.2990	\$0.2600
Martinique	\$2.29	\$1.49	\$1.49	N/A	\$0.4200
Mauritania	N/A	N/A	N/A	\$0.6540	\$0.7000
Mauritius	\$3.49	\$1.99	\$1.49	\$0.8540	\$0.8600
Mexico Mexico City Guadalajara & Monterrey		\$1.49	N/A	\$0.1490 \$0.1190	\$0.1600 \$0.1300 \$0.1400
Micronesia	N/A	N/A	N/A	\$0.9800	\$0.7800
Moldova	N/A	N/A	\$2.49	\$0.4540	\$0.4800
Monaco Mobile	1.29	N/A	\$1.49	\$0.1640 \$0.3540	\$0.1400 \$0.4500
Mongolia	N/A	N/A	\$1.49	\$1.1160	\$0.9600
Montenegro	N/A	N/A	\$1.49	\$0.3940	N/A
Morocco	\$2.29	\$1.99	\$1.49	\$0.5540	\$0.4900
Mozambique	N/A	N/A	\$1.49	\$0.4940	\$0.4700
Myanmar	N/A	N/A	N/A	\$0.8940	\$0.8500
Namibia	N/A	N/A	\$1.49	\$0.2940	\$0.2900
Nepal	N/A	N/A	N/A	\$0.9780	\$0.9900

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Netherlands Mobile	\$1.29	\$0.99	\$1.49	\$0.0594 \$0.4540	\$0.0550 \$0.3900
Netherlands Antilles	N/A	N/A	N/A	\$0.3940	\$0.4200
New Caledonia	N/A	N/A	N/A	\$1.8500	\$1.4500
New Zealand Mobile	\$2.29	\$1.99	\$1.49	\$0.0600 \$0.2540	\$0.0600 \$0.2500
Nicaragua Mobile	N/A	N/A	N/A	\$0.3940 \$0.5540	\$0.4000
Niger	N/A	N/A	N/A	\$0.6940	\$0.7000
Nigeria	N/A	N/A	N/A	\$0.5940	\$0.5800
Norway Mobile	\$1.29	\$0.99	\$1.49	\$0.0650 \$0.2940	\$0.0600 \$0.2500
Oman	N/A	N/A	\$1.49	\$0.7940	\$0.8500
Pakistan Lahore Mobile	\$2.29	\$1.99	\$1.49	\$0.6940 \$0.7200 \$0.9940	\$0.6800
Palestinian Authority	N/A	1.99	\$1.49	N/A	NA
Panama Mobile	N/A	N/A	N/A	\$0.3940 \$0.6690	\$0.3000 \$0.5500
Papua New Guinea	N/A	N/A	N/A	\$0.3940	\$0.4000
Paraguay Mobile	N/A	N/A	N/A	\$0.4940 \$0.7540	\$0.4800
Peru Lima Mobile	\$3.49	\$2.99	N/A	\$0.2940 \$0.1940 \$0.4940	\$0.3200 \$0.2400
Philippines Manila Mobile	\$2.29	\$2.99	\$1.49	\$0.1490 \$0.1600 \$0.2940	\$0.2400 \$0.1900
Poland Krakow Mobile	\$2.29	\$0.99	\$1.49	\$0.1740 \$0.3920 \$0.3540	\$0.1500 \$0.1500

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Portugal Mobile	\$1.29	\$0.99	\$1.49	\$0.1540 \$0.3940	\$0.1000 \$0.3500
Qatar	\$2.29	\$1.99	\$1.49	N/A	\$0.7500
Reunion (La)	N/A	N/A	\$1.49	\$0.4610	\$0.4200
Romania	\$3.49	\$1.99	\$1.49	\$0.2940	\$0.2500
Russia Moscow St. Petersburg Mobile	\$4.99	\$4.99	\$2.49	\$0.1640 \$0.0940 \$0.0900 \$0.2500	\$0.1600 \$0.0700
Rwanda	N/A	N/A	N/A	\$0.9540	\$0.9500
San Marino	\$1.29	N/A	\$1.49	\$0.3940	\$0.3200
Sao Tome and Principe	N/A	N/A	N/A	\$1.2500	\$1.0500
Saudi Arabia	N/A	\$1.99	\$1.49	\$0.5540	\$0.5800
Senegal	N/A	N/A	\$1.49	\$0.8940	\$0.9500
Seychelles	N/A	\$1.99	\$1.49	\$0.8940	\$0.9500
Sierra Leone	N/A	N/A	N/A	\$1.0170	\$0.6800
Singapore Mobile	\$1.69	\$1.49	\$1.49	\$0.0594 \$0.0794	\$0.0690
Slovakia	\$1.69	\$0.99	\$1.49	\$0.3440	\$0.3400
Slovenia	\$2.29	\$1.49	\$1.49	\$0.2940	\$0.2800
Somalia	N/A	N/A	N/A	\$1.7500	\$1.9500
South Africa Mobile	\$1.69	\$1.49	\$1.49	\$0.2940 \$0.5540	\$0.3200
South Korea Mobile	N/A	N/A	N/A	\$0.0630 \$0.1990	\$0.0590
Spain Barcelona/Madrid Mobile	\$1.29	\$0.99	\$1.49	\$0.0594 \$0.0684 \$0.3540	\$0.0590 \$0.3500
Sri Lanka	\$3.49	\$2.99	\$1.49	\$0.6940	\$0.6800

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
Sudan	N/A	N/A	\$1.49	N/A	\$0.4950
Suriname	N/A	N/A	N/A	\$0.8940	\$2.0000
Swaziland	N/A	N/A	N/A	\$0.3290	\$0.3100
Sweden Mobile	\$1.29	\$0.99	\$1.49	\$0.0524 \$0.4540	\$0.0600 \$0.4500
Switzerland Mobile	\$1.29	\$0.99	\$1.49	\$0.0694 \$0.3940	\$0.0650 \$0.3500
Syria	N/A	N/A	N/A	N/A	\$0.3500
Taiwan Taipei Mobile	\$1.69	\$1.49	\$1.49	\$0.0655 \$0.0544 \$0.1540	\$0.0660 \$0.0500 \$0.1500
Tajikistan	N/A	N/A	N/A	\$0.5690	\$1.7500
Tanzania	\$4.99	N/A	\$1.49	\$0.6640	\$0.6400
Thailand Bangkok Mobile	\$1.69	\$1.49	\$1.49	\$0.2540 \$0.0800 \$0.2600	\$0.2500 \$0.0800
Togo	N/A	N/A	\$1.49	\$0.9960	\$0.9500
Tonga	N/A	N/A	N/A	\$1.6000	\$0.9600
Trinidad and Tobago	N/A	N/A	N/A	\$0.3940	\$0.4200
Tunisia	N/A	N/A	\$1.49	\$0.3940	\$0.3600
Turkey Istanbul Mobile	\$2.29	\$1.99	\$1.49	\$0.2940 \$0.3940	\$0.3200 \$0.1800
Turkmenistan	N/A	N/A	\$2.49	\$0.7320	\$0.6800
Uganda	N/A	\$4.99	\$1.49	\$0.3540	\$0.3500
Ukraine Kiev Mobile	\$3.49	\$2.99	\$2.49	\$0.3540 \$0.6000 \$0.3540	\$0.3500
United Arab Emirates	N/A	\$1.99	\$1.49	\$0.4240	\$0.4200

Country	AT&T Wireless	T-MOBILE	VERIZON	BIG ZOO	ONESUITE
United Kingdom Mobile	\$1.29	\$0.99	\$1.49	\$0.0454 \$0.3500	\$0.0400 \$0.4000
USA With 800 number With local number Alaska & Hawaii	Domestic	Domestic	Domestic	\$0.0390 \$0.0290 \$0.0390	\$0.0290 \$0.1000
Uzbekistan	N/A	N/A	\$2.49	\$0.6940	\$0.4500
Vanuatu	N/A	N/A	N/A	\$3.8900	\$3.4000
Vatican City	\$1.29	N/A	\$1.49	\$0.2150	N/A
Venezuela Mobile	\$2.29	\$1.49	N/A	\$0.3140 \$0.4540	\$0.3100
Vietnam Mobile	\$4.99	N/A	\$1.49	\$0.6940	\$0.7000 \$0.7400
Virgin Islands (USA)	N/A	N/A	N/A	\$0.1630	\$0.2300
Yemen	N/A	N/A	\$1.49	\$1.8000	\$1.6000
Yugoslavia/Serbia	N/A	\$1.49	\$1.49	N/A	N/A
Zambia	N/A	N/A	N/A	\$0.5940	\$0.6000
Zimbabwe	N/A	\$1.99	\$1.49	\$0.2540	\$0.2900

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