



# **ÆGIS** journal

## ***Addressing threats that affect your bottom line***

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- **Special Announcement**

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**Special Announcement: Richard Isaacs will be speaking at ROMI (<http://www.iirusa.com/romi>) on 25 June 2008. Get a 20% discount using code SPKRM2021**

## **1. Asset Location and Due Diligence — Interpreting resumes**

The presidential campaign has brought to mind the importance of interpreting resumes. Resumes require interpretation because words can be somewhat unclear: As Bill Clinton noted during his 1998 grand jury testimony on the Monica Lewinsky affair “It depends on what the meaning of the words 'is' is.” For example, when does experience start and end? As an example, one of our editors got a Masters degree at Columbia Teachers College in 1975 or 1976. He has taught sporadically over the years. If his resume were to say “over thirty years of teaching experience” would this be meaningful? Would his teaching experience be the equivalent of someone who has taught in a college for thirty years?

As another example, two of our editors are pilots. One has been flying for several decades, but only sporadically. When you go flying, you want to know not how long they have been flying in terms of when they started, but how long they have been flying in terms of hours logged, and their recency. As an example, one instrument simulator instructor with whom we studied mentioned that he had almost three-and-a-half years of flying experience. That doesn't sound like much until you realize he had flown Pan Am Clippers, and had logged over **30,000 hours** of flight time!

We are never finer than when we put down on paper. A candidate for a local city council seat claimed a great deal of civic service. All of this held up until one checked his claimed credentials. All of his public service was a result of work done with the American Lung Association, and related to his business. The boards of directors he had claimed to serve on have no idea who he is, and it turns out he is still a registered voter in another state.

So we end up juggling what is written in the resume, what is left out of the resume, what needs to be interpreted in the resume, and finally the judgment as to the person. This last can be very tricky, and cover a lot of areas. One friend of ours used to ask potential hires in his programming group if they were fun. He figured that finding a competent coder was easy, but finding someone he could put up with when tempers were frayed at 2am was hard.

All of these issues – combined with greed – conspire to make life difficult when dealing with swindlers. Swindlers generally come with great business credentials, great family credentials, great religious credentials, and great

personal charm. Because of this, investors – particularly investors wanting to find improbably good returns – tend to avoid exercising due diligence before plunking down their money. It is sort of like dating: Women want a prince, and doing background checks turns many of them into frogs.

Nonetheless, whether in politics, hiring, investment, or dating, it is important to take off our blinders and understand the person with whom we are becoming so intimately entwined. While it can be painful and seem a trifle embarrassing, our professional experience tells us that the alternative is significantly worse.

## **2. OPSEC, Economic Espionage, and Competitive Intelligence — OPSEC and the downfall of New York’s governor**

We recently got back from Argentina. One of the delightful things about being there is that a lot of things that seem important in Gringolandia simply don’t make it into the public consciousness at the bottom of the Americas. Thus, in the United States, the news is taken up with scaring the population into being afraid of terrorism, the war in Iraq, troubles in the Mideast, global warming, and the like. There, however, none of these seem to be mentioned at all. On the other hand, we were frequently asked about New York’s governor’s fall from grace, which made the news throughout the world. (One of our other editors was simultaneously being asked the same questions in Mexico and Panama.)

Putting aside all the more-relevant issues, we in the trade were struck by how his being caught revealed a total lack of understanding of OPSEC. Here was a man who, as a prosecutor, angered a lot of people in the private sector, and as governor angered a lot of people in the public sector. It would be a safe guess that a lot of people would be actively watching what he did in hopes of, at the very least, embarrassing him. If you are going to do things you don’t want others to know about, you’d better be thinking OPSEC.

Once it was determined that the activities in question could not be deferred for the duration of his service, could OPSEC have prevented or delayed exposure in this case? Well, OPSEC practitioners have kept much more complex operations from being noticed. However, it is always important to keep in mind the luck factor: You may be able to mask the existence of a new warcraft for a substantial part of its development and implementation, but when one of them crashes in a populated area, your luck has run out. Given the level of scrutiny in this case, it would have been difficult, but it

could have been done. Doing so would have required much more planning and much less bad judgment than appears to have actually been in place.

The financial piece was not much of an issue because the sums involved were small for a man of his wealth, and would not have attracted attention coming out of his accounts as cash, and cash does not leave much of a trail. While an investigation of the business involved might eventually have linked the cash payments to him, this was a factor not within his control, and therefore a risk to be factored in. It appears that the latter did not happen, and we deem it unlikely that a SAR would be filed over sums probably less than he spent for lunch in a year.

In the end, those watching him had greater skill and luck, with the luck being, we would posit, largely a factor of his lack of skill and judgment.

### **3. Executive Protection — Where there's a will...**

Recently someone we knew died, leaving a friend as executor of his estate, or so it seemed. However, the will that was on file was notarized and had a second signature, but no names or addresses. We were able track down the notary (and therefore the second witness), but it was then realized that the will was a copy, not an original, and thus didn't count. A second will was subsequently discovered, this one notarized but lacking a second witness. English common law (and therefore most state laws) requires two witnesses (some require three) for a printed will to be valid. Unless something else turns up, this person will end up having died intestate, in spite of his belief that he had a will.

In retrospect, one might ask how the person who downloaded the will from the Internet didn't notice the big line, with the words "witness" underneath. Had he, or the person who notarized it, thought to ask why it was there, and thought to have someone sign it, if only to avoid the awkward blank space, the will would have been valid.

In talking to a number of people we have come to several conclusions. First, you should have a will. Make sure it is valid and make sure people know where it is.

Second, at a certain point you should make sure that you have executed a power of attorney, and that original copies are available for when you become incapacitated.

Third, you should have a living will/health care proxy (see the September 1999 issue of *ÆGIS*). Make sure that your wishes are known and that copies are readily available.

Finally, notwithstanding actor Edmund Gwenn's storied observation that (unlike comedy) dying is easy, it is not cheap and there are a certain expenses that need to be taken care of while the body is still warm. It is therefore prudent to make sure that enough cash is sitting around and available to cover things like cremation or burial. Cremation is relatively inexpensive – generally under \$1,000 at the moment – but someone still has to come up with that amount of money out of pocket. Cash locked in a safe deposit box is not readily available when needed

Dying is frequently a traumatic event, both for the person who dies and those who survive. It behooves us all to try to make it as easy a process as can be done for those on both sides of the grave.

#### **4. Technical Issues — TSA and the implant**

As has been widely noted, airport security theater has caused an upsweep in theft. While largely this has been theft from unlocked suitcases, it has also been at security checkpoints.

As an example, a man recently was going to his mother's funeral. When he went through the security checkpoint he imprudently dumped everything in his pockets in a tray to run through the X-ray machine, and stepped through the metal detector. Unfortunately, he had an early knee replacement made of ferrous metal, which set off the metal detector. He of course had a letter explaining this. During the time it took to explain this, someone else picked up all his items from his tray and walked off, apparently catching a plane right away. Since he had no ID with him – it had just been stolen – he was not allowed to board his flight, and missed his mother's funeral.

The lesson to be learned from this is that when going through security you should only lose control of those items you are not allowed to keep in your control, and which might set off a metal detector. You should NOT put your wallet, passport, paper money, or anything else of value on the tray, on the assumption that anything you put down on the tray may never be seen again.

#### **5. Real Stories from the Field — *Charmin Ultra Soft Mega***

We travel abroad a lot, often to places quite different from home. We tend to take a lot of specialized equipment with us, including first aid supplies, personal locator beacons, satellite phones, water purifiers, et cetera. We also

take toilet paper, which tends to be more regularly useful than any of the emergency equipment we pack.

Now it is true that most places have toilet paper, but the quality varies from acceptable to more suitable for wrapping doughnuts. So we prefer to carry our own. Our current recommendation is Charmin Ultra Soft Mega from P&G. For any of you who have gotten sick while abroad, the need for the Ultra Soft part is self-explanatory. But what's with the Mega? This simply has to do with the number of sheets on the roll. In this case there are 400 two-ply sheets, making this the equivalent of four regular rolls. This in turn means you are more likely to go through a normal trip – or a longer period of time at home – without running out. While the rolls fit into our toilet paper holders at home and in the office with no difficulty, P&G will give you an extender you can take while traveling, just in case ([http://www.charmin.com/en\\_us/pages/extender\\_request.shtml](http://www.charmin.com/en_us/pages/extender_request.shtml)).

## 6. Book and Product Reviews

*MicroPLB™, Type GX*

Microwave Monolithics \$898

<http://www.micro-mono.com/>



After a long wait, Microwave Monolithics' personal locator beacons (PLBs) are being offered for sale to the general public. We bought ours before they were available to the general public, and thought they were a bargain at roughly \$1,500. At \$898 (other brand PLBs sell on eBay for between \$500 and \$650) they become affordable to all who might need them.

The first question is who should have a PLB? The answer is anyone who might get in trouble in an inaccessible place. (We don't really need one in Manhattan.) It is obvious that when we are driving through the hills along the Great Silk Road in Central Asia, if we go off the road it is unlikely that we will be found. Ever! It is equally obvious that if you are a mountain climber, or a hiker, or a skier who goes off trail, or driving through the desert in the American Southwest, or anywhere that you could be trapped with nobody around, you are at risk and should have one.

The second question is why the MicroPLB™, Type GX? What makes this PLB worth the extra money? The answer is that it is a professional piece of equipment, and while we hope we never need to use ours, we are fully confident in its ability. For a start, it is so small that we can stick it in our pocket. The GX version, which has built-in GPS, measures 1.1" x 2.4" x

5.9" and weighs about 10 ounces. The batteries, by the bye, are DOT approved, so there is no problem taking it on a commercial aircraft. At the end of its five-year service life, the batteries on the GX, should work for 48 hours minimum at an operating temperature range of  $-20^{\circ}\text{C}$  to  $+55^{\circ}\text{C}$ .

There is no warm-up time with this device, so the first burst comes rather quickly. Which brings up an interesting issue: If a PLB has not been activated for some time – somewhere between many months to years – the internal GPS almanac can become obsolete. So while it will work, the GPS receiver might be slow in acquiring its coordinates, taking up to twenty minutes to update itself. The MicroPLB™, Type GX, has a feature to allow you to update the internal almanac, which we do before taking any major trip. This helps assure that the exact coordinates go out on the first burst of the device.

Adding to the value is the fact that each unit is fully burned in, and individually tested throughout the entire temperature range. Finally, three actual burst are transmitted inside a Faraday cage, recorded, and archived. When this baby goes in your pocket you have a strong feeling that it is ready to go!

We consider the MicroPLB™, Type GX, to be a must-have device, and don't go on trips without one in our pocket. If you travel outside high-density population areas you should have one with you, too.

As a courtesy to our subscribers, Microwave Monolithics Incorporated has offered a special courtesy rebate of \$25.00, valid through July 31, 2008. When you order the MicroPLB™, Type GX, to partake in this special event you will need to click *optional message* (a box will appear) and enter the phrase "AEGIS rebate" in that box just before finalizing the transaction (*pay now*). The \$25.00 rebate will be credited back to your charge card within a few days.

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