

Editor's Note

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A Time for Calm

By Bill Roof
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A formal declaration notwithstanding, the United States must prepare to stamp out organized terrorism. This will have a profound impact on the global insurance industry well beyond the estimated billions in losses from the attacks in New York City and Washington, D.C. Last week's heart-wrenching human devastation remains incomprehensible. The country has been attacked...is under attack from forces not entirely unknown but certainly poorly defined. And therein lies the rub.

The greatest challenge, maintains the world's intelligence community, is not finding the enemy but in figuring out just how to identify the enemy, perhaps not unlike the challenges the British military faced when trying to defeat the colonists some 200 plus years ago. As a great people of clear conscience and kind heart and as an industry of measured response, we must strive for calm and understanding. But make no mistake, we must also stand united with ironclad resolve in the quest to identify the enemy and bring him to swift accountability.

Much has been said about the possible role of Arabs in this tragedy, especially the Saudi billionaire renegade Osama bin Laden. Many throughout the world harbor a deep hatred of all things American. We've all seen the televised displays of jubilation from largely Arab nations at the news of the attacks. And when such spectacle fills us with rage and anger, it is an awfully strong temptation to lash out at enemies real or imagined. Even if it is finally determined that the perpetrators who committed these acts are of Arabic descent, the enemy is not the Arabic people or those who follow the dictates of Islam.

I lived with my family and worked for more than eight years in Saudi Arabia among hundreds and hundreds of Gulf Arabs. I remember clearly the reactions of Saudis to the bombing of the Al Khobar Towers, which was located only a few miles from my house. And I remember their reactions to the bombings in nearby Manama, Bahrain. There was an outpouring of compassion and outrage at the atrocities, as most Saudis are certainly not terrorists nor are they supporters of terrorism. In fact, most abhor terrorism and its consequences.

That is not to say they don't disagree with many of the policies of the U.S., as we may disagree with certain policies of most Arab states. But our disagreement does not result in the orchestrated destruction of innocent people.

This is not an Islamic act nor an Arab act. It is the work of a madman, or madmen, with a twisted view of the world who may or may not happen to be Arabic. Right now our enemy is panic and fear, the goals of the terrorist. We must fight against each with calm and reason to enable the pursuit of a thoughtful and reasoned response both on a national and personal level and to promote understanding and unity among all peoples, so that such a heinous act will not happen again.