



ÆGIS e-journal

Addressing threats that affect your bottom line

Volume 6 Number 4, April 2003

From the case files of

The LUBRINCO Group

<http://www.lubrinco.com/>

and

Financial Examinations and Evaluations, Inc.

<http://www.feeinc.com/>

This month's features:

- 1. Due Diligence — Investment issues**
- 2. OPSEC, Economic Espionage, and Competitive Intelligence — National Operations Security Conference & Exhibition**
- 3. Executive Protection — On the safety of combat journalists**
- 4. Technical Issues — Bomb threat checklist**
- 5. Real Stories from the Field — Why we don't have an office there**
- 6. Book and Product Reviews — *M Selection.com***
- 7. Free-Subscription/Unsubscription/Copyright Information**

1. Due Diligence — Investment issues

Funding illegal acts

When you make an investment, you need to understand the underlying philosophy of the business, and the underlying business model. When crime is central to the business model, your liability as an investor, under the legal concept of “aiding and abetting,” can vastly exceed your investment.

A case in point: Bertelsmann is a large family-controlled German entertainment conglomerate that has vast and diverse holdings. Some years ago they made an investment in Napster, the infamous and now failed, enjoined, and shutdown, online music firm that allowed free transmission, use, and copying of music. Bertelsmann is being sued by a number of music industry giants for a total of 17 billion dollars.

The suit alleges that the Bertelsmann investment allowed Napster to last longer than it would have without the investment, and thus the music giants lost 17 billion dollars in extra revenue they believe they would have made had Napster died an earlier, un-funded, death. This despite the fact that at least 6 others sprung up to fill the void left by Napster when the courts shut them down.

The liability for this investment far exceeds the investment itself. The theory is that the investment allowed a company to continue to commit illegal acts, thus increasing the loss of the affected parties. A decision in favor of the music groups would set an interesting trend: that shareholders – investors of any sort – can be held liable for funding the mal-appropriate behavior of a corporation. Therefore, as an investor, you could eventually be found legally responsible for the consequences of your investment, if your investment prolongs the life of a company committing illegal acts, with or without your knowledge.

Napster had a dubious business plan, with no safeguards against the violation of domestic and international intellectual property laws. It was a flawed business plan that should not have attracted investors. It was a question of philosophy, of piratical behavior, *hoping* for, repeat, hoping for an acceptable-use interpretation on the intellectual property issue called sampling. It didn't work.

Stock Transfer Agent Fraud

Stock Transfer companies act as the agent of the Secretary of a company, usually a publicly traded company, for the issuance and registration of the

company's shares on the company's register of shareholders. The Transfer Agent receives orders from the Secretary to issue new shares, and receives shares from current shareholders that have been sold or transferred, to be re-registered in the names(s) of the new shareholder(s).

The Transfer Agent has in its possession blank stock certificates of the client companies. Some few transfer agents have, in the past, taken the liberty to issue shares of their client companies (company's they didn't think would make it) in the names of friends, relatives, shell companies, et cetera, and then sell those shares in the market place and reap the reward of essentially printing corporate money.

The reason they chose companies that might not survive is that if the companies folded, no one would ever learn of their criminal acts. The companies are closed, the market no longer trades the shares, and the company, and the shares, all go into the dustbin of failed companies.

One recent incident of this sort took place with a company that was growing quickly but was having some internal problems. The transfer agent, RTT Transfers, had issued a few shares not listed on the company's books, and sold them. The scheme unraveled when the company decided to switch stock transfer agents, and move the account to U.S. Stock Transfer. It was during this transfer that the unauthorized issuance of the shares was discovered. It is estimated that the principals of the stock transfer company pocketed about 16 million dollars. At least that is what they pleaded guilty to doing!

How do you avoid this kind of theft? Take inventory! The corporate secretary should, on a periodic basis, compare the number of shares issued and outstanding with the inventory of pre-printed stock certificates. This will insure that all certificates are accounted for, and that there is no discrepancy between the shares issued and the pre-printed shares in the inventory of the transfer agent.

2. OPSEC, Economic Espionage, and Competitive Intelligence — National Operations Security Conference & Exhibition

The annual national OPSEC security conference and exhibition, co-hosted by the Inter-Agency OPSEC Support Staff (IOSS) and the OPSEC Professionals Society (OPS) is being held this year in San Diego, California from May 19th through May 23rd.

The OPS conference is the premier gathering of those whose expertise is the identification and protection of critical information. If you are concerned about the protection of your proprietary information, or protection from

economic espionage, you ought to go (or send someone) to this conference. It will be held in San Diego, California, the week of 19 May 2003. We have attached the provisional schedule, and urge you go: At \$300 – and including a few lunches – it is the informational bargain of the year. The conference registration information is to be found at

<http://www.iaevents.com/NatOpsec03/newinfo.cfm>. While there, please join us for the annual dinner of the OPSEC Professionals Society. You can sign up for the dinner at <http://www.opsec.org/2003dinner.html>. For those who wish to become members of the OPSEC Professionals Society, an application can be found at <http://www.opsec.org/memberapp.html>.

National Operations Security Conference & Exhibition Conference and Exhibition Schedule

(subject to change)

Sunday, May 18, 2003						
1500-1900	Registration in the Town & Country Ballroom & Atlas Foyer					
Monday, May 19, 2003						
Pre-Conference Training, Exhibits Set Up & Reception						
0630-1700	Registration in the Town & Country Ballroom & Atlas Foyer					
1100-1630	Exhibits set-up in the Town & Country Ballroom					
	California	San Diego	Royal Palm 1-4	Royal Palm 4-6	Golden West	Meeting House
0900-1200	OPSEC Fundamentals for Public Safety Personnel. (OPSEC 1300)	Hidden Universes of Information the Internet	Advanced OPSEC Applications (Part I) Prerequisite	OPSEC Fundamentals (OPSE 1300)	Terrorism Tactics Around the Globe	Motivation Through Communications - A Briefing Skills Seminar
1200-1300	Lunch					
1300-1700	OPSE 1300 <i>continues</i>	Hidden Universes of Information the Internet	Advanced OPSEC Applications (Part II)	OPSE 1300 <i>continues</i>	Terrorism Tactics Around the Globe <i>continues</i>	OPSEC Program Manager's Tutorial Prerequisite

		<i>continues</i>	<i>continues</i>			
1700-1900	Exhibits Grand Opening; Reception in the Town & Country Ballroom					

Tuesday, May 20, 2003				
Keynote Speaker, Exhibits Open, National Awards Luncheon, Briefing Sessions & Workshops				
0700-1530	Exhibits open in the Town & Country Ballroom			
0630-1600	Registration			
0800-0900	Opening Remarks/Keynote Speaker in San Diego/Golden West/California			
0915-1015	Speaker 2 (TBD)			
1015-1100	Exhibits/Break			
1100-1200	National OPSEC Awards Presentation in the Grand Ballroom			
1200-1300	National Awards Luncheon in the Grand Ballroom			
1315-1400	National Awards Program Speaker in the Grand Ballroom			
1400-1430	Exhibits/Break			
1430-1645	Royal Palm 5/6: Program Manager's Tutorial Scheduled appointments			
	Royal Palm 1-4 Threat Track	Golden West DoD Track	San Diego OPSEC Track	California Homeland Security Track
1430-1530	OPSEC History	Seniors' Roundtable	Commercial OPSEC	Threat Analysis Workshop
1545-1645	Identity Theft	OPSEC Planning Lessons Learned	Directions for OPSEC	

Wednesday, May 21, 2003	
Briefing Sessions & Workshops	
0700-1600	Registration
0800-0900	D*I*C*E in the Grand Ballroom
0900-1700	Royal Palm 4: Toolbox demos and survey interviews

0900-1700	Royal Palm 5/6: Program managers tutorial scheduled appointments			
	Town & Country Threat Track	Golden West DoD Track	San Diego OPSEC Track	California Homeland Security Track
0915-1015	Terrorist Profiles	Multi-discipline Assessments	Commercial OPSEC	At Ground Zero
1030-1130	Guerillas in the Net	Integrating OPSEC into Operations	OPSEC in Historyt	California Anti-Terrorism Information Center (CATIC)
1130-1300	Lunch in the Grand Ballroom with OPSEC Legacy Speakers			
1300-1400	Social Engineering	Training and Awareness	Good OPSEC	Threat Analysis Workshop
1415-1515	IRA OPSEC Tactics	Vulnerabilities Assessments/Lessons Learned	Identity Theft	
1530-1700	In Harm's Way	Current Threat & Threat Analysis	The Revelator's Ten Commandments of OPSEC	Integrating OPSEC into State programs
1800-2000	OPS 2003 Annual Dinner			

Thursday, May 22, 2003 Briefing Sessions				
	Town & Country Threat Track	Golden West DoD Track	San Diego OPSEC Track	California Homeland Security Track
0800-0900	Economic Espionage	Joint Task Force Issues	Good OPSEC	Critical Information
0915-1015	Social Engineering	JWRAC Lessons Learned	Applying Analytical Risk Management	Security and the Personal Computer
1030-1200	In Harm's Way	Unified Command Issues	The Revelator's Ten Commandments of OPSEC	Computer Security Issues for Homeland Security
1200-1300	Lunch in the Grand Ballroom			
1300-1400	IRA OPSEC Tactics	Test Ranges	Applying Analytical Risk Management	OPSEC Planning for Major Public Events

1415-1515	Economic Espionage	OPSEC in DoD Contracts	JWRAC Lessons Learned	Web Vulnerability & Open Source Research [Produce a toolbox for public safety handout?]
1530-1630	Terrorist Profiles	The Way Ahead / Q&A Session	Guerillas in the Net	

Friday, May 23, 2003 Workshops					
	Town & Country	California	Golden West	San Diego	Royal Palm
0800-1200	Web Vulnerabilities Seminar prerequisite: OPSE-1300, 1301 or other basic OPSEC course	Marketing the Security Professional & Selling Security Awareness	How I Prepared My Family to Survive a Terrorist Attack Personal	OPSEC Program Development & Management - A Panel Discussion	OPSEC Program Manager's Tutorial(all day) prerequisite: OPSE-1300, 1301 or other basic OPSEC course

3. Executive Protection — On the safety of combat Journalists

Contributed by Terry Phillips (newsman@ix.netcom.com). Contributed articles do not necessarily reflect the viewpoint of the ÆGIS e-journal.

The English novelist Edward George Bulwer-Lytton (1803-1873) is responsible for that famously bad phrase, “It was a dark and stormy night.” To his credit, however, he also coined the oft-quoted saying, “The pen is mightier than the sword.” But on the battlefield, a press pass does not provide much in the way of protection for reporters.

I flew into Baghdad on September 2, 1990 – a month to the day after Iraqi forces crossed their southern border into Kuwait. I can tell you without reservation that the challenges of reporting from that war zone today are equal to or greater than the ones my fellow correspondents and I faced a dozen years ago. These challenges exist despite (or in some cases, because of) the Pentagon’s new policy of “embedding” journalists with military units.

For those who have never been in a war zone, who have never witnessed armed battle, who have never seen the effects of bullets and shrapnel on human flesh, let me emphasize what everyone ought to know. War is not a football game. It is not a form of entertainment that we ought to cheer. It is

not a high tech exercise with antiseptic or theoretical results. It is the deliberate, large-scale, organized, mass killing of men and women and children, as well as the destruction of the places where they live and work.

Reporting the news can be a dangerous enterprise no matter what the circumstance. Being a war correspondent has its own peculiar risks. Unlike the brave men and women who wear their country's uniform in times of conflict, most journalists are not armed. Those few who do carry weapons are not supposed to be combatants. Thus, they are at a disadvantage when the shooting starts.

Covering combat from the front requires more than courage – or stupidity. There are some things that news agencies can provide to help their people. The necessities include such fundamentals as adequate communications, money, training, equipment, and moral support. Before going into more detail, let me say a word about how some news agencies treat those who take great risks in dangerous places for the sake of reporting.

A colleague of mine was recently offered the chance of a lifetime, traveling to the Persian Gulf to do a live radio news talk show. When he asked for a chem suit and a gas mask, his prospective boss responded that the station's budget wouldn't cover such extravagant expenses.

Another journalist I know regularly finds himself in harm's way on behalf of his employer. And whenever he travels to conflict zones, the company's insurance policy automatically provides death benefits for his surviving wife and kids in the amount of seventy thousand dollars. By the way, when I started out as a radio stringer, the payout was only ten thousand. Lucky thing for my family that I didn't die on the job.

In defense of every news director and assignment editor I knew, my marching orders always included clear instructions not to do anything stupid, not to take any unnecessary chances. In other words, don't get yourself killed for the sake of a story. It isn't worth it. And for the most part, I followed that advice. But many editors have no idea what conditions are like in the faraway places from which this type of news comes, so their advice is often not very helpful.

I remember filing a radio story from the scene of a pitched battle in the former U.S.S.R. The noise of gunfire was very loud, nearly drowning out my narrative. The copy editor back home complimented me on the piece, then actually had the temerity to ask – and I quote – “Where did you get those great sound effects?” She was not kidding.

Some news agencies are more supportive than others. Today, networks and even individual stations send their reporters to combat survival schools. They routinely provide protective gear such as helmets and flak vests. But none of these courses or tools will take the place of actual experience. Or of common sense.

Most of the military forces I have dealt with around the world were not American. That fact made those dealings both easier and more dangerous. Easier because there were no clear rules. I didn't have to overcome the obstacles erected by the Pentagon. But more dangerous because there were no clear rules. I didn't have the luxury of relying on the resources of the Pentagon. Getting to the front was possible. Getting killed at the front was also possible.

When I did encounter U.S. troops, they almost always went out of their way to take care of American journalists. When I found myself in the wilds of Somalia without adequate provisions, transportation, or shelter, American G.I.s took me in. I was provided a sleeping bag in the back of a Humvee and some of those delicious MREs(meals ready to eat). Of course, it didn't hurt that I had provided free access to the CBS News \$15-per-minute satellite phone for every soldier who wanted to call home. (The bill for those few days totaled ten thousand dollars. My employer was happy to pay for all the good will.)

I want to say a word about the value of good communications. I consider the omnipresent cellular telephone to be modern miracle. It was not widely available when I went to war the first time. I either had to use traditional, and highly unreliable, local wired telephones or an expensive INMARSAT phone that I lugged around in a big, heavy, metal suitcase. A cell phone would have changed my life. Say what you will about the dangers of driving while talking on a mobile handset, I would have given a lot back then for one of these ubiquitous devices.

Today, keeping in touch is not much of a problem. State-of-the-art satellite phones come in lightweight briefcases with long-lasting batteries and great sound quality. Even portable satellite videophones make it possible to report from almost anywhere, anytime. And now there's the Internet. But it's not only about the technology. Simply having sound and pictures does not necessarily mean having news.

War is generally not fought in a hotel or a command center. There are exceptions to that rule, but on the whole, combat coverage requires that one go outdoors to witness the fighting. That is why we insist on being allowed

to accompany troops whenever possible, not just accept their accounts of what happened. Of course, the battlefield is not the only place reporters should go during wartime. But we should not be excluded from sorties and maneuvers, either.

War is generally not fought on only one side. That is why we need to see it from various perspectives. The so-called enemy side is one of those perspectives. And good journalists know the difference between news and propaganda. The story must be complete if it is to have any value at all.

War is generally not fought on a comfortable schedule. The rigorous demands of combat coverage far exceed anything else a reporter is ever required to do. These people need to be in good condition, physical as well as emotional. And eventually, they need to get some down time and some help to cope with what they will feel.

War is generally not fought for the convenience of news agencies. As such, bosses must be willing to accommodate the peculiar nature of this story. I'm sure my bosses would have been horrified if they knew the extent to which I was consorting with the enemy. I'm not talking about enemy soldiers. I mean rival network reporters. We frequently helped keep each other alive in tough situations. Quite often, the best support in a hostile environment comes from competitors nearby, not colleagues back home. That kind of mutual aid does not undermine the quality of coverage: I would argue that a live reporter is more valuable than a dead one.

There are other things news agencies can do to help even an ocean and a continent away. They can give their people trust and confidence, let them know that their point of view is valued. They can be given the flexibility to bend or break the rules in extreme circumstances, whether it's violating a government-imposed regulation or a company-imposed format. And in the end, they can be given the right to decide when it's time to bail out.

The responsibility of journalists during times of war, both at home and in the field is to describe, in a clear and accurate way, this most heinous of human activities. Telling the truth is not unpatriotic. It is our obligation as citizens.

Terry Phillips is a veteran war correspondent. From the melting of the Iron Curtain to the implosion of the Soviet Union, he reported major stories for CBS News, National Public Radio and the NBC/Mutual networks. His international datelines have included Moscow, Baghdad, Kabul, Bucharest, Mogadishu, Sarajevo, Port-au-Prince, and Prague, to name but a few. Now living in Northern California, he works as a lecturer, commentator, and news analyst.

4. Technical Issues — Bomb threat checklist

Bomb threats can happen at any time. When a bomb threat is received you need to get as much information as possible, so that a judgment can be made as to how serious the threat might be. The Los Angeles Police Department has put together a good checklist that includes most of the items to be found in other checklists. It can be printed up and kept at hand, preferably in some place where it can actually be found in case of a bomb threat. It is important to remember that bomb threats rarely happen, which means that it is easy for the checklist to slip from mind. Be assured, however, that if someone calls in a bomb threat you would like to have the receptionist find the checklist in a timely manner, and be familiar enough with it to be able to fill it in. It should then be turned over to whoever will be calling the police.

Note that a bomb threat does not necessarily mean there is a bomb, but that factoid does not mean that such threats can be ignored or taken lightly. Nor does it mean there should be panic. Rather, a judgment needs to be made as to how serious the threat is, and what should be done. In some cases individuals may need to make a reasonable judgment without waiting for orders to come down to them from above. As an example, we once worked in an office above the offices of a mid-East government, against which there were relatively frequent bomb threats, none of which, fortunately, ever turned out to be real. After two or three of these incidents, most people chose to simply ignore them. We chose to leave the building, reasoning that the police arrived in a timely manner, and the situation was dealt with in a timely manner, and that it made more sense to reduce our risk to zero.

While the list of questions may seem silly, in many cases the bomber doesn't want any needless deaths, which is why he is calling. He may well be happy to tell you where the bomb is, when it will go off, why it is there, as well as a lot of other information. If you have a checklist, it is easy to get whatever will be given. If you do not have a checklist at hand, you will likely miss much valuable information that would help the police. Note that in some cases people may be asked to stay and help look for the bomb. This will be because you know what is and is not out of place in your office.

Many central offices support *Call Trace*, which allows the identification of the last call. This can be a big help to the police, as otherwise all the call records need to be examined to find the right one. If Call Trace *is* supported, as soon as you hang up on the bomb threat caller you need to dial the Call Trace number (*57 here in Gotham) to mark the call in the phone company records, then call 911, or whatever your local emergency number might be.

Los Angeles Police Department Bomb Threat Checklist



KEEP THE CALLER ON THE LINE AS LONG AS POSSIBLE!



EXACT TIME AND DATE OF CALL: _____

EXACT WORDS OF CALLER: _____

Voice	Accent	Manner	Background Noise
<input type="checkbox"/> Loud	<input type="checkbox"/> Local	<input type="checkbox"/> Calm	<input type="checkbox"/> Factory Machines
<input type="checkbox"/> High Pitched	<input type="checkbox"/> Foreign	<input type="checkbox"/> Rational	<input type="checkbox"/> Bedlam
<input type="checkbox"/> Raspy	<input type="checkbox"/> Race	<input type="checkbox"/> Coherent	<input type="checkbox"/> Music
<input type="checkbox"/> Intoxicated	<input type="checkbox"/> Not Local	<input type="checkbox"/> Deliberate	<input type="checkbox"/> Office Machines
<input type="checkbox"/> Soft	<input type="checkbox"/> Region	<input type="checkbox"/> Righteous	<input type="checkbox"/> Mixed
<input type="checkbox"/> Deep		<input type="checkbox"/> Angry	<input type="checkbox"/> Street Traffic
<input type="checkbox"/> Pleasant	Speech	<input type="checkbox"/> Irrational	<input type="checkbox"/> Trains
<input type="checkbox"/> Other	<input type="checkbox"/> Fast	<input type="checkbox"/> Incoherent	<input type="checkbox"/> Animals
	<input type="checkbox"/> Distinct	<input type="checkbox"/> Emotional	<input type="checkbox"/> Quiet
Language	<input type="checkbox"/> Stutter	<input type="checkbox"/> Laughing	<input type="checkbox"/> Voices
<input type="checkbox"/> Excellent	<input type="checkbox"/> Slurred		<input type="checkbox"/> Airplanes
<input type="checkbox"/> Fair	<input type="checkbox"/> Slow	Familiarity With Threatened Facility	<input type="checkbox"/> Party Atmosphere
<input type="checkbox"/> Foul	<input type="checkbox"/> Distorted	<input type="checkbox"/> Much	
<input type="checkbox"/> Good	<input type="checkbox"/> Nasal	<input type="checkbox"/> Some	
<input type="checkbox"/> Poor	<input type="checkbox"/> Lisp	<input type="checkbox"/> None	
<input type="checkbox"/> Other	<input type="checkbox"/> Other		

Questions to Ask the Caller

1. When is the bomb going to explode?

2. Where is the bomb?

3. What does it look like?

4. What kind of bomb is it?

5. What will cause it to explode?

6. Did you place the bomb?

7. Why did you place the bomb?

8. Where are you calling from?

9. What is your address?

10. What is your name?

If voice is familiar, whom did it sound like?

Were there any background noises?

Telephone number call received at:

Person receiving call:

Any Additional remarks:

**DIAL CALL TRACE NUMBER _____ IMMEDIATELY
DIAL _____ IMMEDIATELY AND REPORT THREAT**

5. Real Stories from the Field — Why we don't have an office there

Someone recently asked why it was that, as **The LUBRINCO Group** got larger, the number of offices we had got smaller. Even in places where we have people on the ground, we have generally found no practical need to have offices. In fact, we have fewer offices today than we did a decade or so ago. The reasons for this are threefold.

For a start, in the sixteen years we have been in business, nobody has ever come to any of our offices. This is not a big surprise, as the nature of our clientele, and nature of the things we do for them, is such that there is no reason for them to come to us. In fact, the reason that none of our offices has a listed telephone number is that people who need our services don't look for them in the phone book.

In addition, virtually all of our work is done in the field, which means that for years we had offices which our clients never visited. Neither did our employees. We thus had to decide whether we wanted the prestige of empty offices, with prices commensurately higher to cover the overhead, or the lower overhead of not having them, with commensurately lower prices. We opted for the latter.

Because of this, we have physical offices in one of two situations. The first is where there is a legal requirement to have an office, generally for some licensing purpose. The second is where we actually need to have staff present, for example to do background investigations and database searches, or back-office tasks requiring a computer and a brain.

Finally, often the work we do is dangerous, and it is not good for us to be needlessly visible. This editor remembers a time when it was strongly suggested he not be photographed, or do television appearances.

How has this worked out? In general, well. While we are high in capability in the specialized areas in which we work, our prices are lower than they would be if we had greater overhead, allowing our clients to benefit without our losing money. In addition, we, like all others in our field, have strategic partnerships with our peers in selected areas, where we subcontract specialized work to them there, and where they have us do work for them in other places. On the other hand, we occasionally lose business because of this. In some cases, we have lost jobs to competitors, who have then subcontracted the work back to us!

As another example, we recently lost a job because we didn't have a local office in a country in which we specialize. As it happens, most of the actual work on this job – which was a fairly typical job in that country – would have actually been done in the U.S., where all the business and legal records could be obtained, already translated and in machine readable form, and at a lower cost than could be had locally. While there was in fact work to be done locally, it would have been done by a trusted local associate. While the client will probably not get a lower-quality job from our competitor, we suspect it will be at a higher price.

We are a very specialized firm, and we do not provide a wide variety of services. There are a lot of places in which we don't provide services at all. But what we do, we do very well, whether or not we have an office there.

6. Book and Product Reviews

Millionaires' Selection

A resource of companies from Art to Yacht

<http://www.mselection.com/>

Protective services involve much more than keeping people unhurt. In real life they involve a host of health and travel safety issues, preventing embarrassment, and what might best be referred to as *facilitating*. Part of facilitating is being able to find whatever the client needs, and making sure that it can be done smoothly and easily.

One problem can occur if the client needs something done and you don't know how to do it or where to find it. To address this issue, a company has put together a web site (<http://www.mselection.com/>) that “is Millionaires selection of companies from Art to Yacht.”

The resource web site was done at the behest of a service organization that deals with the extremely wealthy. The web site seems to be expanding, and its list of categories as of this writing is:

- Art/Antiques
- Automobile
- Concierge services
- Domestic Staff
- Estate
- Executive Jet

- Fine dining and more
- Improvement at home
- Interesting
- Island/Castle/Villa
- Magazine
- Personal accessories
- Private protection
- Travel
- Wealth management
- Yacht

While *M Selection.com* may not be something to which you will refer every day, it will nonetheless be a good resource when you need to find something in the world of luxury.

7. Free-Subscription/Unsubscription/Copyright Information

•• AEGIS e-journal is supported and maintained by voluntary efforts. This publication is owned, published, and copyright © 2003 by The LUBRINCO Group Ltd, Inc. and Financial Examinations and Evaluations, Inc. It is edited jointly by Richard Isaacs (RBIsaacs@lubrinco.com) and L. Burke Files (LBFiles@lubrinco.com).

The LUBRINCO Group provides services in three high-threat areas, too specialized to be dealt-with in-house, that can adversely affect domestic and international bottom lines.

- **Protection of trade secrets and intellectual assets.**
 - Anti-economic espionage.
 - OPSEC: The identification and protection of information that would give your competitors and adversaries an advantage.
- **International financial investigations and due diligence consulting.**
 - Location and recovery of missing and hidden assets.
 - Establishing business relationships and strategic partnerships in Central and Eastern Europe, the offshore financial centers, Beijing and Shanghai, Central Asia, and Latin America and the Caribbean.

- Anti-money laundering and financial fraud requirements under the *International Money Laundering Abatement and Anti-Terrorist Financing Act of 2003* and the *EU Revised Money Laundering Directive of 2003*.
- **Protection of management, staff, and families.**
 - In the high-threat environments of Latin America, Africa, the Mid-East, and Southeast Asia.
 - When traveling and living overseas.
 - When transporting items of substantial value.

LUBRINCO identifies and quantifies threats and vulnerabilities, and their associated risk, then manages the vulnerabilities so you can transfer or live with the residual risk. We prevent disastrous financial loss to your company, and physical harm to you, your family, and your staff.

For information on **The LUBRINCO Group** and its services, or for the archive of all past issues of *ÆGIS* e-journal in PDF format, please go to <http://www.lubrinco.com/>.

To sign up for a **complimentary subscription** to *ÆGIS* e-journal or the *ÆGIS* e-journal PDF notification list, go to <http://lb.bcentral.com/ex/manage/subscriberprefs?customerid=7768> or send an email to ejournal@lubrinco.com.

To subscribe to our AvantGo channel, go to http://avantgo.com/channels/_add_channel.pl?cha_id=1773

To be removed from the subscription list, follow the instructions on the mailing you received, or send an e-mail to ejournal@lubrinco.com.

If you know of anyone else who should be receiving *ÆGIS* e-journal, please send their e-mail address to ejournal@lubrinco.com.

If there is a topic that you would like to know more about, send it to ejournal@lubrinco.com and the editors will consider it as the topic for an article in an upcoming issue.

If you would like to submit an article for publication in *ÆGIS* e-journal, send it as an attachment to an e-mail to ejournal@lubrinco.com. Submission of an article certifies that (a) all information in the article is in the public record, or (b) that you are authorized to release any personal or corporate proprietary information contained in the article, and (c) that none of the article has previously been copyrighted. The submission of materials for publication in *ÆGIS* e-journal constitutes a license to The LUBRINCO Group Ltd, Inc.,

and/or Financial Examinations and Evaluations, Inc, their assigns, associates, or affiliates, to abridge and/or edit said submission, and to copyright and publish/republish any submitted materials in whatever written and/or electronic form they may choose.

If you would like to go beyond normal fair-use in reproducing articles from this issue of ÆGIS e-journal, you may do so freely as long as appropriate source, copyright, accreditation, and link to the LUBRINCO website is included. This should be in the form

Article Title, from the April 2003 ÆGIS e-journal (© 2003 LUBRINCO & FEE), to be found at <http://www.lubrinco.com/>.

ÆGIS e-journal is a forum for the exchange of information, ideas, operating styles, theories, and related topics for corporate managers who make decisions about threats typically outside the expertise available in-house, yet which have the potential to affect their company's domestic and international bottom lines. Nothing appearing in ÆGIS e-journal should be construed as legal advice. The information provided is "general information," not "specific advice."

The solution to any problem is highly dependent upon the precise facts involved. Thus, before making any reliance upon anything said here, you should consult with an appropriately skilled professional. Opinions expressed by contributors are not necessarily endorsed by the publisher, and may be presented to encourage a dialogue among subscribers. The publisher and any re-publisher cannot be held responsible for any loss incurred as a result of the application of any information published in ÆGIS e-journal.

Please be safe, and be smart.