



ÆGIS journal

Addressing threats that affect your bottom line

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1. Asset Location and Due Diligence — Arbitraging wage rates

Those who have worked in materials management have attended a seminar in which the speaker unfolded a fanfold computer printout products list that reached from the back of the auditorium to the podium. Then the speaker tore off half of the first sheet and said that it represented ninety-five percent of the revenues, which was where most of the materials management effort should be spent.

The concept of materials management is simple: You want to optimize the system to minimize either number or dollar value of stock-outs, whilst simultaneously minimizing safety stock costs. The further down the list you get from that torn-off sheet, the easier the management task is: When you open the last barrel of nails there is a note saying “re-order nails.” This approach works well in almost every area, and can be summarized as “Take care of the important things first.”

The problem is that it is hard for many to figure out what is important. You could see this in the recent American presidential election.

In the U.S. we have a plethora of problems with which we need to deal, but only a handful or two that are critical in the long term. During the campaign there was lip service (but no substantive discussion) given to the fact that nuclear proliferation should be any administration’s number-one priority.

It was terrorism that dominated the public discussion, albeit with virtually no discussion of why these bad things are happening. After all, while the psychological impact is great, the practical effect is minimal: More Americans will die from the flu this year – any year – than will people die from terrorism worldwide.

We care about terrorism (from a public policy point of view, not from an emotional point of view) primarily because the function of terrorism is to cause terror. Terror, because of its psychological impact, induces citizens to tell their government to take strong action to reduce the uncertainty that terrorism has induced. In turn, this has a tendency to cause governments to overreact over-broadly and over-repressively. From the terrorists’ point of view this is desirable because it causes citizens to force their governments to make political changes more favorable to the terrorists.

Therefore, in fighting terrorism, governments need to tread a fine line in dealing with both the practical and the emotional issues – preventing violence and criminal activities on the one hand, and assuring that the populace does not become fearful on the other – while simultaneously avoiding the temptation to impinge on hard-won liberties, or changing the essential character of society. Because this is a very fine line indeed, when dealing with terrorism it is critically important that every policy and measure be carefully evaluated by asking the five basic questions:

1. What problem is the policy or measure trying to solve?
2. How can it fail in practice?
3. Given the failure modes, how well does it solve the problem?
4. What are the costs, both financial and social, associated with it, and flowing from its unintended consequences?
5. Given the effectiveness and costs, is the policy or measure worth it?

While terrorism does not generally work out well for the terrorists, it sometimes does very bad things for the society under attack. If you look at the exemplar of the Tupamaros, you can see that they didn't win, but did turn Honduras into a militaristic state. What do we learn from this? That we should pay attention to the cautionary epigram generally attributed to Benjamin Franklin: "Those who would give up ESSENTIAL LIBERTY, to purchase a little TEMPORARY SAFETY, deserve neither LIBERTY nor SAFETY."¹

While not relevant to this article, there can be many causes for terrorism, but they are generally based on some *perception*, by the terrorists, of oppression or mistreatment. The current wave of terrorism is based on an Islamic perception of being under attack, which we will discuss below, in the fifth article of this issue.

Since neither nuclear proliferation nor terrorism was ever actually discussed, this means that most of the most significant issues facing America were discussed with any seriousness during the campaign.

Let us look at one area, arguably among the most important, that was definitely under-discussed: The economy.

¹ This is reputedly from a reply of the Pennsylvania Assembly to the governor, November 11, 1755, (*The Papers of Benjamin Franklin*, ed. Leonard W. Labaree, vol. 6, p. 242 (1963)).

We are given to understand that this quotation, slightly altered, is inscribed on a plaque in the stairwell of the pedestal of the Statue of Liberty: "They that can give up essential liberty to obtain a little safety deserve neither liberty nor safety." We haven't been to the Statue of Liberty since grade school, and can't verify it.

No candidate discussed where the American economy is going, and what it should be based on in the future. That is to say, no candidate said, “In ten years the United States will have a population of 300 million. People will be working doing . . . , and we plan to do . . . in order to get us to the point where people can be doing that.”

What *will* we be doing in a decade? What will our children be doing? Because of NAFTA, our trade agreement with China, and current economic policy, neither we nor they will likely be involved in manufacturing on any great scale.

The assumption behind the trade agreement was that China had a huge population that could buy our products. Today, even with a significant increase in standard of living in China, a skilled Chinese factory worker earns between \$0.25 and \$0.50 per hour, making it unlikely that the majority of the population could buy anything we make (although the still-substantial rich could do so). Given a roughly equivalent productivity, this in turn means that, with current economic policy, in order to be competitive *based on wage cost*, an American manufacturer of any size must either convince his workers to take a pay cut down to, say \$0.75 per hour, or close domestic manufacturing facilities and manufacture abroad. The case with NAFTA is similar, although the wage disparity is not quite so extreme.

Due to this ability to arbitrage wages, it is safe to say that within a relatively short period of time only a few specialty items will be able to be cost-effectively manufactured in the U.S. And that if you are now manufacturing here, you could well be either out of business or outsourcing.

This has allowed the expansion of retailing, following, more or less, in the footsteps of Henry Ford. Ford, if you will remember, paid workers on his assembly lines an above-average wage, which allowed them to buy his cars.

Retailers have done much the same thing as did Ford, only in reverse. In the past a retailer doubled the cost of his merchandise, so that an item that cost him \$10 sold for \$20. By manufacturing in countries with very low wages, this \$20 item costs the retailer \$4. This moves revenues from wages to profits and management benefits. It also leaves large numbers of people out of work, and with the likely possibility of never working again at a level that will allow them to sustain the American dream. This means that many people cannot afford to shop at former retail prices, and need the deeper discounts available at retailers whose products are manufactured with essentially no labor costs.

We do not wish to give the impression that there is, in a cosmic sense, anything wrong with this. A case can certainly be made that, in a global economy with inexpensive transportation, wages must adjust to the lowest common denominator. It may well be that manufacturing simply needs to be where labor costs are lower. And, after all, we have intellectual work, like computer programming and engineering, which can be even more valuable.

So let's look at programming. In the 1970s American programmers were earning about \$40/hr. By the 80s this was up to \$60 an hour. By the 90s this was up to \$80, and, by the beginning of the Millennium in 2001 it was around \$100 an hour. And today, as we enter the fifth year of the new millennium, a good programmer is again being offered about \$40/hr. However, you can get a highly skilled programmer in India for about \$15/hr, so it is fiscally irresponsible to hire American programmers. How about engineering design work? Frequently outsourced. It may well be that, given roughly equivalent productivity, intellectual work, like manufacturing, simply needs to be where labor costs are lower.

How about clerical work? When your federal taxes are checked, they are checked by someone in India, as are some health care records and corporate accounting records. Customer support centers? Outsourced. Call centers for marketing? Outsourced. Agriculture? Well, putting aside the issue of China going into agribusiness, we don't really foresee America returning anytime soon to a non-mechanized, labor intensive, agricultural society.

Is it possible for us to have a positive trade balance with China? Sure, lots of countries do it: Just look at the number of Mercedes on the streets of Beijing. And even if ninety percent of the Chinese were too poor to buy American products, that still leaves a lot who could buy our products.

Do we blame companies for firing large numbers of people, transferring revenues from wages to profits and executive compensation? Absolutely not. Fiscal and economic policy is determined by the government, which *should* balance the needs of the expanding U.S. populace with the needs of the world at large. (Third world nations who have widespread manufacturing tend to be more politically stable, and less of a threat to us. Nations that have a good income spread rarely have revolutions. In fact a good indicator of revolution is when there are 70 persons in the bottom 10% for every one person in the top 10% of income for the country. An economically stable county with a strong middle class is a very stable country.) Fiscal and economic policy decisions are designed to induce – even force – the economic drivers along specific paths. Thus, when a decision was made that Americans didn't save

enough, and that \$2,000 could be put, tax deferred, into an IRA, a lot of people saved \$2,000 a year. When fiscal and economic policy rewards businesses for firing employees and manufacturing abroad, it is to be expected that companies will fire their employees and manufacture abroad.

Whether or not this is a good idea depends on a number of issues. The most obvious is whether you are the person doing the firing or the person being fired. (If you fire 40 people earning \$25,000 a year you can add a million dollars to your benefits while keeping shareholder return where it was. Instead of operating a lathe, you can retrain for some other job – if there is a policy initiative to create new classes of jobs).

Economic policy is an issue of great significance to both companies and individuals. It affects corporate bottom lines, and the jobs and lives of many individuals. It should help deal with the fact that as products become commodities they become cheaper to produce, and bring in less revenue per unit. No matter where you are on the economic food chain, economic policy affects you, and should be discussed openly and fully.

2. OPSEC, Economic Espionage, and Competitive Intelligence — Sarbanes-Oxley and shareholder lawsuits

The cost to American companies of victimization by competitive intelligence and economic espionage is high, estimated at \$300 billion a year, with the average incident costing \$50 million in a manufacturing environment and \$500,000 in a non-manufacturing environment.

Nonetheless, companies did not, historically, like to admit these losses. It was, at best, embarrassing, and, at worst, a disaster that was difficult to explain. Even after the passage of the Economic Espionage Act of 1996 (18 U.S.C. §§1831-1839), few companies came forward. Besides the embarrassment, once you turned the problem over to the Feds you lost control of the process. For most, it was easier to simply write off the losses as undifferentiated operating expenses.

Sarbanes-Oxley changed that in two ways. The first was in the requirement to disclose material changes. This is a tricky issue. One manufacturer noted that his company had \$35 billion in revenues. If a division lost \$50 million – even if the loss closed the division – that was scarce a material change in his opinion.

However, the second way, which clearly obviates this view, lies in the SEC's statement that, "the Sarbanes-Oxley Act of 2002 and the Commission's rules promulgated under the Act seek to strengthen pre-existing standards for internal controls, thereby potentially improving the

ability of companies to track the costs and impact of economic espionage and theft of intellectual property.” This indicates a requirement for internal controls dealing with competitive intelligence and economic espionage.

This may sound fairly unambiguous (unless you interpret “existing standards” to mean that if you don’t have pre-existing standards for internal controls – or internal controls, for that matter – you are exempt), but we assure you that virtually no American company – indeed, virtually no company anywhere – has pre- or post-existing significant internal controls to prevent these losses. Even companies who fund their own competitive intelligence groups – estimated at 75 percent of major corporations – have nobody charged with the identification and protection of information that would give competitors an advantage. You have information security teams protecting your networks, but unless you are an exception, you most probably have no system for the identification and protection of information that would give competitors an advantage. You most likely have no OPSEC program in place!

This puts companies in a bind if they discover they have these losses. If you report the losses, you face more than the embarrassment you faced previously. Now one of the questions that will be asked is about your internal controls: Do you have an OPSEC program? When the answer is no you face three unfortunate possibilities.

- You will have to deal with the consequences of being in non-compliance with Sarbanes-Oxley because you did not have the appropriate internal controls.
- If you end up in an economic espionage lawsuit, it is likely that a case will be made that by not having an OPSEC program you did not take reasonable efforts to protect the information, as required by Sarbanes-Oxley and the Economic Espionage Act of 1996.
- You face a shareholder suit because you knew, or should have known that, with annual losses of \$300 billion, there was a risk that should have been addressed. PLUS you were non-compliant with Sarbanes-Oxley and the Economic Espionage Act of 1996, which were at least partly designed to force you to protect the shareholders from just this type of loss.

Since an OPSEC program is one of the few SOX compliance measures that will increase the bottom line more that it will cost, we are surprised that so many companies appear to be waiting for their management committees to be sued before taking action.

3. Executive Protection — Evaluating less-than-lethal weapons

Those of us who either deal in preventing violence, or who are protected by those who deal in violence, have a keen interest in less-than-lethal weapons. There are two reasons for this. The most important is that no sane person wants to kill another human being: The psychological damage is too great. The second is risk of legal action (including incarceration or execution if it is found that you have moved from self defense to homicide) when you kill another person. The combination of these two issues makes us go out of our way to avoid violence of any kind where possible. Thus, the emphasis in protective services is to use intelligence gathering, advance work, and careful planning to avoid violence.

Unfortunately, it is sometimes not possible to completely avoid violence, for a wide variety of reasons, including being attacked by crazies, attacked by criminals, attacked by drunks, attacked during political upheaval, or attacked for any number of other reasons.

Although we ourselves neither keep nor carry guns for our own protection – nor do we particularly encourage or discourage others from doing so – on those occasions where a gun is needed, nothing else will be adequate for the job. Looking only at the United States (different cultures have different needs and capabilities), a gun is used roughly once every fourteen seconds to stop a crime. Because most people are smart enough to know that guns are dangerous, a gun used to stop a crime is only discharged roughly once for every thirty times it is used. A strong case can be made that in those U.S. jurisdictions where there is high civilian ownership of guns criminals tend to involve themselves in property crimes, rather than crimes against the person, which is good, and that in jurisdictions where civilian ownership of guns is restricted, levels of violence increase.

There is, of course, a downside to the widespread availability of guns in the hands of civilians: Guns are often used in suicides in the U.S., with two out of every three gun deaths being suicides.

Oddly, the presence or absence of guns doesn't affect suicide rates. A study indicated that while Seattle, Washington (U.S.) had a gun suicide rate roughly eight times higher than that of Vancouver, British Columbia (Canada), the overall suicide rate was roughly the same in both cases. And the violent death rate (suicide plus homicide) in Japan, last time we looked, was higher than that of the U.S. This is astonishing when you consider that Japan has almost no guns, almost no gun homicides (actually almost no homicides of any sort),

and almost no gun suicides! It means that their non-gun suicide rate was higher than our total homicide and suicide rate combined.

The possibility of a gun suicide, therefore, is enough to convince us that if you have a troubled family member, it is a bad idea to have a gun in the house. While dead is dead, and while you will always be wondering how you could have prevented this from happening, at least you won't be asking what would have happened if there were not a gun in the house.

So let's assume that the assault does not require you to use lethal force. What other options are available, and, more to the point, how do we evaluate them? We will, in fact, ignore the particular choices of emergency safety tools available, and move right to the issue of evaluation, again keeping in mind that we are speaking only of the United States.

In the United States the general standard is whether a reasonable person would consider the force used to be appropriate to the threat. Threat is generally based on four factors:

- Ability: Could the assailant hurt you?
- Opportunity: Can the ability be put to use?
- Jeopardy: Is there reason to believe you are in actual danger?
- Preclusion: What steps did you take to keep the conflict from starting, from continuing, and to get away from the conflict?

Once it is established that you reasonably felt you were at risk, the question comes down to whether or not the force you used was required, justified, and legal. For those of us in the business, it is often clear when we can use deadly force, but less clear as to what emergency safety tools are appropriate when deadly force is not required.

In some cases, the decision is statutory. Thus, for example, in New York City it is simply not legal for civilian security guards to have impact weapons. No matter what is happening, if a security guard whacks you with a nightstick, you, the whackee, want to be the one calling in that complaint, no matter what you were doing to provoke it. There are other constraints on other emergency safety tools.

Putting aside *de jure* constraints, we next need to look at where the tool can be used on the force continuum. Since there is no accepted civilian force continuum, we need to look at the accepted law enforcement force continuum. The force continuum of the *ASR Instructors Council* lists the following continuum for the officer (we ignore here the threat faced):

- Officer presence.
- Verbal dialogue.
- Soft empty-hand control.
- Personal defense spray.
- Hard empty-hand control.
- Intermediate Weapons (impact weapons).
- Deadly force (firearm).

As an interesting side note, originally personal defense sprays based on tear gas (CN) and riot gas (CS) were used at the same level of force as impact weapons. Because ASRs (personal defense sprays whose sole active ingredient is capsaicin), were so benign, their use was put at a level of force below hard empty hand control (hitting the subject), and other personal defense sprays eventually were moved down to this same level.

In order to evaluate any given emergency safety tool, you must therefore be able to figure out where a jury would accept its use. It is instructive here to look at how ASRS moved from the same level as an impact weapon to being below hard empty hand control (having ourselves introduced ASRs to the law enforcement community at the 1988 conference of the American Society of Law Enforcement Trainers (ASLET), we happen to be particularly familiar with what happened).

The first factor was that these products, with capsaicin concentrations of between 1/10th of one percent and 1/2 of one percent were non-injurious. We demonstrated this by requiring trainees to be sprayed in dynamic simulations as part of training. This meant that the officer could get on the stand and say “I knew it was safe to use at this level because I myself have been sprayed, and therefore know that the subject faced less of a chance of being hurt than if I punched them or hit them with a stick.” What about departments where the officers refused to be sprayed in training? In this case use of an ASR is set at the same level as an impact weapon, because that was the level at which officers considered it to reside.

The second factor was training. Prior to 1989, there existed no training program for line officers in use of personal defense sprays. When we introduced the first training program at the 1989 ASLET conference, this created a standard for training and use.

The third factor was the recognition of the dangers to the subject inherent in *any* custodial arrest. That is to say, in any arrest there is a chance that the subject will simply die for four well-established reasons. By recognizing the fact of custodial death, and determining the four common causes of custodial death, the ASR Instructors Council was able to include, as part of the training, characteristics for subjects at high risk of sudden death, general indicators that needed to be observed, and recommendations for monitoring and treatment.

These three factors allowed ASRs to be moved down the use of force continuum, and manufacturers of tear gas and riot gas soon followed suit.

Therefore, in order to use any less-than-lethal weapon you need to determine at what level it might reasonably be used, both in reasonableness of response to a threat and in comparison with the existing use of force continuum. You additionally need to evaluate the training, take the training, and keep current with the training as appropriate. By doing this, you should be able to evaluate any new piece of equipment and make a reasoned determination as to where on the use of force continuum it should go, and in what circumstances, and against what kind of threats, it should be used.

4. Technical Issues — The Bat! // AVG (free)

The Bat!

One of the major sources of viruses is e-mail. Prudence therefore dictates that one give a lot of consideration to e-mail as part of your computer prophylaxis. We use a four level approach.

1. We look at our e-mail on the server using MailWasher (<http://www.firetrust.com/products/pro/>), and erase anything we don't want to download.
2. When we download the e-mail, our firewall – at present Outpost – (<http://www.agnitum.com/products/outpost/>) re-names potentially-harmful attachments so that they won't execute.
3. Then it goes through our primary anti-virus software – at the moment Norton AntiVirus – (http://www.symantec.com/nav/nav_9xnt/).
4. Then it goes to Benign (<http://www.firetrust.com/products/benign/>), which would have renamed attachments had not Outpost done it first, and dealt with a host of other possible security issues.

At this point it finally makes it to our e-mail client, which is RIT Labs (<http://www.ritlabs.com/>) The Bat!. The Bat! is a full-featured e-mail client that is particularly impervious to viruses. In all honesty, we started using The Bat! not because it is so secure, but because our previous e-mail client kept crashing with annoying frequency. We are extremely pleased that we made the change for a number of reasons beyond stability.

Its feature set is, as mentioned, very full, with fancy filtering, templates, and a host of other features that one would expect of a top-flight e-mail client, including an amazing amount of customization. For those imprudent enough not to own MailWasher, The Bat! even includes a way to look at the headers online, and delete unwanted mail from the server without a download. The Bat! is a fast reader, even reading multiple accounts. Online information and support is good, which is important for a program so rich in features.

Of extreme importance to us, The Bat! has built-in PGP facilities, so that encrypting and decrypting messages is easy to do.

Most important, The Bat! separates attachments – including HTML attachments – from the text, so that you have no fear of a virus-laden attachment being run without your knowledge. While you can write (and see) certain imbedded HTML formatting, if there is an actual HTML page attached it will run in your browser. We consider this to be a *significant* safety issue.

The Bat! is an excellent e-mail client, and we heartily recommend it for your consideration either for home or office use.

AVG (free)

In the old days we advised people to get anti-virus software and update it at least once a month. Then we suggested they update it once a week. Then we suggested that a manual update be done daily. At this point we recommend that you have two different sets of anti-virus software, one on your PC and a different one on your server.

For those not running a server, that is to say for home use, we recommend two sets of anti-virus on your computer. For the second anti-virus program we have been running the free version of AVG (<http://free.grisoft.com/freeweb.php>) from Grisoft. The program is small and efficient, and when we installed it on a friend's machine, the first scan detected six viruses.

AVG is easy to configure, and we have set it to update itself and run a full scan in the middle of the night.

For the curious, our schedule is a manual update of Norton AntiVirus (<http://securityresponse.symantec.com/avcenter/download/pages/US-N95.html>) and a manual update of SpywareBlaster sometime during the evening. Our home machine does an automated backup at 1am, a SpyBot update and scan at 1:15am, an AdAware update and scan at 2:00am, an AVG update and scan at 2:45 am, and a Norton Antivirus scan at 4:45am.

5. Real Stories from the Field — Religion-related terrorism

As noted in the first article, most of what today passes for terrorism is merely an unfortunate byproduct of religion, which means we need to discuss why factors relating to religion are causing such problems. We need to do so because so much public policy, and so many costs, both financial and social, depends on our understanding the issues.

We will deal with this issue in two parts. The first part will deal with the conflict between religion and civil society – between morality and ethics. The second part will deal with the underlying theological relationships between religion and violence. Those who have no interest in theology can skip the second part, though we believe it to be interesting and useful.

The conflict between religion and civil society

Morality versus ethics

While in many cases scriptural law (morality) and natural law (ethics) overlap, in some cases they don't. Thus, some Muslims and Jews say it is *immoral* to eat pork. The ethical view of this, as wittily expressed by Woody Allen, was that the Bible (and by extension the Qur'an) probably didn't mean to say you shouldn't eat pork: They most likely meant that you shouldn't eat pork *in certain restaurants...* (A discussion of the historicity of not eating pork can be found in the November 2004 AEGIS.)

The issue of morality is a difficult one largely because each person believes that he or she is the keeper of the Truth, and that others are not.

Violence from religion

Religious views can have a distinct effect on civil society. We saw this some little time ago when we did jury duty on an alleged DUI case. The judge explained to the jury pool that she would explain the law to us, and that our job was to interpret the testimony based on that interpretation. One of the jurors said that she was a Christian, and that in any conflict between the law

and the Bible she would go with the Bible. As it happens, we spend more time reading religious tomes than do most people not in divinity school, and don't recall any justification in any religious text, Eastern or Western, for driving under the influence. While we have no doubt that this woman considered herself to be a God-fearing pillar of her community, it seemed to us that in her disregard of civil society the difference between her view and that of a terrorist was a subtle one indeed, largely involving degree and opportunity, rather than belief.

For a more actualized example of faith gone awry, one has but to read the speeches of Adolph Hitler (<http://www.hitler.org/speeches/>) to understand the strength and depth of his underlying religious faith and feelings. Hitler was, by all accounts, a compelling speaker, and many were apparently moved when he said,

“Ich sage: Mein christliches Gefühl weist mich hin auf meinen Herrn und Heiland als Kämpfer. Es weist mich hin auf den Mann, der einst einsam, nur von wenigen Anhängern umgeben, diese Juden erkannte und zum Kampf gegen sie aufrief, und der, wahrhaftiger Gott, nicht der Größte war als Dulder, sondern der Größte als Streiter! In grenzenloser Liebe lese ich als Christ und Mensch die Stelle durch, die uns verkündet, wie der Herr sich endlich aufraffte und zur Peitsche griff, um die Wucherer, das Nattern- und Ottergezücht hinauszutreiben aus dem Tempel! Seinen ungeheueren Kampf aber für diese Welt, gegen das jüdische Gift, den erkenne ich heute, nach zweitausend Jahren, in tiefster Ergriffenheit am gewaltigsten an der Tatsache, daß er dafür am Kreuze verbluten. Als Christ habe ich nicht die Verpflichtung, mir das Fell über die Ohren ziehen zu lassen, sondern habe die Verpflichtung, ein Streiter zu sein für die Wahrheit und für das Recht.”

“I say: my feeling as a Christian points me to my Lord and Saviour as a fighter. It points me to the man who once in loneliness, surrounded only by a few followers, recognized these Jews for what they were and summoned men to the fight against them and who, god's truth! was greatest not as sufferer but as fighter. In boundless love as a Christian and as a man I read through the passage which tells us how the Lord at last rose in His might and seized the scourge to drive out of the Temple the brood of vipers and of adders. How terrific was His fight for the world against the Jewish poison. Today, after two thousand years, with deepest emotion I recognize more profoundly than ever before - the fact that it was for this that He had to shed His blood upon the Cross. As a Christian I have no duty to allow myself to be cheated, but I have the duty to be a

fighter for truth and justice.” *Adolf Hitler from 12 April 1922 in the Munich Buergerbraeukeller.*

While most would agree that this was perversion of Christ’s message, we nonetheless have no reason to doubt the depth and sincerity of Hitler’s religious convictions in 1922. Because of this, we think it should be a warning that broad faith-based initiatives, unfettered by ethical considerations, can be very dangerous for the world at large.

Religion-related terrorism

As a rule of thumb, today’s religion-related terrorism is a response to some perceived oppression or wrong or attack that cannot be corrected within the political process. In some cases it is a response to genocide by a religious majority, and in other cases the cause may be less apparent to the outsider. Since we have the examples of both Mahatma Gandhi and Martin Luther King, we know that there are effective alternatives to violence.

Unfortunately, peaceful resistance did not make much of an impression on the thoughts of the majority of those who feel themselves to be oppressed.

We absolutely do **not** condone criminal violence against innocents, even when committed by people reacting to what they perceive as unfairness, and not even when their perception is based in fact. Even without the prospect of criminal violence, it is imperative – as well as prudent – that we examine what others with whom we deal say in order to see if there is a perception of wrongdoing on our part. If there is such a perception, we should see whether there are ways to change their perception, which may require some policy change if the perception is based on fact. If we can change these perceptions, it may well reduce the likelihood of violence, and, thus, the death toll on both sides.

Criminal violence is never justified, even when on behalf of God. Thus, the U.S. Army – and therefore the United States – recognizes Satanism as a valid religion, but it does **not** condone human sacrifice. No perception of being oppressed; no human sacrifice; no problem. However, at the point where Satanism crosses over to crime (at a Satanism and Witchcraft luncheon we got to see a *lot* of morgue photos while we ate our rubber chicken), it must be dealt with.

What can be done to prevent religion-related terrorism?

Most faith-based initiatives, whether they are supplying warm coats for the needy during the winter, or running planes into the World Trade Center and

the Pentagon, are an attempt to rectify a problem that is not being dealt-with by public social policy. This means that there is a public-policy opportunity to identify problems that are not being dealt-with, and to deal with them before they become a public danger, rather than merely dealing with the aftermath.

In looking at the current events, we note that bin Laden had been remarkably consistent over the years in outlining his objections to U.S. actions, including having non-Muslim soldiers on holy ground, support of corrupt Muslim leaders in countries like Saudi Arabia, forcing of Islam's major resource (oil) to be sold at well below market value, support of countries that persecuted Muslims, et cetera. He incorrectly perceived these to indicate a deliberate attack on Islam, which therefore warranted violence against innocents. He was wrong: Few in the U.S. cared much about Islam one way or the other.

Right or wrong, we had a decade or more of his public pronouncements (eventually accompanied by escalating violence) about what he perceived as an attack against Islam, and yet we have heard no discussion as to our attempts to change his perception, and to make him realize that we were not involved in a new Crusade. Might some minor policy shift have kept bin Laden from saying, in 1998, that "The ruling to kill all Americans and their allies – civilian and military – is an individual duty for every Muslim who can do it in any country in which it is possible to do it," which most of the world considers to be a perversion of religion. (Note that bin Laden is not a religious scholar, and thus not empowered to issue a *fatwa*.)

Does this mean that we should be changing our public policy to match the whim of every religious loon on the planet? No, but it means that we need to be aware of possible misperceptions that we might be inadvertently exacerbating, and that we need to reduce or eliminate these misperceptions, and thus potential dangers, before they escalate. We believe that those who died on 9/11 – and those survived those who died – would have preferred for bin Laden not to feel impelled to build to this event.

Our intelligence services clearly have the expertise and experience to identify these issues. A quick read of *Imperial Hubris* by Anonymous (aka Michael Scheuer, published by Brassey's Inc., ISBN: 1574888498, <http://www.brasseysinc.com/Books/BookDetail.aspx?productID=89740>) will show that there was institutional awareness of this issues, but no administrative support for using this knowledge to reduce tensions.

Keep in mind that the issues are not merely geopolitical. Every time we encounter a situation where a person of faith – no matter how misplaced –

burns a cross on someone's lawn, or burns down a church, or paints swastikas on a synagogue, or refuses to do business with a person of another faith, it is a problem related to religion that should have been identified and rectified.

Since it is usually cheaper to avoid a problem than to recover from it, and cheaper to prevent a crime than to solve it, we owe it to ourselves to at least add the perception of our actions by others to our public policy mix.

The underlying causes of religion-related violence (You can skip this part if you don't care about the nuts and bolts of theology)

In this section we will concentrate on the religions of the West, and, more particularly, on Christianity and Islam, largely ignoring Judaism. Why do we ignore Judaism? We feel that the Jews lost all geopolitical power with the destruction of the first Temple at the hands of Nebuchadnezzar in 586 BC. They certainly lost their final vestige of power once and for all in 70 AD when the Romans destroyed Jerusalem: According to Josephus (*The Wars of the Jews*, Book 6, Chapter 9, Paragraph 3), 1.1 million Jews were killed in the city of Jerusalem and 97,000 were taken into captivity during the destruction of the city. By any reckoning, once there was no Temple on the Temple Mount – now better known as Haram-es-Sherif – the Jews were, no longer and never again, a group of real geopolitical significance. This was made clear in 638 AD, when Umar I commissioned a mosque on the Temple Mount (site of the destroyed First and Second Temples) to demonstrate Moslem hegemony over Jerusalem's Jewish and Christian holy sites, as well as to commemorate the Night Journey wherein Mohammad, accompanied by the Archangel Gabriel, flew of an evening (on Al-Buraq – White Horse, but read as Lightning – a winged, horse-like creature that was smaller than a mule, but larger than a donkey) the 765 miles from Mecca to Jerusalem (stopping at Mount Sinai and Bethlehem), returning to Mecca before dawn.

Revealed religions

An underlying cause of religion-related violence springs from the fact that the major religions of the West are revealed religions, which is to say that the Word of God is revealed to someone directly. The problem is that while you accept that the revelation that underlies *your* beliefs comes directly from God, this means that beliefs that contradict or differ from yours must come from some source other than God. These other sources are therefore questionable at best: There are, after all, a lot of burning bushes, and anyone from Southern California can tell you that they don't all have your best interest at heart.

The implication of this is rather clearly explained in the Catholic Encyclopedia, which notes (they are speaking of the Inquisition, but the concept is extensible) that moderns have forgotten two facts:

“On the one hand they have ceased to grasp religious belief as something objective, as the gift of God, and therefore outside the realm of free private judgment; on the other they no longer see in the Church a society perfect and sovereign, based substantially on a pure and authentic Revelation, whose first most important duty must naturally be to retain unsullied this original deposit of faith. Before the religious revolution of the sixteenth century these views were still common to all Christians; that orthodoxy should be maintained at any cost seemed self-evident.”

If you substitute “Islam” for “the Church” you understand why some contemporary Muslims, who have not gone through a reformation, can so ferociously fight for their beliefs: They still see in Islam a society perfect and sovereign, based substantially on a pure and authentic Revelation, whose first most important duty must naturally be to retain unsullied this original deposit of faith. They therefore behave toward Unbelievers in a way that those of us who have studied pre-Reformation Christianity might think of as being, in the words of Yogi Bera, “déjà vu all over again.”

The role of monotheism in decreasing religious tolerance

Another problem is that Christianity and Islam are monotheistic religions. With polytheism, it is widely recognized that there are multiple Gods, and that you can choose those that suit your purpose. This allows for a lot of tolerance. Others may think you silly to choose Thor over Odin, or Mars over Venus, or to worship a spruce over an oak, but they recognize your right to choose.

Monotheism, on the other hand, *generally* recognizes the existence of multiple Gods, but requires you to choose one. Thus, the Ten Commandments of the ancient Hebrews says,

ρσα ενφμτ λκφ λξπ κλ εσοτ αλ

“Thou shalt have no other gods before Me.”

The Latin Vulgate Bible of Saint Jerome says,

“non habebis deos alienos coram me”

“Thou shalt not have strange gods before me.”

Islam makes a break from the Judeo-Christian model, and says that there is one God, rather than many from which one must choose. While the thought is repeated many times throughout the Qur'an, we will include only two, giving three alternative approximations for each passage, to give those who don't read Arabic a better sense of the text.

In 002.163 the Qur'an says:

وَإِلَهُكُمْ إِلَهٌ وَاحِدٌ لَا إِلَهَ إِلَّا هُوَ الرَّحْمَنُ الرَّحِيمُ ﴿١٦٣﴾

And your Allah is One Allah: There is no god but He, Most Gracious, Most Merciful.

or

Your Allah is One Allah; there is no Allah save Him, the Beneficent, the Merciful.

or

And your Allah is one Allah! there is no god but He; He is the Beneficent, the Merciful.”

And in 003.002

اللَّهُ لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ ﴿٢﴾

“Allah! There is no god but He,-the Living, the Self-Subsisting, Eternal.

or

Allah! There is no god save Him, the Alive, the Eternal.

or

Allah, (there is) no god but He, the Everliving, the Self-subsisting by Whom all things subsist.”

Once a religion makes other Gods “bad,” the way is opened up for actions appropriate to their badness.

Religious choice

In theory choice of religion should be just that: A choice. As the Catholic Encyclopedia notes:

“Force, violence, or fraud may not be employed to bring about the conversion of an unbeliever. Such means would be sinful. The natural law,

the law of Christ, the nature of faith, the teaching and practice of the Church forbid such means. *Credere voluntatis est*, to believe depends upon the free will, says St. Thomas (II-II:10:8), and the minister of baptism, before administering the sacrament, is obliged to ask the question, “Wilt thou be baptized”? And only after having received the answer, “I will”, may he proceed with the sacred rite. The Church also forbids the baptism of children of unbaptized parents without the consent of the latter, unless the children have been cast away by their parents, or are in imminent danger of death. For the Church has no jurisdiction over the unbaptized, nor does the State possess the power of using temporal means in spiritual things.”

And the Qur’an says in 002.256

لَا إِكْرَاهَ فِي الدِّينِ قَدْ تَبَيَّنَ الرُّشْدُ مِنَ الْغَيِّ فَمَنْ يَكْفُرْ بِالطَّاغُوتِ
وَيُؤْمِنْ بِاللَّهِ فَقَدِ اسْتَمْسَكَ بِالْعُرْوَةِ الْوُثْقَىٰ لَا انفِصَامَ لَهَا وَاللَّهُ سَمِيعٌ

عَلِيمٌ

“Let there be no compulsion in religion: Truth stands out clear from Error: whoever rejects evil and believes in Allah hath grasped the most trustworthy hand-hold, that never breaks. And Allah heareth and knoweth all things.

or

There is no compulsion in religion. The right direction is henceforth distinct from error. And he who rejecteth false deities and believeth in Allah hath grasped a firm handhold which will never break. Allah is Hearer, Knower.

or

There is no compulsion in religion; truly the right way has become clearly distinct from error; therefore, whoever disbelieves in the Shaitan and believes in Allah he indeed has laid hold on the firmest handle, which shall not break off, and Allah is Hearing, Knowing.”

We really don’t know what the Jews did in the 370 years before the destruction of the first Temple in 587 BC, but the Encyclopedia Britannica indicates that during at least the third century BC Jews were enthusiastic proselytizers (from προσήλυτος, meaning one who has found their place).

Muslims are enthusiastic proselytizers, and have definite ideas about the place (and treatment) of nonbelievers. The *Pact of Umar* (<http://www.fordham.edu/halsall/source/pact-umar.html>) is attributed to the second Caliph, Umar 1 (circa 586-644, although the current version of the Pact likely comes from the 9th century), and formed the standard for compassionate (by the standards of that time) treatment of *Dhimmi* (protected persons) in occupied territories.

The view of some Christians toward non-Christians, or Christians of other sects, is not all that different from that of some Jews or Muslims. We know of a case a man won the bid on a contract. As they were about to close the deal the person issuing the contracting said, “I forgot to ask. You are a . . ., aren’t you?” When the bidder said that no, he belonged to a different sect, the man said, “I’m sorry, but I wouldn’t feel comfortable doing business with someone who isn’t a . . .,” swept the papers into his briefcase, and walked out.

This is not an isolated case. It is traditional in certain areas for grade school teachers to ask their students, on the first day of school, who had gone to Christian camp. Those who say yes are put into the front row, bumping those who were there toward the back.

In a third example, a participant in a law enforcement conference was asked what he liked most about the conference. His answer was not anything to do with the content of the course. Rather, it was that he got to spend a lot of time with good Christian gentlemen.

Choosing your own revelation

Unfortunately, while early religious dicta might speak of free choice, you don’t have to go very far down the religious food chain to reach folks who still hold the belief that “orthodoxy should be maintained at any cost.” More unfortunately, the beliefs of those trying to maintain the orthodoxy may be a trifle off the mark of what God intended. Sometimes this can be caused by something simple as a typographical error. As an example, the Dead Sea Scrolls indicate that in the 23rd Psalm God set a *shield* in the sight of mine enemies, not a *table*, which is one letter different, and undoubtedly a mistake by some overtired copyist.

An additional factor is that the Bible is now individually interpreted, with some acting on snippets convenient to their beliefs. (Some Muslims outside the *Ulama* – the community of learned men – have done the same with the Qur’an.)

Thus, we recently watched a television discussion of abortion between representatives of two Christian groups, one of which opposed abortion on

religious grounds and the other of which supported abortion on religious grounds, in which each side produced convincing Biblical references to support their position. The person supporting abortion had a scriptural passage that indicated that God considered an unborn child to be less valuable than someone who had been born. The opponent was familiar with the passage, and noted that the passage before supported slavery, and asked whether his opponent supported slavery. The politically correct answer was, of course, no. Logically, this makes no sense: If God scripturally supports slavery, then slavery should be as acceptable as the view in favor of – or against – abortion. The bottom line is that people choose those passages of the Bible or Qur'an which supports their case, and then act on them.

The following set of questions about the Old Testament, which have been circulating on the Internet for some years, amusingly points out the problem we moderns face in strictly accepting the Word of God.

“When someone tries to defend the homosexual lifestyle, for example, I simply remind them that Leviticus 18:22 clearly states it to be an abomination...End of debate. I do need some advice from you, however, regarding some other elements of God's Laws and how to follow them.

1. Leviticus 25:44 states that I may possess slaves, both male and female, provided they are purchased from neighboring nations. A friend of mine claims that this applies to Mexicans, but not Canadians. Can you clarify? Why can't I own Canadians?
2. I would like to sell my daughter as a maidservant, as sanctioned in Exodus 21:7. In this day and age, what do you think would be a fair price for her?
3. I know that I am allowed no contact with a woman while she is in her period of menstrual uncleanness – Leviticus 15: 19-24. The problem is how do I tell? I have tried asking, but most women take offense.
4. When I burn a bull on the altar as a sacrifice, I know it creates a pleasing odor for the Lord – Leviticus 1:9. The problem is, my neighbors. They claim the odor is not pleasing to them. Should I smite them?
5. I have a neighbor who insists on working on the Sabbath. Exodus 35:2 clearly states he should be put to death. Am I morally obligated to kill him myself, or should I ask the police to do it?
6. A friend of mine feels that even though eating shellfish is an abomination - Leviticus 11:10, it is a lesser abomination than

- homosexuality. I don't agree. Can you settle this? Are there 'degrees' of abomination?
7. Leviticus 21:20 states that I may not approach the altar of God if I have a defect in my sight. I have to admit that I wear reading glasses. Does my vision have to be 20/20, or is there some wiggle-room here?
 8. Most of my male friends get their hair trimmed, including the hair around their temples, even though this is expressly forbidden by Leviticus 19:27. How should they die?
 9. I know from Leviticus 11:6-8 that touching the skin of a dead pig makes me unclean, but may I still play football if I wear gloves?
 10. My uncle has a farm. He violates Leviticus 19:19 by planting two different crops in the same field, as does his wife by wearing garments made of two different kinds of thread (cotton/polyester blend). He also tends to curse and blaspheme a lot. Is it really necessary that we go to all the trouble of getting the whole town together to stone them? Couldn't we just burn them to death at a private family affair, like we do with people who sleep with their in-laws? (Leviticus 20:14)"

6. Book and Product Reviews

Motorola V180 GSM worldphone
<http://www.motorola.com/>

With the opening of our resident office in China we have renewed our personal interest in international mobile devices, and thought this might be a good time to discuss a newly available choice that we quite like.

To recap, we have in the past discussed the question of GSM frequencies. There are two frequency pairs: 850/1900 MHz and 900/1800 MHz. In most places one or both frequencies of a frequency pair are in use, and in eleven places in the Caribbean and Latin America (Argentina, Aruba, Barbados, Cayman Islands, Dominica, El Salvador, Grenada, Jamaica, St Lucia, St Vincent and the Grenadines, and the Netherlands Antilles) frequencies from more than one frequency pair is used.

You would like your mobile device to have access to all locally available frequencies so that, in the case of an emergency, you can summon help. For all but the eleven exceptions listed above, a dual-band handset will meet your needs in order to have maximum probability of being able to make an emergency call.

For vacationers, who tend to be in another country for a relatively long time, it makes little sense to take your own phone number with you. International roaming charges, which you will be paying yourself, will be too high. It is better to get a local SIM to use in a second, unlocked, handset (you can get a dual-band handset with the other frequency pair on *ebay* for about \$30), and simply call in to pick up your home messages from time to time. Having a local SIM will allow you to make local calls for a lot less money.

Business travelers, however, tend to make relatively short trips, and need to be reachable through their home-country mobile number. While you as a business traveler *could* change from one dual-band handset to another, for members of this group it is more convenient to have a quad-band handset.

The problem with quad-band handsets has been the increasing business requirement to have a handset that does not include a camera. This is because an increasing number of facilities – and one entire country – are restricting use of mobile devices with cameras included. And, until recently, the only quad-band handset without a camera was the very first quad-band camera made, the *NEC 515*, reviewed in the August 2003 AEGIS.

There is now a second camera-free quad band handset, the *Motorola V180*. The handset is a typical Motorola clamshell device. The battery life is good by today's standards, although, as with all current handsets following the obsolete-before-released tri-band Nokia 6310i – probably the last handset to ever be made with adequate battery life – prudence says you should carry a second battery with you just in case.

The V180's RF sensitivity is good, and it also handles RF anomalies, like driving under power lines, well. Voice quality is very good and headset background noise is extremely low with the bundled hands-free kit.

There is, however, a problem *for some users* that needs to be dealt with. While the V180 is engineered and built a quad-band worldphone, Cingular and T-Mobile in the U.S. (but **not** originally AT&T Wireless, nor any other service provider in the world) appear to have gone to some effort to tamper with the software, and have turned this state-of-the-art quad-band device into an obsolete tri-band device.

Cingular (and later AT&T Wireless) offers the V180 as an 850/900/1900 device, with 1800 MHz (implemented in 87 countries and the only band in three) disabled. This means you will get **no** signal whatsoever in Costa Rica, Trinidad and Tobago, and Uruguay. In case of an emergency, you *may* get no signal in Afghanistan, Albania, Algeria, Aruba, Australia, Austria, Bahrain, Barbados, Belarus, Belgium, Benin, Brazil, British Virgin Islands,

Bulgaria, Cayman Islands, Congo (Democratic Republic of the), Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French West Indies, Georgia, Germany, Greece, Grenada, Hong, Hungary, Iceland, India, Indonesia, Ireland, Israel, Italy, Jersey, Kuwait, Laos, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau, Malaysia, Malta, Mozambique, Namibia, Netherlands, Netherlands Antilles, Nigeria, Norway, Philippines, Poland, Portugal, Qatar, Reunion, Romania, Russia, Rwanda, Serbia and Montenegro, Singapore, Slovakia, Slovenia, Somalia, South Africa, Spain, Sri Lanka, St Lucia, St Vincent and the Grenadines, Sudan, Suriname, Sweden, Switzerland, Syria, Taiwan, Tajikistan, Tanzania, Thailand, Turkey, Uganda, Ukraine, United Kingdom, and Uzbekistan. It is not clear to us whether the new Cingular, which has absorbed AT&T Wireless, will be selling the worldphone version, or the disabled version, but their website show shows the disabled version.

T-Mobile offers the V180 as a 900/1800/1900 device, with 850 MHz (implemented in 19 countries and the only frequency in five) disabled. This means you will get **no** signal whatsoever in Anguilla, Ecuador, Montserrat, Panama, and the Turks and Caicos Islands. In case of an emergency, you *may* get no signal in Argentina, Canada, Cayman Islands, Colombia, Dominica, El Salvador, Grenada, Guatemala, Honduras, Paraguay, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines, and the United States.

As you can see, either of these obsolete tri-band incarnations limits the likelihood of your being able to make emergency calls, which we believe needlessly jeopardizes your safety.

We have spoken with customer care representatives at both Cingular and T-Mobile, and in each case their guess as to why this was done was not repeatable. Tri-band devices became obsolete in 2001, with the implementation of GSM 850. We concur with the accepted view that while a dual-band device will make sense if you don't travel, or a quad-band device (or a second dual-band device) if you do travel, there is no rational explanation for anyone manufacturing, selling, or buying a tri-band device in this quad-band day and age. Put simply, **ownership of a tri-band T-Mobile V180 for use in any area where GSM 850 is implemented is a safety hazard. Ownership of a tri-band Cingular V180 for use in any area where GSM 1800 is implemented is a safety hazard.**

However, all is not lost. Customers of Cingular and T-Mobile who wish to get full benefit from this excellent GSM terminal can ship their handsets to Mobile Kangaroo (<http://www.mobilekangaroo.com/>) in California, and for \$45 their

handset will be unlocked so it can use foreign SIMs, and flashed and flexed to its original quad-band glory! **The handset then is safe to use.** If you have question about what is done, you can e-mail Mobile Kangaroo at info@mobilekangaroo.com, or call them at 1-650-965-4252 or 1-415-923-6700.

(As a side note, not all manufacturers seem aware of the existence of all four bands. Nokia, for example, has said:

“Assuming that a traveler who has occasion to visit markets in which they need each of the 4 possible GSM bands, there are really 2 basic solutions.

1) If the user prefers to carry one device, then a quad mode phone may be the best possible option.

2) If the user would rather be able to choose from the much larger universe of tri-mode phones, he could choose to buy a GSM 850/1900/1800 handset along with a GSM 900/1800/1900 handset. For consistency, he would probably want to buy the same basic handset, just in different flavors so as to not need to learn 2 UIs, use common accessories and to facilitate backing up the information between handsets.”

Since Nokia makes no quad-band handsets, of course, would leave the Nokia business traveler carrying two handsets, and, in some emergency circumstances, switching SIMs from one to the other to see if there is a signal on an implemented, but not covered by the tri-band handset in use at the moment.)

Although this handset, whether in full quad-band or deliberately-obsolete tri-band version is marketed as an international handset, Motorola USA assures us that they only make a 110 volt travel charger (Travel Charger - SPN5093) and a 110 volt power supply (Power Supply - 98248 / SPN4888). This is not correct, as Motorola makes a 220 volt Travel Charger Euro CHA2000 (CFPN1104) and a Cargador de Viaje (98357 / SPN4940). However, they do NOT appear to make a 110-220 volt international charger, which means you will have to take a power converter with you, or buy a 220 volt V180 charger somewhere, or buy a second-party dual-voltage charger on ebay. We no more understand why an international company like Motorola can't make an international charger than we understand why an international company like Nokia can't make a quad-band handset. Or why a major service provider – or customer – would put up with this.

Putting aside differences in operations, there are differences in the features offered between the typical Nokia and the Motorola V180, all but one of which are convenience items, rather than critical items. As an example:

- Most GSM handsets allow you to get confirmation of delivery of text messages. While in some cases (AT&T Wireless was one such) delivery confirmation merely meant that the other user's system had received the message, with well-implemented service providers (like T-Mobile) it meant that the text message had actually been received by the other person's handset. The V180 did not implement this critical feature.
- For each name in a Nokia, there is a lot of information that can be programmed into phone memory. Thus, using the wonderful Oxygen Phone Manager II for Nokia handsets (<http://www.oxygensoftware.com/>, discussed in the March 2004 *ÆGIS*) you can, besides the name, enter one or more general, home, office, and fax numbers. You can also enter one or more e-mail addresses, street addresses, notes, and web sites. With the V180 you can enter a single telephone number *or* a single e-mail address. There is no facility for street addresses or other information, so you will also need a PDA to go with your V180.
- To locate a name on a Nokia, you enter a few letters of the name to narrow down the search, e.g., entering "jo" would move you past Jack and Jim to Joe. On the V180 you can only enter a single letter, so "j" would take you to jack, and you would have to manually scroll down through the multiple entries for each letter until you finally hit Joe.

These annoying problems aside, and putting aside the minor, correctable, issues of bands that need to be unblocked, and second chargers that need to be purchased, if you are a business traveler who needs a camera-free quad-band worldphone, the Motorola V180 is an excellent choice, and our current recommendation for the international business traveler, with one small caveat. The SAR of the V180 is 1.39, and we would prefer it to be 0.5 or less. So use a headset!

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