

HEZBOLLAH AND THE MEXICAN DRUG CARTELS

Despite assurances that radical Islam is on the run, the United States today is facing the high risk of imminent terrorist attacks due to the ever strengthening alliance between the Mexican Drug Cartels and the radical Islamic terror group known as Hezbollah. Fully sponsored by Iran, the effect of Hezbollah operating in Mexico and Venezuela poses a direct threat to America's national security, not only because of Hezbollah's past acts of terrorism in the Middle East and elsewhere, but also because of the United States' continued financial and political support to its ally Israel.

Hezbollah is a well organized Shi'a militant group known for being an anti-American entity, but also a terrorist organization that receives support and funding from Iran. In fact, the funding that Hezbollah receives from the Islamic Revolutionary Guards Corp ranges from \$100-\$200 million annually. While not yet tied to any major attack on the homeland, Hezbollah has been linked to many terrorist attacks that have been directed at Americans.

These particular terrorist attacks include: the 1983 bombing at the U.S. Embassy in Beirut which killed 17 Americans out of 63 total; the 1985 hijacking of TWA flight 947 which resulted in a U.S. Navy crewer being killed; and the 1996 Khobar Towers bombing in Saudi Arabia that resulted in 19 Americans being killed. Hezbollah's main goal since its creation has been to target Israel with destruction, starting in Lebanon and extending to the entire nation. Accordingly, the United States is viewed as an enemy in the eyes of Hezbollah.

While al-Qa'eda operatives entering

the United States to conduct terror attacks remain of great concern (according to the Los Angeles Times, in May of 2012, a raid that was conducted on Osama bin Laden's compound revealed that he was planning to have "operatives with valid Mexican passports who could illegally cross into the United States to conduct terror operations") Hezbollah operatives are in a better position to act against America. In July of 2012, DHS Secretary Janet Napolitano reported to the U.S. House of Representatives Committee on Homeland Security that there were confirmations of terrorists crossing the Southwest border with the intention of harming American citizens.

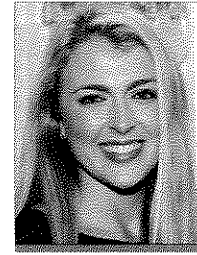
It is Hezbollah that is the number one proxy of Iran. While also having an anti-Israeli agenda, Iran has been known in the past to use Hezbollah to carry out violence at their behest. In the Texas Public Safety Threat Overview for 2013, there are discussions of law enforcement agencies concerns over Hezbollah's presence in Mexico. According to the Overview: "We are also concerned about the potential that Hezbollah-related networks could be used to facilitate attacks against U.S. targets ... in the event that hostilities escalate between Iran and Israel and their allies."

The concern over Hezbollah using trafficking routes of the Mexican Drug Cartels has raised considerable concern with law enforcement agencies. One cartel in particular that Hezbollah has been linked with is Los Zetas. Terrence Rosenthal, from the Center for Security Policy, states that Hezbollah and Los Zetas are a dangerous combination because, "It is a money laundering operation that has the power to supersede local government, weaken

communities, and make people subject to criminal tyranny." By Hezbollah having an alliance with Los Zetas, they have not only taught the drug cartel how to build bombs, but they have also built tunnels along the border that are similar to those dividing Gaza and Egypt. Furthermore, according to former FBI agent and security consultant Jim Conway of Houston, Texas, the link between Iran, Hezbollah and Venezuela is irrefutable.

With Hezbollah operatives in Mexico forming alliances with the drug cartels, these Islamic extremists can smuggle suicide murderers and even weapons of mass destruction into the United States. The threat to our national security is even more enhanced by the fact that the Mexican government has lost some of its strength and control in recent years. As a result of the lack of impact the Mexican government has, Hezbollah and the drug cartels will be able to continue to operate within Mexico and use it as a basis for smuggling routes into the United States. Thus, the threat Hezbollah and the drug cartels pose to our national security will continue to escalate until something is done to stop them.

Mary Christian Barr, is a Research Fellow at the Center for Terrorism Law, St. Mary's University School of Law, San Antonio.



MARY CHRISTIAN BARR

St. Mary's University
School of Law

PPACA compliance — Time is running out

Signed into law in March of 2010, The Patient Protection and Affordable Care Act (PPACA) creates unique challenges for companies of all sizes throughout the United States. With full implementation being phased in over several years, PPACA is nearing its most significant milestone as we approach October 1st, 2014. This is the last date by which all companies subject to the Act must have contracted for a PPACA compliant medical plan or face the penalties. Following a recent press conference held by President Obama wherein he referenced the successes of his PPACA program, it has become evident that there will be no further delays or changes to the legislation. The time to act is now!

Companies now have to choose between the financial impacts of offering a health insurance program which meets PPACA standards or to be subjected to heavy penalties based on an employee's access to federal subsidies on the various insurance



JOSH RING

Vice President El
Dorado Insurance
Agency Inc.
(800) 221-3386
joshring@eldorado
insurance.com

exchanges or "Insurance Marketplace" as it is now referred to. In general, exchange subsidies are based on income, thus lower paid employees are more likely to receive subsidized health insurance and may pose a greater exposure to employer costs. For a minimum wage employee the subsidy can be as much as 97% of the actual premium for the insurance.

Traditional Network Current Market Solutions such as Blue Cross, AETNA, Kaiser, United Healthcare and CIGNA offer options for employers of various sizes. However, these programs are written with strict underwriting requirements based on both employer contribution percentages to the final premium and minimum employee participation rates amongst the eligible group. Unfortunately for employers with lower paid employees, employer contributions are too costly and any employee contribution requirement will

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