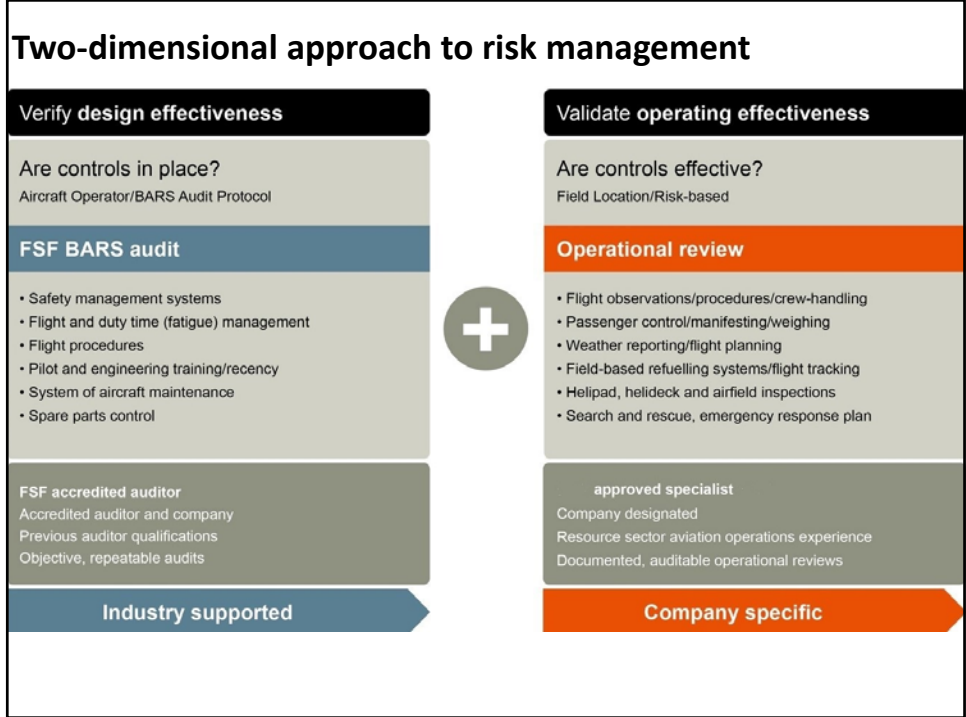




**A desk is a dangerous place  
from which to view the world**  
John le Carre



... there is a lot to be learned in the 2<sup>nd</sup> dimension



## Two-dimensional approach to risk management

