

OPINION

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Don't let 'Cyber Monday' crime spoil the season

Last week I was glad to share a reminder about the difference we all can make for the region's small businesses throughout the holidays by remembering to "shop small." That message should remain first and foremost throughout the busy days and weeks ahead.



TOM O'MARA

But there's no ignoring "Cyber Monday," the day after the traditional Thanksgiving weekend start to the holiday shopping season and the beginning of a rush of online purchasing that, according to reports, generates more than \$1 billion in spending by American consumers.

One thing we know for a fact about our rapid, global march into the world of e-commerce is that it's become big, big business.

But we also must recognize that there's an unprecedented exchange of online information going on, which compels this reminder: Don't overlook the privacy and other public policy issues raised by our leap into this segment of the modern economy.

The New York State Senate has held a number of legislative hearings over the years to give creditors, law enforcement officials, computer security experts, and others the opportunity to share their thoughts on mapping out more effective strategies to address a host of privacy concerns.

Just a few weeks ago, in fact, representatives of six Senate committees gathered at the Griffiss Institute in Rome, New York to hear fresh testimony from experts on cyber-crime. The concerns run the gamut but inevitably they include one that's become commonly known as "identity theft," arguably the overriding fear underlying today's online economy.

It's been noted in the past that identity theft costs more than eight million American consumers an estimated \$40 billion annually. According to the Federal Trade Commission (FTC), in 2012 New York State ranked 6th in the nation in per capita identity theft complaints.

It's clear that the availability of information in computer databases and the rapid growth of Internet commerce have produced a new breed of criminals who abuse technologies to steal consumer information and ruin consumer credit.

Indeed, identity theft is widely considered the No. 1 and fastest-growing financial and consumer crimes of this era.

The tactics of today's cybercriminals change as fast as our technology, usually faster. It all serves to highlight the ongoing challenge to keep identity theft laws

ahead of identity thieves. A decade ago, New York became the 43rd state in the nation to enact an identity theft law. But security studies continually point to the need to update our laws as frequently as cybercriminals update their ability to break them. It's no easy task.

One important new law approved a few years ago enabled consumers to place a "security freeze" on their credit reports if they suspect they are victims of identity theft. We've also strengthened New York's identity theft protections by enacting laws to restrict the ability of employers to use an employee's personal information and to allow identity theft victims to obtain restitution equal to the value of the time they spend fixing the damage, which is substantial. It takes an estimated average of 14 months for an identity theft victim to discover that his or her identity has been stolen. Victims then spend at least \$800 and devote more than 175 hours of their own time to clean up their credit reports after an identity theft has occurred, according to the federal General Accounting Office.

Additionally, identity theft victims have been subject to other complications, including denial of loan applications and false criminal records.

In short, it's costly and it's time-consuming. So the first line of defense is for every consumer to be aware of identity theft, how it's committed, and ways to protect against it. The FTC, the nation's lead consumer protection agency, operates a website to promote online safety.

Go to www.ftc.gov and click on the "Fighting Back Against Identity Theft" icon on the home page. Information can also be found on the New York State Division of Consumer Protection's website at www.dos.ny.gov/consumerprotection.

If you'd like a copy of a well-received New York State Senate brochure, "Protect Yourself from Identity Theft," just e-mail your request to me at: omara@nysenate.gov.

State Sen. Tom O'Mara, R-Big Flats, represents New York's 58th Senate District, which includes Steuben, Chemung, Schuyler and Yates counties, and part of Tompkins County.

ANOTHER VIEW



PRO/CON

Will interim deal prevent Iran from getting nuclear weapons?

Pro: Deal may help, but Middle East must be de-nuked

The interim deal struck with Iran by the "5 plus 1" powers shows promise for achieving the end that Iran will not wind up with a nuclear program. Whether it is the deal that will be responsible for that end depends, of course, on whether Iran was building nuclear weapons at all. If Iran does not develop nuclear weapons, we may never know whether it was the deal that brought that about.

Iran claims to the "5 plus 1" powers - the five permanent members of the U.N. Security Council, plus Germany - that its nuclear program is for peaceful purposes only. That hypothesis receives some confirmation from the deal, because Iran is making a substantial commitment in return for only a modest reduction in sanctions. Iran's willingness to give up so much to get so little may mean that it was not working toward nuclear weapons in the first place.

But on the assumption that Iran is working toward nuclear weapons, the deal

puts a definite crimp in any such efforts. Iran says it will stop high-level enrichment of uranium and will neutralize its stockpile of uranium that it has enriched to a high level. It will install no new centrifuges, these being necessary to enrich uranium.

The West has been suspicious of Iran's activities at a nuclear reactor in the Iranian town of Arak. Iran now commits to stop any production of nuclear fuel at that facility. It will provide design information on the Arak reactor - information previously not available.

Importantly, Iran will allow inspections by the International Atomic Energy Agency much more broadly than before. Thus, the "5 plus 1" are not relying on Iran's word alone.

Finally, the deal is short-term only - a mere six months. The concept is to keep Iran from activity that might bring it closer to weaponry while efforts are made for a permanent deal. The International Atomic Energy Agency reported several weeks ago that Iran

was already slowing production processes that held weapons potential.

If Iran violates the deal, the promised reductions in sanctions could disappear. Sanctions could be reinstated or increased.

In Congress, the many members who oppose the deal don't plan to stop trying to pass increased sanctions even now. If at the end of six months Iran is not in compliance, reinstatement of the reductions, plus even more sanctions, would almost be a certainty.

On Iran's side, it is getting only a modest reduction in the sanctions that have been crippling its economy. So its economy will continue to be crippled during the six-month period. For Iran, the deal is no free ride.

One can never ensure that a state bent on nuclear weapons will never develop them. So no matter how much Iran dismantles now, it could pick up again in the future.

States sometimes see a need for nuclear weapons to counter adversaries who

have them. In the Middle East, the only state with nuclear weapons is Israel, an adversary of Iran.

A good part of the impetus for Iran to go nuclear is to become a counterweight to Israel. A focus broader than just Iran might better ensure that it not develop nuclear weapons in the long term.

Israel has never allowed outside inspections, it has refused to sign the nuclear non-proliferation treaty, and it refuses even to acknowledge the nuclear weapons it is known to possess.

The "5 plus 1" countries have been silent on Israel's nuclear weapons. Pressuring Iran while giving Israel only a wink and a nod lends a political cast to the efforts of the "5 plus 1." They could achieve the moral high ground - and reduce the risk of Iran going nuclear - if they committed to seeking elimination of nuclear weapons in the entire Middle East.

John B. Quigley is a professor of law at Ohio State University.

Con: Deal will make an Iranian atom bomb more likely

The six-month deal between U.S.-led negotiators and Iran will make an Iranian atomic bomb more likely, not less, because it significantly strengthens the very regime in Tehran that so desperately wants nuclear weaponry.

In essence, the agreement undercuts the premise on which years of mounting economic and financial sanctions against the Islamic Republic had rested - that sanctions would force the regime to choose between its nuclear aspirations and its own survival and, in the end, it would pragmatically choose the latter.

By providing \$7 billion in sanctions relief - including more than \$4 billion in oil revenues that are frozen in foreign banks - the agreement will give the regime significant breathing room by preventing an economic collapse, thus boosting the spirits of its disgruntled citizenry. That will reduce public pressure on the regime, strengthening it at home and emboldening it to make more nuclear progress even under this agreement.

Due to the sanctions, Iran's rial had become the

world's least valued currency last year and its economy was suffering from severe hyperinflation, according to the group United Against Nuclear Iran. But, with Iranian President Hasan Rouhani's election in June, his charm offensive, and the West's subsequent refusal to impose new sanctions, the rial had recovered 25 percent of its value since June - and it jumped another five percent after negotiators announced the deal in Geneva.

Moreover, Western energy, automobile, and other major businesses are already anticipating a return to business with Iran through trade, investment and other means that will chip away significantly at Iran's isolation.

Nor, despite what top U.S. officials say, can Western powers easily reverse course and end the sanctions relief.

Over the last decade, U.S. and European officials had painstakingly crafted the sanctions system that finally forced Tehran to the bargaining table, and they were forced to overcome enormous opposition from major Western business interests that sought

to continue making money in Iran. Now, with the door cracked open and businesses returning, officials will hardly find it easy to shut it again.

Sanctions relief, of course, would make sense if it came with enough Iranian concessions to justify it - that is, if the deal forced a real roll-back of Iran's nuclear capacity that presaged its eventual abandonment and such ironclad guarantees against Iranian cheating as an international right to unfettered inspections.

But, that's not what this deal will bring. Instead, it essentially protects all of Iran's nuclear progress to date, provides for inspections only at a limited number of sites, allows Iran to continue enriching uranium at low levels, and - despite U.S. assertions to the contrary - seems to acknowledge Iran's right to enrich.

Specifically, Iran can, and surely will, add to its stockpile of low-grade enriched uranium that it can later convert to weapons-grade level, and it won't have to dismantle any of the centrifuges it has installed.

While international

inspectors can conduct daily inspections at the Natanz and Fordo sites, they can't roam freely to inspect other sites, including any that the regime has hidden from view.

Moreover, the deal greatly reduces the ability of America's closest - and most worried - regional ally, Israel, to defend itself from Iran's continuing annihilationist threats by using military force to cripple its nuclear program.

Yes, Israel still can launch strikes, and Prime Minister Benjamin Netanyahu served notice that it may do so. But, Jerusalem clearly won't have Washington's backing, and any strike that comes in the midst of what could become a long-term global focus on negotiations will invariably leave the Jewish State dangerously isolated.

The stronger the Iranian regime is at home, the more likely that it will continue to pursue nuclear weaponry. By strengthening the regime, the nuclear deal greatly increases the likelihood of an Iranian nuclear weapon.

Lawrence J. Haas is a senior fellow at the American Foreign Policy Council.

First Amendment

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press, or the right of people peaceably to assemble, and to petition the Government for a redress of grievances.