



The VonFrederick

Tempus

Feature Article:

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How to Terror Proof Your Financial Portfolio

By Dr. Melissa Katherine Luke



A wise sage once said you can know a tree by its fruits; but how would the sage identify what a terror proof financial portfolio would look like?

The likelihood of a tragedy greater than 9/11 occurring in the future is almost guaranteed. Perpetual hatred for Americans by terrorists insures the next wave of destruction will be greater as wisdom and technology emerges. Terrorist groups have embedded the values and beliefs of hatred in their children towards United States citizens; and the next generation of terrorist will be the fiercest seen to date in history. The youth of our country are attending universities to bring value to society, while our counterparts are educating their youth at the age of 7 in terror-

ism youth tactic camps. We can't ignore 1,300 years of historic rage, and continue to practice financial mediocrity for long-term protection.

Investors typically change their financial portfolios directly after times of turmoil, which is counterproductive in most cases. The most common event is exiting the equities market to purchase debt instruments such as "A" rated corporate or municipal bonds for safety. Some short the equities market, and others withdraw completely from the mar-

"A terror proof financial portfolio is created before a catastrophe; not after."

ket and stash their cash under the proverbial bed as was practiced after the 1920's stock market crash.

Determining the effects of the economy in a crisis situation is a difficult process if not impossible. A terror proof financial

portfolio is created before a catastrophe; not after. Damage comes in many shapes and forms, and the element of surprise is a terrorist playground.

The Germans used anthrax in WWI to infect their opponents (covert biological campaign) by infecting draft horses and mules used by their allies. Once again in WWII the Germans dropped potato beetles in England's agricultural fields, ruining their primary food source. Will our future problems occur with the nations food supply chain, or will the next assault be an infection of salmonella, small pox, cyanide, or chemical and biological contamination? The debt and equities markets are directly affected by any event, and savvy investors realize these factors.

In a crisis situation, the financial markets will be impacted, and at some point it may be too difficult to get to your finances. The NYSE was closed for 6 days after

9/11 and all trading was halted. Countries that are more conducive to military wartime do not take the same measures, such as Israel, which will not close their respective exchange after acts of terrorism. Monitoring financial conditions and taking some proactive steps through asset diversification can reduce the threat of these unpleasant realities.

A balanced portfolio of stocks, bonds, real estate, precious metals, and cash should be maintained at all times.

(Continued on page 2)

Inside this issue:

<i>Feature Article... How to Terror Proof Your Finan-</i>	<i>1</i>
<i>Know Your Enemy</i>	<i>2</i>
<i>...Are We Safe For The Holidays?</i>	<i>3</i>
<i>Inside Story</i>	<i>4</i>
<i>Did You Know?</i>	<i>5</i>
<i>Press Release</i>	<i>6</i>
<i>About Us</i>	<i>7</i>

In the event of a crisis situation, a perfected portfolio would include the following:

20% Stocks

20% Bonds

20% Real Estate

20% Precious Metals (gold and silver lower grade for protection, and higher grades for growth)

20% Cash

By properly diversifying one's assets this present day, the savvy investors can avoid crippling themselves financially from any devastating event in the future.



Future issues will discuss *the equities market and how to control your financial responsibilities; the intricacies of the bond market, how real estate will safe guard your financial portfolio, the introduction of precious metals, and the importance of maintaining a relative cash basis for your household.*

Know Your Enemy

By Pat Bond McLane, Master Gunnery Sergeant (Retired), United States Marine Corps



The military leader is educated in the well-known doctrine of "know your enemy." It is to our advantage to take the opportunity to seek knowledge that was once

taken for granted as unimportant and for the military to deal with. In this article, you will learn about your enemy by looking into the mind of the Jihadi; the mind of the man or woman who is willing to die for what they believe to be just and right.

Jihad is defined in the dictionary as a war by Muslims against unbelievers or enemies of Islam, carried out as a religious duty. That duty is well defined in numerous passages delivered by God in the Qur'an. Just as with other biblical inspirations of other faiths, there are numerous interpretations of the Qur'an. The ones that we hear of and fear the most are the ones who we have titled terrorists, and rightly so because of their actions. They fear nothing and care of nothing except to exterminate the world of people who do not believe as they do.

So where do these people come from? How do they come to believe that what they do is right? One could argue that they are people who have no other purpose in life except an inert need to be accepted somewhere. Others may

see them as weak people who have stumbled onto an unequivocal path to do something that will lead them to greatness, even if it is only a figment of their imagination. It is their way of having some control over their destiny. It is brainwashing in its purest form.

Once indoctrinated, they dare not attempt to get out for surely death from within the "family" will be without honor. And it does; it becomes a family of sorts, and who wants to disappoint the family and become a member of the "out group" to be no longer accepted into the only thing that you have ever truly succeeded? And hence, that is why they are so dangerous and why we have come to know them as terrorists. They use force to demoralize and intimidate.



So what can you do to protect your organization? A few basic ideas would be to educate your employees on being observant. Train your workforce on self-protective measures for both work and home. Put a plan in effect in case of emergency and rehearse the plan so that everyone knows what to do and where to go for accountability of personnel. Be vigilant in all that you do. Do not allow fear to

monopolize your organization. As they say in Texas, take the bull by the horns. The VonFrederick Group uses foolproof methods in its training, to circumvent and protect against terror and criminal assaults on corporate and organization assets.

"If you know yourself but do not know your enemy, you will sometimes meet with victory, sometimes with defeat. If you know your enemy but do not know yourself, you will sometimes meet with victory, sometimes meet with defeat. But if you know yourself and you know your enemy, you will be victorious on a hundred occasions." (Sun-Tsu: The Art of War)

Your choice is simple. Be victorious against the threat of terrorism. Prepare and save your organization and the people that make up your workforce.

NOTE: Not all people of the Islamic faith, Muslims, are to be suspected unjustly of jihad. Just as there are many interpretations of the Bible by Christians to make our many Christian denominations, such is also the case with the Islamic faith. If you suspect someone of criminal activity or if you are suspicious of someone's actions, contact the local police. **DO NOT TAKE ACTION ON YOUR OWN!**

The Dangerous Face Of Terrorism: Are We Safe For The Holidays?

By Dr. Lionel C.M. VonFrederick Rawlins



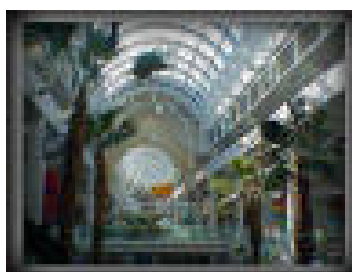
In the light of dusk, a convoy of plain trucks moves quietly through the subdivisions. The trucks stop near a shopping mall. Soon, a specially trained team of men in gas masks and chemical-protection suits meanders through the packed parking lot. The only thing they know is that a small explosive device was detonated in the cooling and fresh air supply systems in the mall, spreading fumes that sickened scores of children, shoppers and mall employees. In cooperation with local emergency personnel, the four men cautiously enter the contaminated area to find out what happened. What did the device unleash? Anthrax? Nerve gas?

The men walk slowly toward the mall, bringing with them an assortment of equipment for chemical analysis. There are many people lying on the floors, some breathing painfully, while others are not moving. Many are pleading for help while others are panicking. No one can enter or leave because the device has not been identified. The men reach a small room where they find the remains of the explosive device. Their mission is delicate, requiring the handling of tiny detection kits and the moving of heavy

objects.

Soon, their masks steam up. The effort is taxing, even for trained men. In less than ten minutes, the residue is identified. "Positive hit on anthrax," affirms the chemist accompanying the men.

This event is not as dangerous as it sounds. It was a drill concocted by The VonFrederick Group, testing the team's response to a smuggled gas attack somewhere in the United States during the holiday season. The group is a part of the Weapons of Mass Destruction Support Team. Such teams



are assigned to assess the scope and severity of a new breed of terrorist attacks by analyzing suspected germs, chemicals, or radioactive material.

Confirming a shift in the behavior of terrorists, CIA Director Porter Goss, when he was chairman of the House Intelligence Committee observed; "We're having to graduate from our old thinking about state-sponsored terrorism, to terrorism's new look. We're facing an increasingly cause-sponsored terrorism."

Terrorism's emerging new look embraces actions and strategies that may be harder to prevent or combat. More and more, terrorists are able to utilize

new technologies and secure independent financing. Reports *USA Today*: "New computer and communications technology and links with organized crime make terrorism even more difficult to combat." The new look also involves new targets, called soft targets. Soft targets are anything that does not have the capability to fight back and presents an easy kill, such as children, unsuspecting people, hospitals, malls movie theaters, schools, restaurants, dance halls, churches, buses, trains, planes, and sporting events. The new look has also forced reporters and news analysts to coin such expressions as, "cyberterrorism," "bioterrorism," and "ecoterrorism." While beheading is not new to terrorists, it has recently grown in popularity as a way to show the world that they "mean business;" an entirely new departure for today's terrorist.



How threatening is the new face of terrorism? Is your personal security threatened? Is there a solution to the plague of international terrorism? How safe are we for the holidays?

Planning for the New Year

By Timme A. Helzer, Ph.D., International Management & Organization Development Consultant



In Roman mythology, the god Janus is the guardian of portals, and patron of beginnings and endings. He is shown as hav-

ing two faces, one looking back to the past and one seeing into the future, and the month of January is named after him.

As organizations get ready to close the books on the current year, and while that information is fresh, it's the right time to employ the "Janus Process" in planning for the future by looking at the closing year's performance in light of current objectives, particularly those that address the security needs of your organization.

Here are three questions to guide this annual assessment process:

Question 1: What specific key results are the organization (or division, de-

partment, team or individual) held accountable for? This sets the base line against which to measure performance.

Question 2: What specific key results did the organization actually accomplish, and what is the measurable evidence of these results? This provides for a comparison between what was planned and what was achieved.

Question 3: If there are differences between what was planned at the beginning of the year, and the actual results accomplished by the end of the year, what are the primary causes of these differences? This focuses on observable evidence of unexpected events and conditions, and assumptions and choices, as well as actions and inactions that contributed significantly to the year's results.

Armed with this valid and reliable information, you can use it retroactively with your organization's standard problem-solving practices or use it to affirm those operations that "achieved plan." But more important, this "Janus

Process" guides you to use performance information from the past to more proactively. It will help you to accurately plan for your organization's security needs for the coming year, more precisely track needed results as they occur in the next twelve months, anticipate and prevent security threats before they do damage, and more accurately solve and recover more quickly from problems that will occur through out the year.



*The VonFrederick Tempus now has a new face.
We would like hear your comments...www.vonfrederick.com*

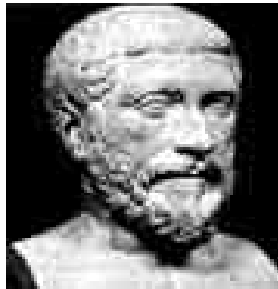
DID YOU KNOW?

- That Mesopotamia in Iraq means “land between rivers”
- That the Garden of Eden in the Bible is said to have been near the meeting point of the Tigris and Euphrates rivers
- That the world’s oldest civilization developed at Sumer in Mesopotamia in about 3,500 B.C.
- That Iraq was the second largest oil producer before the wars in 1980s and the 1990s
- That the Marsh Arabs live in raft houses in the lagoons and the reed beds of southern Iraq



Iraq's Flag was adopted in 1963, when the country was planning to federate with Egypt and Syria. It uses the four Pan-Arab colors. The three green stars symbolize the three countries. Iraq retained these stars even though the union failed to come into being.

PYTHAGORAS



PYTHAGORAS OF SAMOS

6th century B.C. Greek Philosopher. Earliest known of the mathematicians, best known for the development of the *Pythagorean Theorem*: that the square of the hypotenuse of a right triangle is equal to the sum of the squares of the other two sides.

Press Release

FOR IMMEDIATE RELEASE!

Protect Your Community: Leaders in Corporate Education and Training Against Terrorism Begin Nationwide Tour

SAN DIEGO, CA, November 3, 2004 -- The VonFrederick Group, leaders in corporate education and training, begins their nationwide tour. The tour will start in San Diego and end at Ground Zero, New York. They will visit 20 cities, including Seattle, Dallas, Chicago, and Orlando.

The VonFrederick Group extends an open invitation to public servants, city utilities, healthcare supervisors, corporate leaders, and concerned citizens interested in learning about the tour, protecting your community, and finding out how you can make a difference. Campaign managers seek your support to participate in the tour through corporate sponsorship and affiliation.

The tour is designed to educate organizations on terrorism with emphasis on prevention, how to recognize suspicious activity, and safety. Education, preparation, and prevention will help reduce fear, protect assets, and increase safety in your community. It will include informative seminars, interviews with Dr. Rawlins, and opportunities to participate in a staged terrorist attack and training drill. The drill will demonstrate proper procedures for responding to potential threats, as well as identify any weakness or areas that need improvement.

Dr. Lionel VonFrederick Rawlins, President and CEO of The VonFrederick Group, is an expert in Corporate and Maritime Espionage and Terrorism. As a former United States Marine with experience in military intelligence, security consulting, criminology, and public speaking, Dr. Rawlins' training and education serves as a foundation for the services and programs offered by the organization.

For additional information and a list of tour destinations and dates visit:
The Von Frederick Group at www.vonfrederick.com.

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TEMPUS FUGIT'S



Holiday Crime & Safety Awareness Tips

- Be smart...be very smart...
- At night, travel in well lighted areas, and in pairs if possible. Avoid short-cuts and deserted areas
- Do not leave valuable items in your car, including personal items
- Do not park in isolated areas
- Leave items of high monetary value at home
- Do not leave personal property (including children) unattended
- Do not carry more cash than necessary and certainly do not advertise what you have
- Keep your purse, backpack or briefcase close to your body



About us..

Headquartered in Sacramento, California, The VonFrederick Group is the leader in providing sophisticated maritime security and corporate security training, and has provided such training on ships, in seaports, in rail yards, airports, and at corporations and organizations, domestically and internationally. Our team of experts from government, military, industry, academia, and the private sector, is uniquely qualified to meet the enormous market requirements created by the recent and impending acts of terror against the United States and its interests, and against corporate America.

The VonFrederick Group's team of experts provides corporations, governments, military, and individuals with the best training and education possible, and with geopolitical analyses that enables them to manage risk, and proactively anticipate political, economic, criminal and terrorists issues vital to their interests. Our clients include Fortune 500 companies, governmental agencies, the United States Marine Corps, and the United States Navy.

Unlike other organizations that are reactive, The VonFrederick Group places its emphasis on being proactive, and firmly believes that proper training and education allows our clients to properly and effectively manage risk and identify opportunities. The VonFrederick Group provides core expertise in terrorism, maritime terrorism, corporate terrorism, counter-terrorism, infrastructure protection, information warfare and security, technical assessments, policy development, organizational review, vulnerability and threat assessment, intelligence analysis, forensic psychotherapy, organizational management, Wall Street and the securities industry, and other aspects of homeland security.

"Remember, we have to be right all the time, the terrorist only need to be right once."