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Q: This man has just stopped your car and is pointing a gun at your head.
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Do you

- a) panic
- b) attract attention
- c) speed off
- d) pull your own gun?

A: Keep reading

A man thrusts the barrel of his AK-47 through the open window into the car. "Get out!" he barks, jabbing the muzzle at each of us in turn. "Get out now!" He jerks his head towards the two men with him, also dressed -menacingly in black balaclavas and army fatigues and brandishing assault rifles. They both take a step forward.

I feel the blood drain from my face. We were warned this might happen, but just our luck that it's here on this remote country road, with no help in sight, no locals to raise the alarm, and no idea who these men leering at us over their home-made roadblock might be. I try to smile, and fumble with a pack of cigarettes to offer them one. The barrel of the gun cracks my knuckles as it smashes into my hand.

"I told you to get out," says the ringleader coldly. I try again. "We're just going to the next town," I say, surprised at the huskiness of my voice. "We don't want any trouble ... " I hesitate as I see the three guns are each trained directly on me. The next time the leader of the gang shouts out his order, we have no choice but to scramble out of the car.

Everything had been going so well, but we'd ignored all the basic rules. We had the car windows down, so we had no defence against grabbing hands, let alone bullets. We'd told no one back at base about our route, and we'd failed to find out earlier if there was any guerilla activity on this deserted back road. And now, as we four are pushed roughly to the ground and told to kneel with our hands behind our heads, we are paying the price.

We hold ourselves still as the men prowl up and down our little line, interrogating us, holding their guns at the ready. Who are we? What are we doing here? Are we government spies? Are we the enemy? We plead innocence. We know little about the -political situation; we are here on business; we have children and husbands and wives waiting anxiously for us. It's the cue their leader has been waiting for: he once had a wife and children, he informs us soberly, until they were all murdered by government agents.

Things are going from bad to worse. The other woman in our party speaks up and one of the guards pulls her roughly to her feet, then drags her into the undergrowth. All we can hear is her scream ...

EVENTS LIKE THESE ARE HAPPENING all around the world today, in Iraq, Afghanistan, Sudan, Somalia, Papua New Guinea, Saudi Arabia, the Philippines, Colombia, Indonesia ... the list goes on. Most of the incidents end in a bribe handed over to the assailants; some of them end in indiscriminate slaughter. Ours ended in a bollocking.

"So why didn't you have the windows closed and doors locked?" Paul Jordan, the leader of the -guerillas, is demanding, with his balaclava off and gun back with the armourer. "Why didn't you try to talk some more to us? You could have offered us water, you could have shown me photos of your family, you could have had a spare wallet with invalid credit cards inside to offer me. You did nothing. You were sitting ducks."

It's strange to be negotiating as equals with a man who has just been pointing a gun at you. But he has a point. On this mock hostile territories exercise conducted in the comparative safety of countryside inland from NSW's Central Coast, we've performed woefully. But next time it happens, we agree, especially if it is for real, we'll know exactly how to behave.

And we're not alone. All over the world, in Australia, the United States, Britain and Japan, programs like

these are being held with increasing frequency to teach anyone who travels regularly in potentially hostile territory how to cope if the worst comes to the absolute worst.

In Australia, the targets are businesspeople operating actively in an economy that today reaches parts of the world never before considered for commercial activity. There are oil and gas workers operating in "hot" areas, bank staff, aid workers, alcohol -distributors, government officials, embassy staff, all types of NGOs, international political pressure groups, even sporting organisations and sports people. "The world is becoming an ever more dangerous place and companies which operate in a global market are now beginning to recognise they have a duty of care towards their people who might face dangerous situations," says Jordan, a former Australian SAS officer who, when he's not terrorising his clients is instructing them, briefing them and protecting them overseas as operations director of the British-based AKE Group.

"By teaching them about global risk, how to recognise it and how to prepare for it, then people start to understand the difficulties better, and become more confident about coping. Then the more confident and relaxed they are, the safer, the better and more productive employees they'll be."

Today, teaching businesspeople and officials who operate overseas how to assess and deal with such risks is a burgeoning industry. AKE Group has its Asia-Pacific operation in Sydney and runs courses in Australia, Bangkok, Tokyo, and even in Islamabad, for those who feel the need. Universal Risks -organises its Australian operations from Perth, while the UK-based Control Risks Group (CRG) has offices in Melbourne and Sydney. The **Beltin** Group was started in Australia in 2003 by Justin Bowden, a former military police officer who worked in close personal protection, guarding military generals to foreign ambassadors.

Many of the companies are run by ex-military personnel or ex-SAS officers from Australia or Britain who have operated in places like Iraq and Afghanistan, or by experienced security workers. "There's been a proliferation of companies," says Mark Thomson, from the Australian Strategic Policy Institute in Canberra. "Some are run by very experienced people from the army and elsewhere, but there are others who use people like bouncers whose only experience is getting people out of pubs. But there's a big industry now building around this. It's now a large service -sector for business, teaching everything from evasive driving to strategic planning and risk analysis."

The kind of services offered range from skills training to intelligence briefings about the region to which people are being posted. "We teach people how to choose their hotels, about airport security and how to get from the airport safely to their hotel," says AKE's Asia-Pacific manager Sallie Stone. There are also risk briefings about terrorist activity in certain areas, advice on how to -counter those risks, recommendations on equipment and even, if required, close contact bodyguarding overseas.

The list of potential dangers is long, varied and colourful: terrorism, riots, cultural misunderstandings, tsunami, accidental injuries, avian flu, and snake bites, all the way up to full-on war.

Athol Yates, director of the Aust-ralian Homeland Security Research -Centre, which specialises in analysis of national security, has watched the industry blossom. "It's a huge market now for safety awareness and training," he says. "It ranges from the high end, learning about kidnap and hostage recovery, to the less sexy end of choosing where to sit in a restaurant, to those companies who'll take you out bush and teach you survival skills. They can all be very valuable."

The main challenge appears to be -raising people's awareness about the risks they face so they can better anticipate, avoid or deal with them. Unlike Brits, however, who grew up under the shadow of Irish Republican Army -terrorism, or Americans, who know they have enemies throughout the world, or -Israelis, who learn about danger from the moment they are born, Australians seem rarely to consider risk. After all, we've been pretty safe until the past few years. The 1978 Sydney Hilton bombing was our only real experience of terrorism on our shores. "Then there was the Bali bomb, but that was forgotten quite quickly," says Dave Nicholson of Universal Risks.

CRG's Justin Bowden sees the real issue as being prepared for problems. "It's how to protect yourself, defensive tactics, how to communicate when you're in an aggressive, confrontational situation, having the confidence to do the job properly. I would really like to see -people's awareness increase. In Australians, there's a certain level of apathy towards risk that it would be good to see disappear. We're not talking about paranoia or fear - you couldn't do your job if you were too scared to leave your hotel - but the kind of awareness that builds confidence."

It's a tricky balance. It's obviously important to inform people about the personal risks of doing business in

-certain places. But there is a risk of -scaring them half to death so they turn down the job, or become so hypnotised by fear they're completely useless. One person who took part in a training course that simulated being imprisoned at roadblocks and threatened at gunpoint was so traumatised by the experience they were too afraid to take up their overseas posting. But then again, says a course organiser, isn't it better to find out they can't cope with such an ordeal before they have to face it in Baghdad or Bogota?

THERE'S THE SHARP CRACK OF gun-fire and screaming echoes through the woods from the road up ahead. We wait, hiding in the bushes, until the shots die away, and only the screams remain. Carefully, we make our way up the road, staying under cover, until we make out the position ahead. A car is parked awkwardly by the roadside, its doors flung open. Inside, people beseech us to help. They've been ambushed, and are badly injured. Immediately, we look around to check if there are any more gunmen in the vicinity. Then slowly, we move towards the car. There's no activity in the bushes. We run the last few metres, grab our medical bags and start treating the wounded.

One of the biggest dangers for those operating in risky areas today is kidnap. "There were over 30,000 - people kidnapped around the world last year - excluding Iraq," says Nicholson, who's called in to assist in many such incidents. "It's an epidemic."

The courses run by the risk companies teach people how to avoid being -kidnapped by avoiding problem areas, noticing when their movements are being watched, telling people where they're going with an estimated time of arrival, and not travelling alone. AKE also instructs on how to survive captivity.

Kidnapping used to be conducted mostly by well organised, disciplined -terrorist groups who had clear aims and procedures. Today, says Nicholson, it's often a case of "express kidnaps" by drug or criminal gangs to get money through ransoms or by escorting the victim to ATMs. "We used to get the majority of victims, probably 85 per cent, released provided the ransom was paid," says Nicholson. "Today, while they'll often want \$US60,000 instead of \$US650,000, they'll sometimes kill the victim if their demands aren't met very quickly."

Most kidnap incidents go unreported, Nicholson says, because the police may be helpless to intervene, or corrupt, companies don't want the bad publicity, and insurance firms don't want copycats. The ransom is usually recorded on the books as a "charitable donation".

Similarly, most companies don't like to admit they send their staff on courses to learn how to deal with risks they may encounter overseas. While the Department of Foreign Affairs and Trade is on public record as using AKE and AusAID is known to use CRG in Iraq, most shy away from publicity. They may not want outsiders to know they undertake risky business which could affect their share price, and on-lookers may feel that if their employees need such training, then they shouldn't be posted to such places. -

Litigation could also be a danger.

An exception is Paul O'Brien, head of the credit department at -Westpac Bank, who was posted to Port Moresby 12 months ago. Before he went, he took a course with **Beltin**. "It was extremely helpful as it got us to focus on what's important, rather than what's not important," he says. "You only ever hear bad news about PNG, but the course crystallises your view in terms of what you need to do to protect your safety. You learn about how to treat people, how to be culturally aware, to be careful where you go and what to do in situations that could get out of hand. It's definitely worthwhile. I wouldn't suggest anyone goes into this kind of environment without it."

It's debatable whether a perception of danger is driving the profitability of these companies harder than the real risks beyond the obvious hotspots, but operators insist the risks are growing. "A lot of it is the sort of stuff that's in Lonely Planet but we take it a way -further," says CRG's executive manager Michael Humphries. "There are a range of situations people get themselves into, and we see those dangers as definitely trending up. The global economy means you get more business being done across the globe so people who are normally sitting in comfortable and -relatively safe offices are suddenly exposed to places that are unfamiliar, with political situations that can change very, very fast."

People can also be extraordinarily naive, and companies are often shockingly complacent. Yates talks of one businesswoman who went to Iraq planning to set up a Starbucks in Baghdad, believing she'd be able to wander the capital freely. And one company sent workers to safe and secure Dubai, and only then posted them on to Iraq.

"But you have to put all the risks into context," says Yates. "While it's important not to put people into dumb-arse situations, the physical violence of -terrorism isn't the biggest danger to -people overseas. Generally, the dangers are much more banal, from bad drinking water or malaria, driving on roads where people shouldn't be driving, or travelling on overcrowded buses."

Whether this fledgling Australian industry will continue to expand as it has in Britain and the US is anyone's guess. Demand could fade when overseas involvement in Iraq finishes, the Aust-ralian Strategic Policy Institute's Thomson believes. "Once the thuggery of Iraq extinguishes, it might not be needed so much. A lot of -people extrapolate what's happening today to tomorrow. But that might not be the case." J

How would you cope?

Take our quick quiz to find out how you'd deal with a sudden threat.

1. You're driving slowly in heavy traffic in a city in a dangerous part of the world. Suddenly, a car slams into you from behind. You stop, then notice people in the car in front are pulling on balaclavas and getting out guns. Do you ...

- A) Panic, and crawl under the dashboard, hoping they won't see you.
- B) Sound your horn, flash your lights and make as much noise as possible, hoping to attract attention.
- C) Make sure you keep a distance between yourself and other cars so you can swerve and drive quickly away.
- D) Take out a gun from your own arsenal under the front seat and begin firing.

2. You're out shopping when suddenly you realise the streets are full of an angry mob protesting against some American actions, and baying for blood. Do you ...

- A) Take out the little Australian flag you keep handy for such situations and display it prominently, while calling everyone within earshot "mate".
- B) Join in.
- C) Calmly assess the mood of the crowd, identify a safe place to retreat to, and make your way there.
- D) Set off your rape alarm.

3 You've just been pounced on in a lonely back street by a group of armed men, blindfolded, handcuffed and taken to their HQ. Do you ...

- A) Call them sons of whores, spit and swear at them to show how angry you are.
- B) Go along meekly with their demands, causing no trouble.
- C) Try to engage them in conversation to find out who they are, what they want, and assess your chances of escape later.
- D) Offer to saw off your own finger to send to your family.

Points:

1. A (3), B (2), C (1), D (4) 2. A (2), B (3), C (1), D (4) 3. A (4), B (2), C (1), D (3)

SCORES: 3-6 Congratulations! You live to see another day. 6-9 Think before you act. In a dangerous situation, it could mean the difference between life and death. 9-12 You really shouldn't be let out alone - anywhere.

Caption: "Roger" takes hostages at gunpoint during a mock hostile territories scenario.

Section: MAGAZINE

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