



Security/ Privacy: Building Public Confidence in Electronic Transactions

A Presentation by Idaho's Two
National Centers of Excellence

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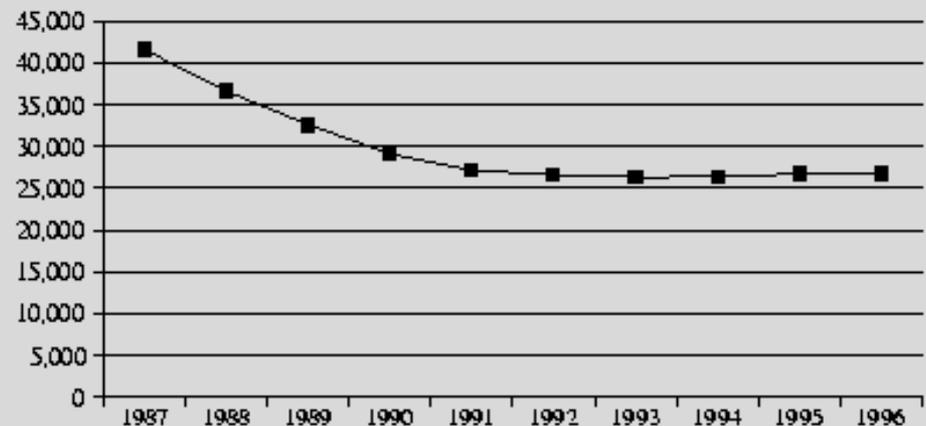
Corey Schou
Schou@mentor.net

Why are your Universities here?

America's New Deficit drew attention to the significant decline (more than 40 percent between 1986 and 1994) in bachelor's degrees awarded in computer science. Recent data indicates that the decline has come to a halt, and there has been modest but steady growth in the number of computer and information sciences bachelor's degrees awarded between 1993 and 1996, rising from a ten-year low of 26,338 in 1993 to 26,837 in 1996⁴⁴ (see Figure 15). In addition, there is evidence to support the prospect for rapid growth in the number of bachelor's degrees awarded in computer science and computer engineering.

Contrary to the precipitous decline in bachelor's degrees in the late 1980s, the number of associate (Figure 10, see page 33) and master's degrees (see Figure 16, next page) awarded in information technology grew moderately between 1987 and 1996, while the number of doctoral degrees more than doubled (431 in 1987 to 950 in 1996, though the 1996 figure represents a dip from 1,024 in 1995) (see Figure 17, next page).

FIGURE 15. Bachelor's Degrees in Information Technology, 1987 - 1996

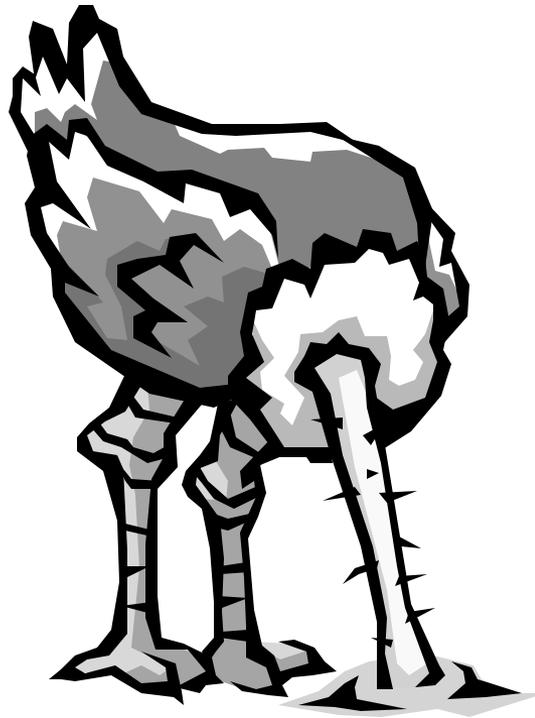


ONLY 10 PhDs in Direct Information Assurance Areas



There is nothing to worry about

- ◆ This is one approach to the problem



JUST HACKED:

- www.china.com
- www.zapnow.com
- www.linux.org.mx
- www.affiliatedrecords.com
- www.mxcert.org.mx
- www.alarmax.com.mx,

www.cruzroja.org.mx,

www.oceanica.com.mx,

www.carnaval.com.mx,

www.mazcity.com.mx,

www.exxor.com.mx,

www.bandaelreco.do.com.mx,

www.ibalpe.com.mx,

www.haciendadelmar.com.mx,

www.lasflores.com.mx,

www.grupotecnica.com.mx,

www.mazatlangolfking.com.mx

- www.oreilly.com, www.barbra-streisand.com, www.ora.com, www.yellowpages.ca, www.sprint.net, www.cs.purdue.edu, www.playboy.com, www.homyweb.com

April Fools!

Not every hacked web site is really a hacked web site, as many of us recently learned.

NOT HACKED:

- movies.go.com
- www.simcity.com
- www.artbell.com
- security.pine.nl
- Hacker News

Network

- White House
- Kipling
- MTV

Microsoft
HACKED?

FREE KEV

Copy this bumper sticker and post it to your site! To order stickers for your car/neighborhood, click here.



Current
Spring

NOW



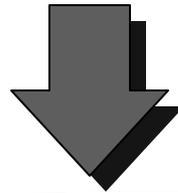
We should not do anything on the Internet!

◆ Progress Stops

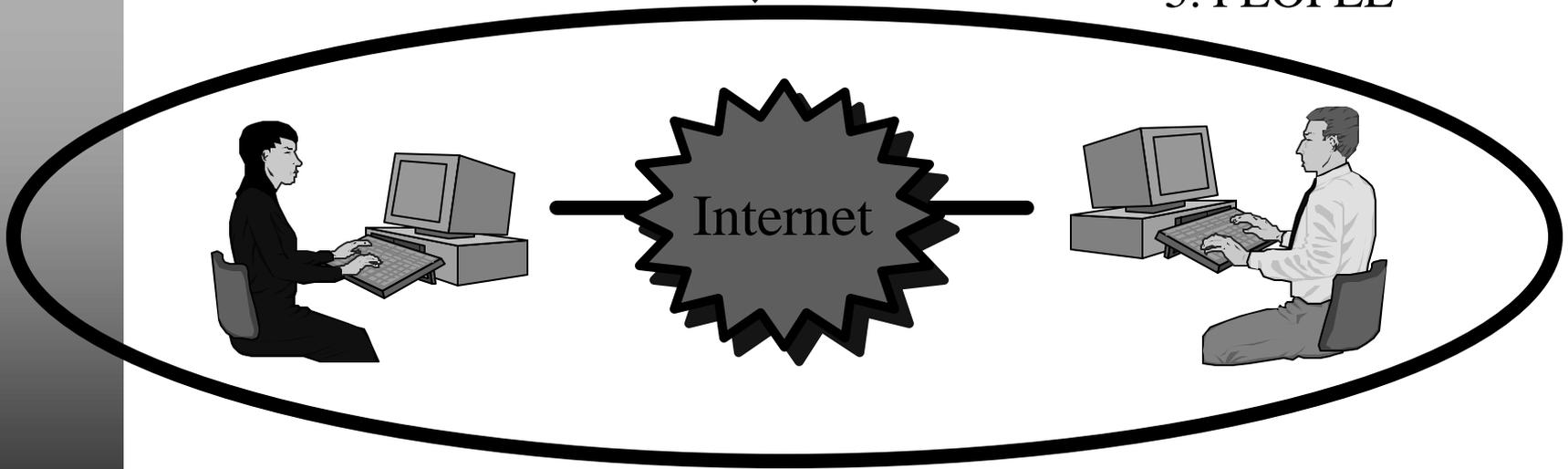


Where are Computer Systems Vulnerable?

Here.



1. Hardware
2. Software
3. Data
4. Communications
5. PEOPLE





Good News

Sound Management

Risk Management

Awareness

Training

Education

Good Practices

All Address The Problem

They Are Effective Countermeasures

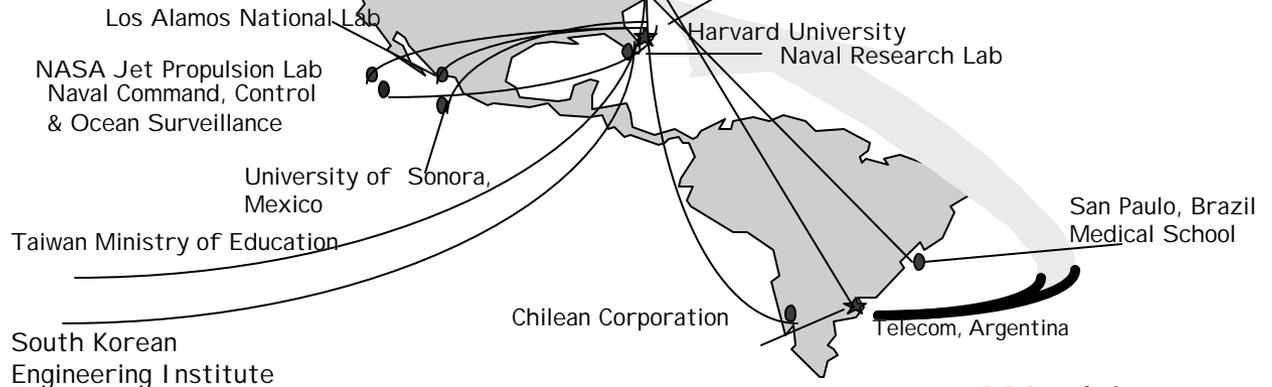
Bad News

Security system failures have been with us since there were systems of any kind to secure.

It is important to realize that there will be failures and plan for contingencies.

Cracks

US, Brazil, Chile,
Korea, Mexico
Taiwan



Washington Post
March 30, 1996

FACT 1

◆ COMPUTERS ARE CRITICAL TO FULFILL YOUR AGENCY MISSION!

Oil & gas delivery & storage

Telecommunications

Electric power

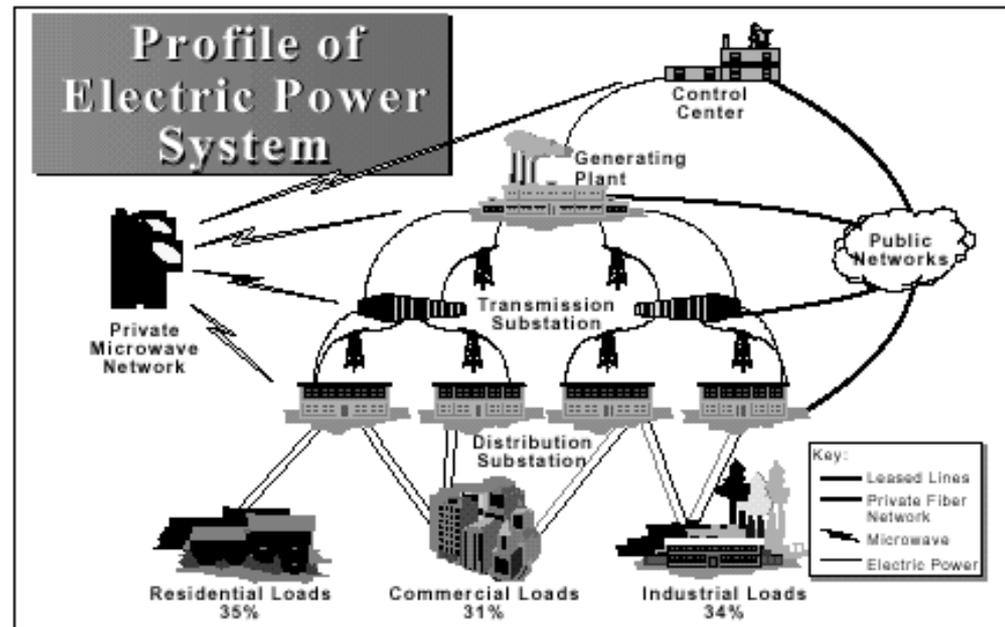
Transportation

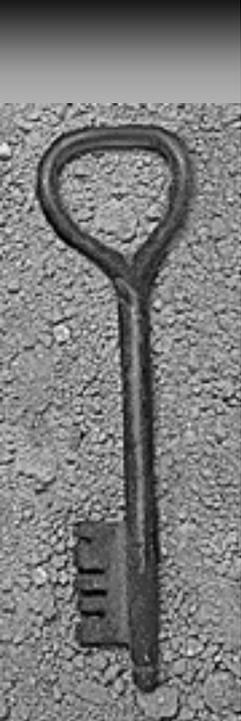
Banking & finance

Water

Emergency services

Government services





FACT 2

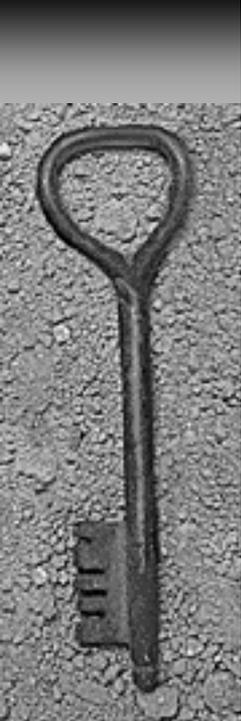
◆ THERE ARE DEFINED THREATS TO YOUR COMPUTER SYSTEM!

"A highly computerized society like the United States is extremely vulnerable to electronic attacks from all sides. This is because the U.S. economy, from banks to telephone systems...relies entirely on computer networks."—Foreign Government Newspaper

Information Age Threat Spectrum

National Security Threats	Info Warrior	Reduce U.S. Decision Space, Strategic Advantage, Chaos, Target Damage
	National Intelligence	Information for Political, Military, Economic Advantage
Shared Threats	Terrorist	Visibility, Publicity, Chaos, Political Change
	Industrial Espionage	Competitive Advantage Intimidation
	Organized Crime	Revenge, Retribution, Financial Gain, Institutional Change
Local Threats	Institutional Hacker	Monetary Gain Thrill, Challenge, Prestige
	Recreational Hacker	Thrill, Challenge





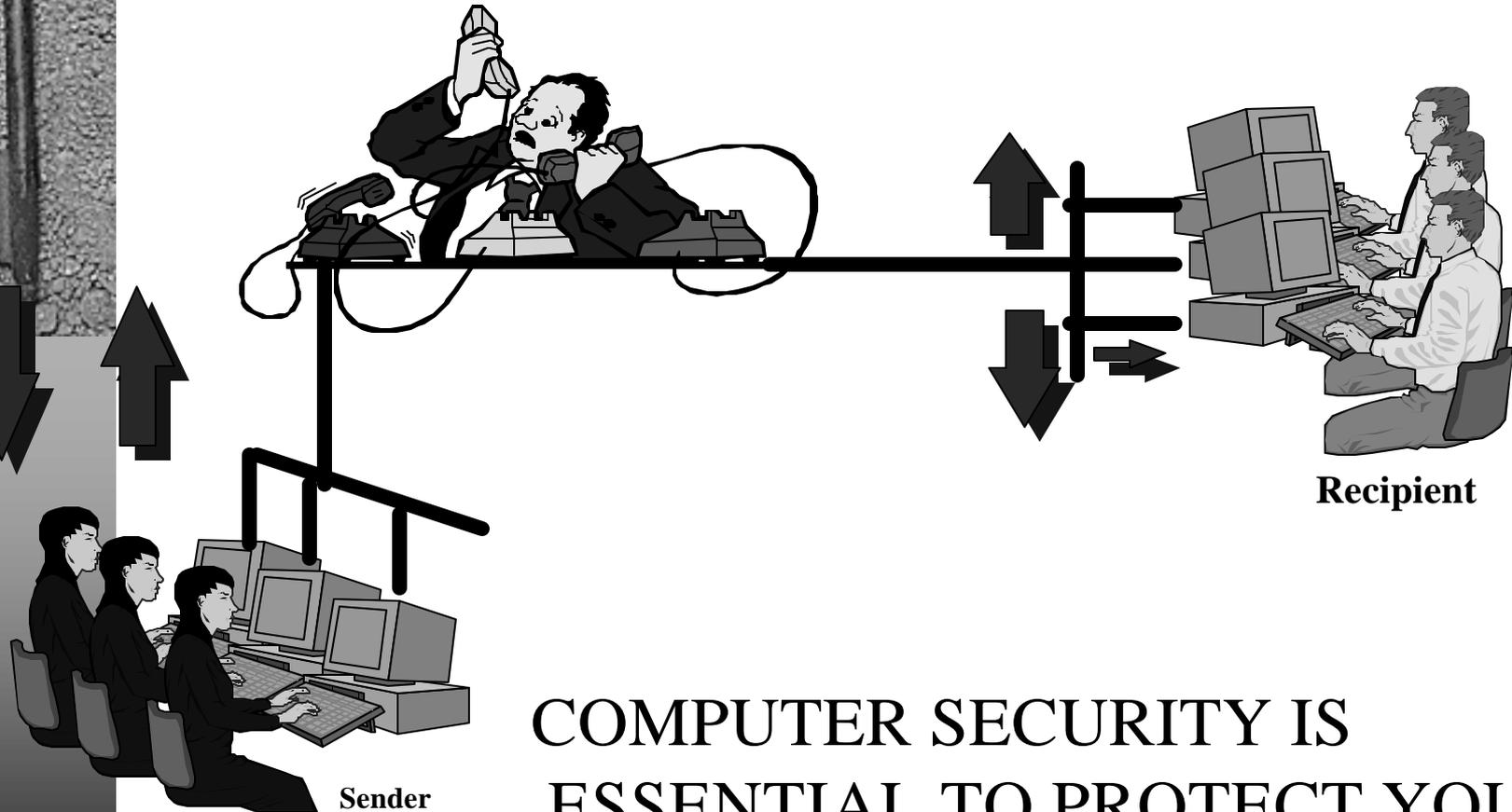
FACT 3

- ◆ **COMPUTER SYSTEMS ARE VULNERABLE!**

- ◆ **THREATS BY PEOPLE**
 - Unintentional Actions => 50-60%
 - Intentional Actions => 15-20%
 - Outside Actions => 1-3%

- ◆ **PHYSICAL and ENVIRONMENTAL THREATS**
 - Fire Damage => 10-15%
 - Water Damage => 1-5%
 - Natural Disaster => 1%

FACT 4

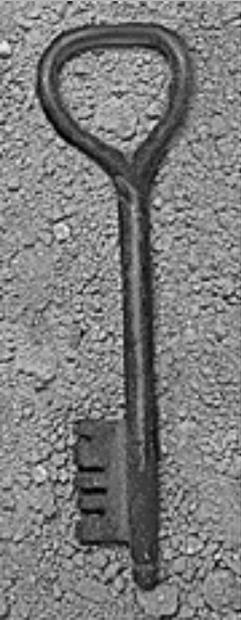
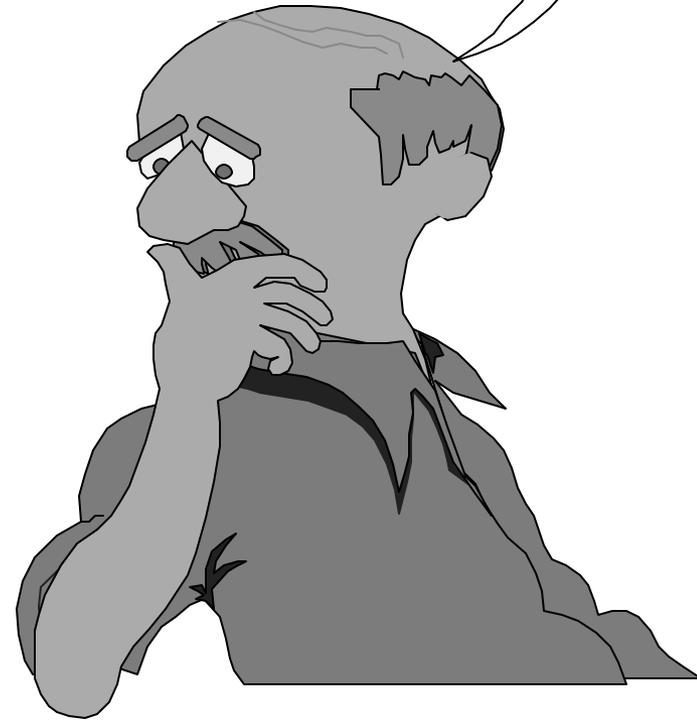


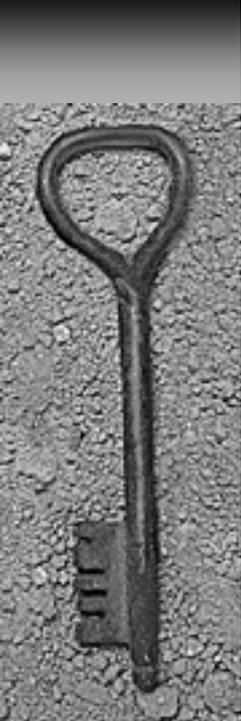
COMPUTER SECURITY IS
ESSENTIAL TO PROTECT YOUR
SENSITIVE INFORMATION!

FACT 5

- ◆ RISK MANAGEMENT IS AN EXECUTIVE RESPONSIBILITY!

Who?
What? How?
When?
Where?

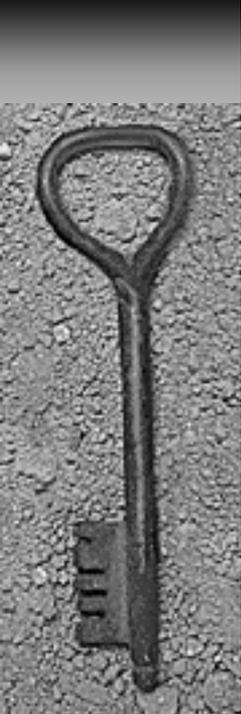




FACT 6

- ◆ **COMPUTER SECURITY AWARENESS AND TRAINING PROGRAMS REDUCE RISK!**





FACT 7

◆ A COMPUTER SECURITY PLAN IS AN EFFECTIVE EXECUTIVE TOOL

Executive Summary

Table of Contents

I. Introduction

- A. General**
- B. Security Management**
- C. System Overview**

**II. Computing Facility
Description/Configuration**

- III. System Description**
- A. System Configuration**
 - B. Hardware Description**
 - C. Software Description**

IV. System Accesses and Ops.

- A. System Access**
- B. System Preparation**
- C. Data Process**
- D. Mode Termination**

V. System Audit

- A. Manual**
- B. Automated**

VI. Media and Hdw Control

- A. Control and Accountability**
- B. Sanitization**
- C. Maintenance**

VII. A. Concept of Ops.

- B. Duties**
- C. Virus Protection**

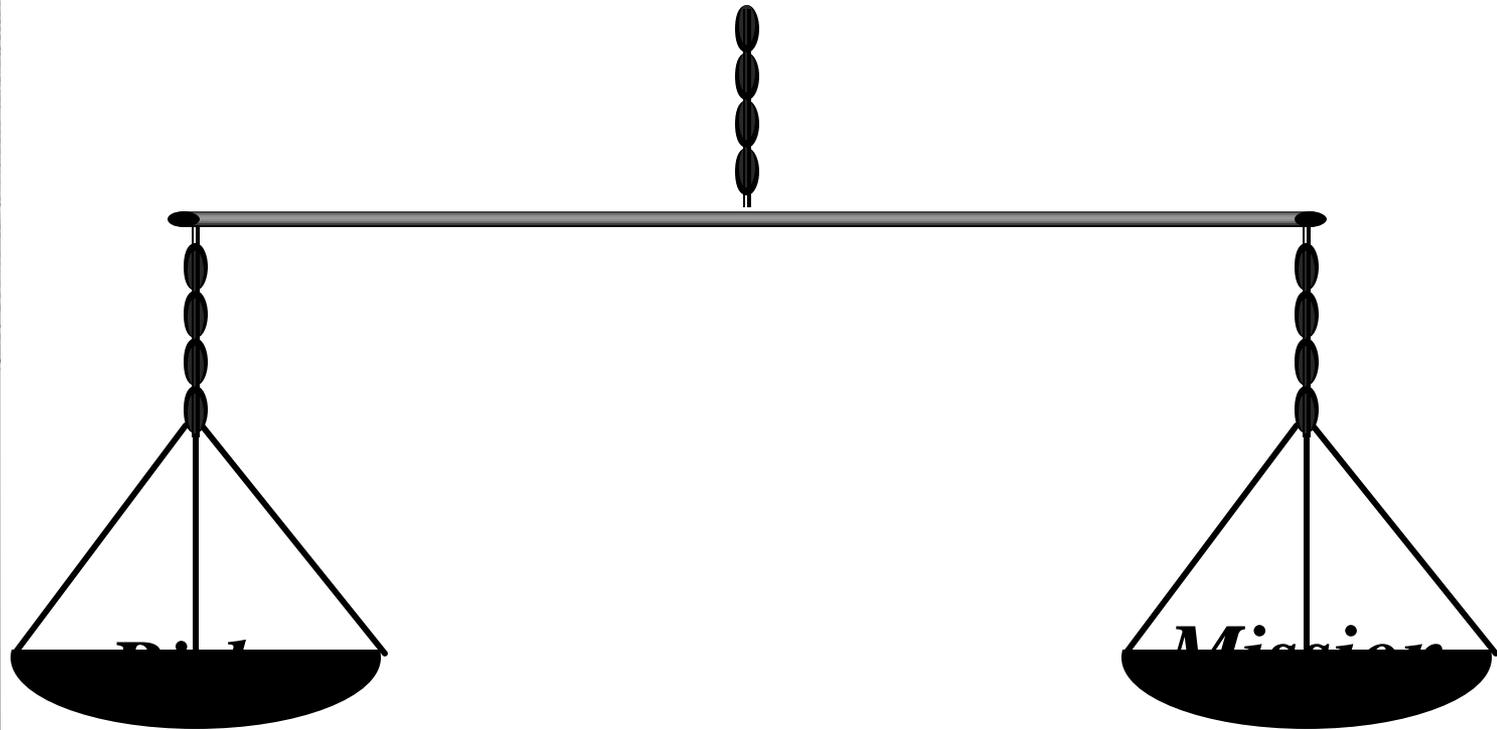
VIII. Policy

- A. Introduction**
- B. Applicable Documents**
- C. Compliance**

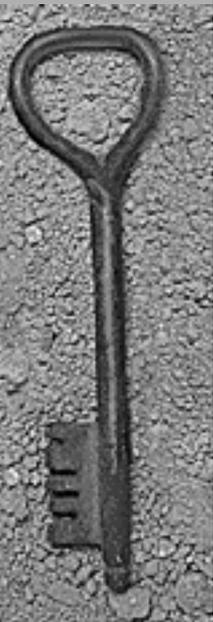
IX. Documentation & Training

- A. Documentation**
- B. Security Training**

Risk Management

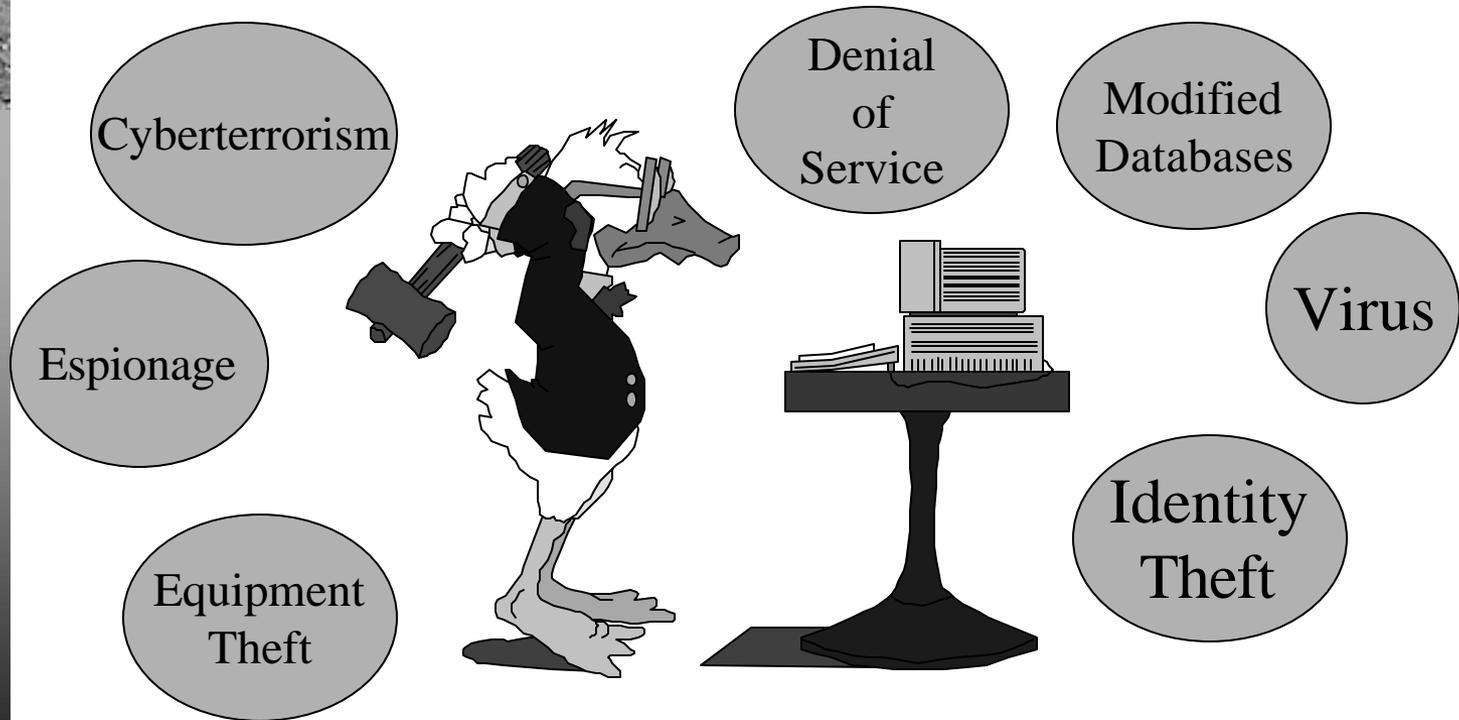


$\text{Risk} = \text{Threat} \times \text{Vulnerability} - \text{Security}$



What is “Security”?

- ◆ To decide whether a computer system is “secure”, you must first decide what “secure” means to you, then identify the threats you care about.



Current Incidents

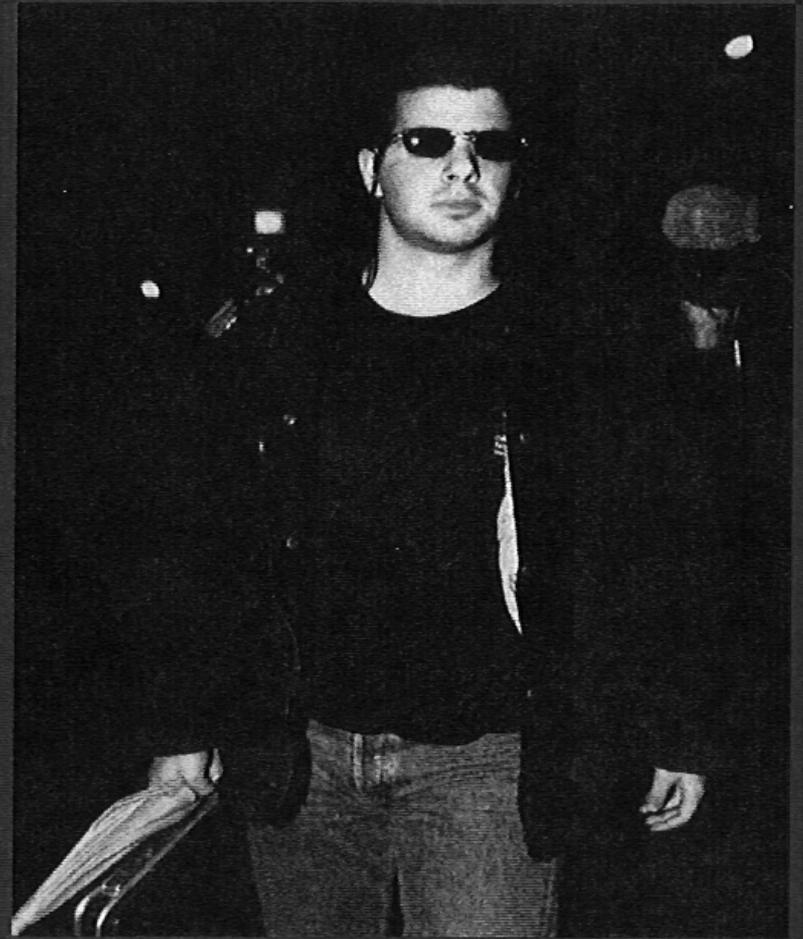
Contacted 3 American you
to help infiltrate
computers in U.S.

Used internet to break into

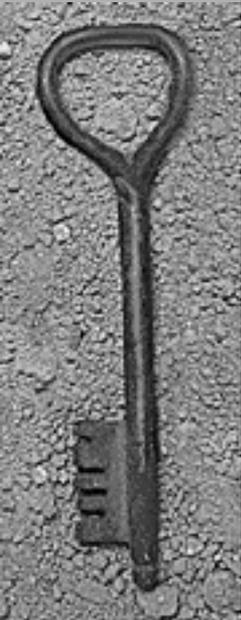
- Pentagon
 - (During Op Prep)
- U.S. Universities
- Own Country

Arrested/Trial Pending

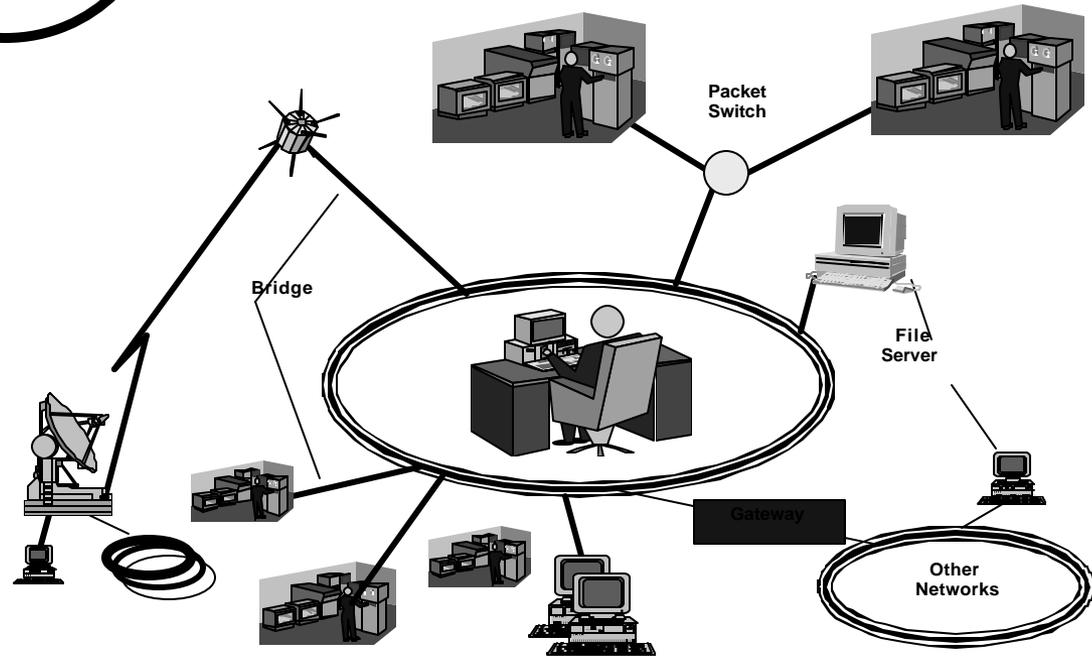
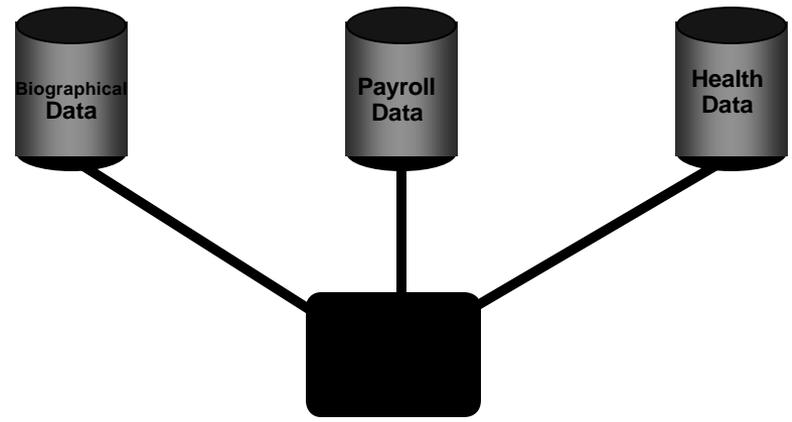
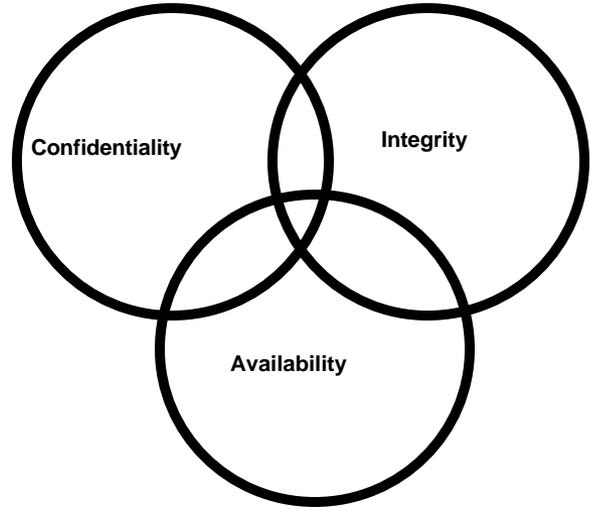
- In Israel



Analyzer (Ehud Tenebaum)

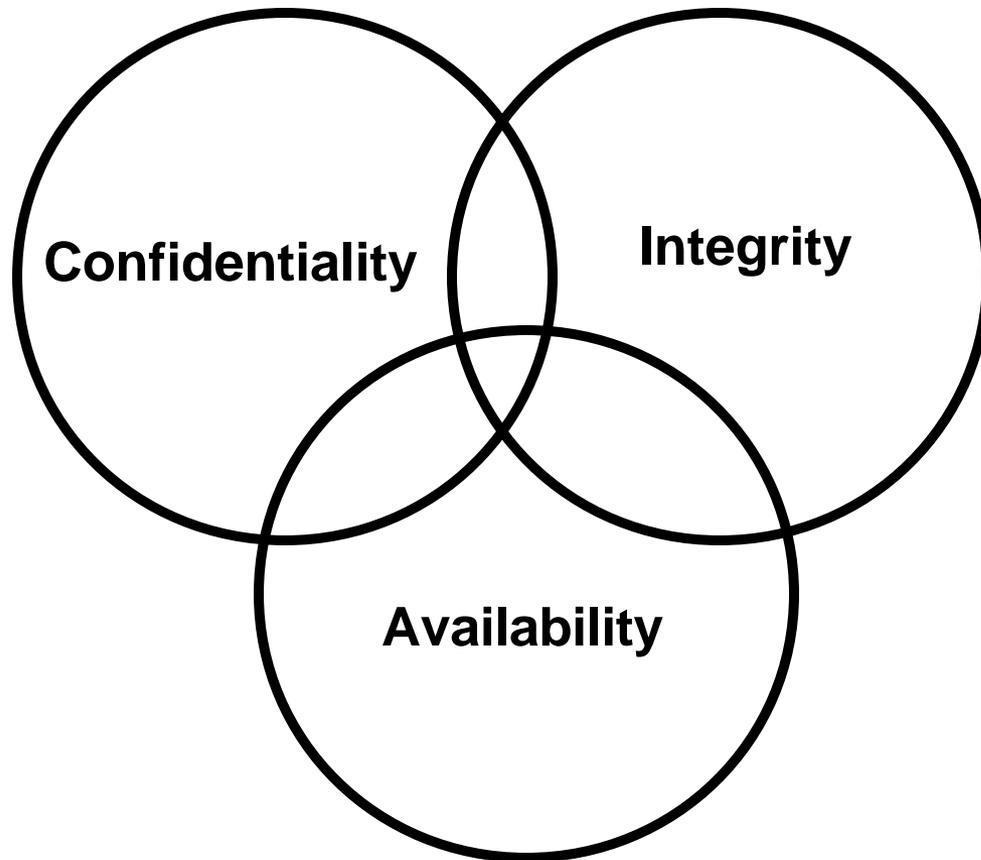


Current Issues



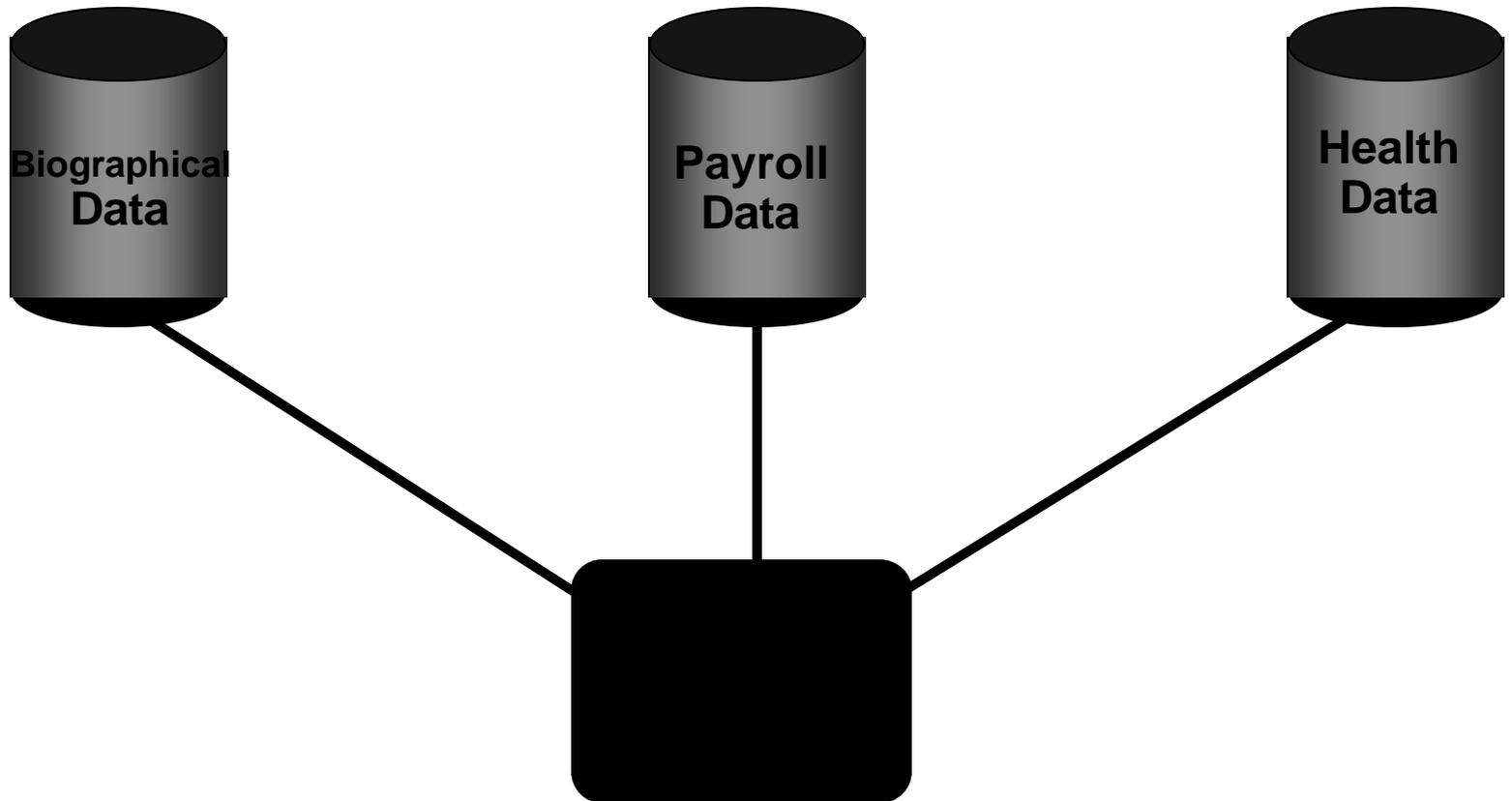
Current Issues

Confidentiality, Integrity, Availability



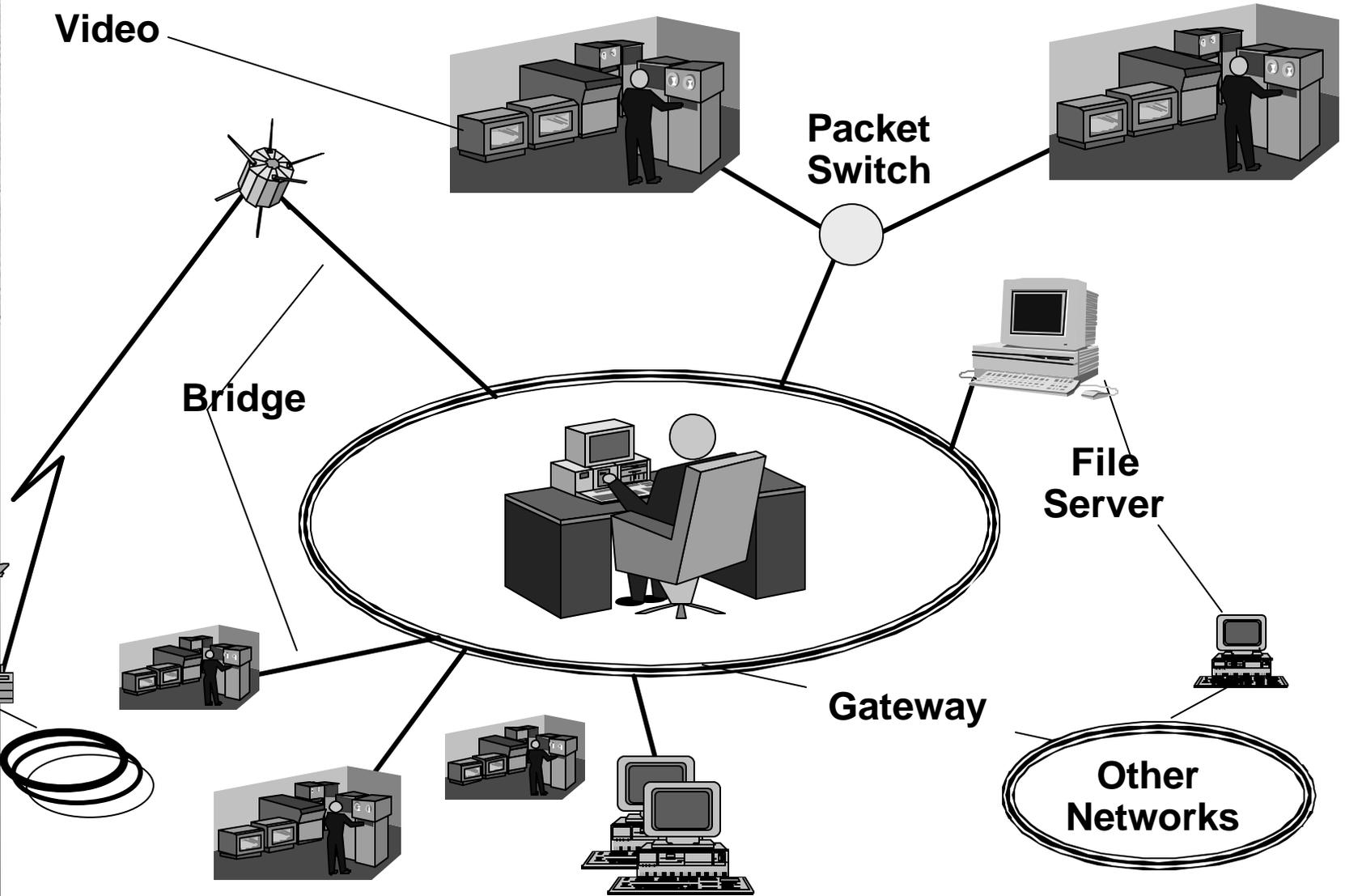
Current Issues

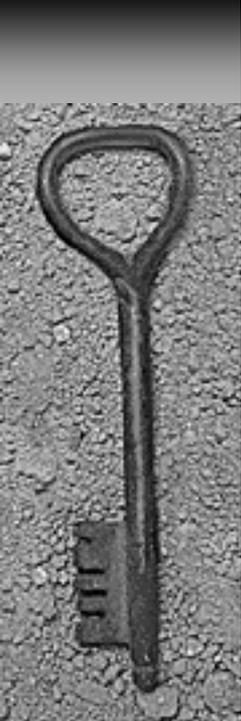
Data Aggregation and Sensitivity



Current Issues

Inter-connectivity





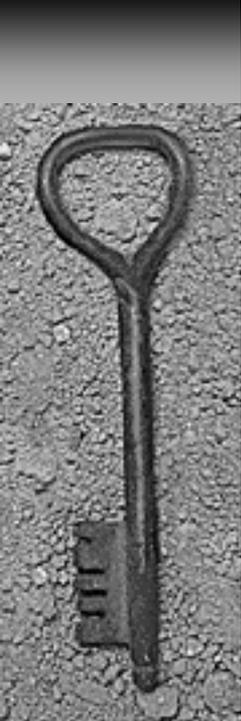
Current Issues Common Misconceptions

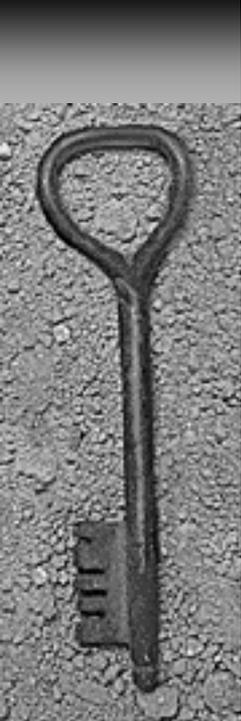
- ◆ Computer Security Deters Only Criminals
- ◆ Implementation and Costs are Prohibitive
- ◆ No One Cares
- ◆ Firewall, I don't need no stinking firewall
- ◆ Virus Protection is the Key
- ◆ Once Secure — Always Secure
- ◆ Encryption Is The Solution

Who can attack a computer system?

It comes down to access. If there is any kind of access, the system might be vulnerable to misuse of that access.

Of course, if there is **no** access, the computer isn't much use!

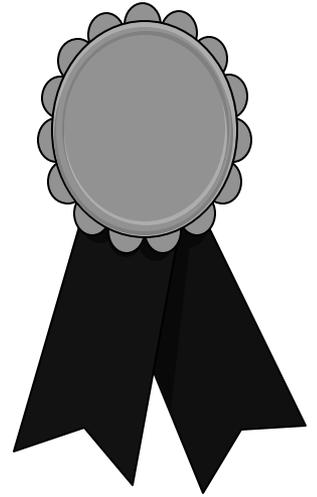


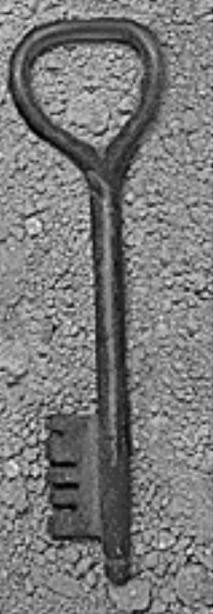


F.B.I. STATISTICS

◆ Computer Crime:

- 1% is detected.
- 7% of the detected crimes are reported.
- 3% result in jail sentence.
- Jail sentences are short term
- 75% increase per year in computer intrusions.
- 36% increase in Computer crime
- Very little physical harm risk



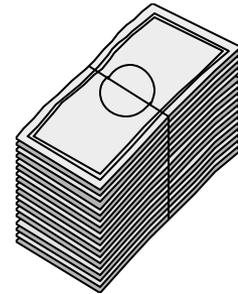


HOW IT COMPARES ?

- Avg. Bank Robbery \$2,500
- Avg. Bank Fraud \$25,000
- Avg. Computer Crime **\$500,000**

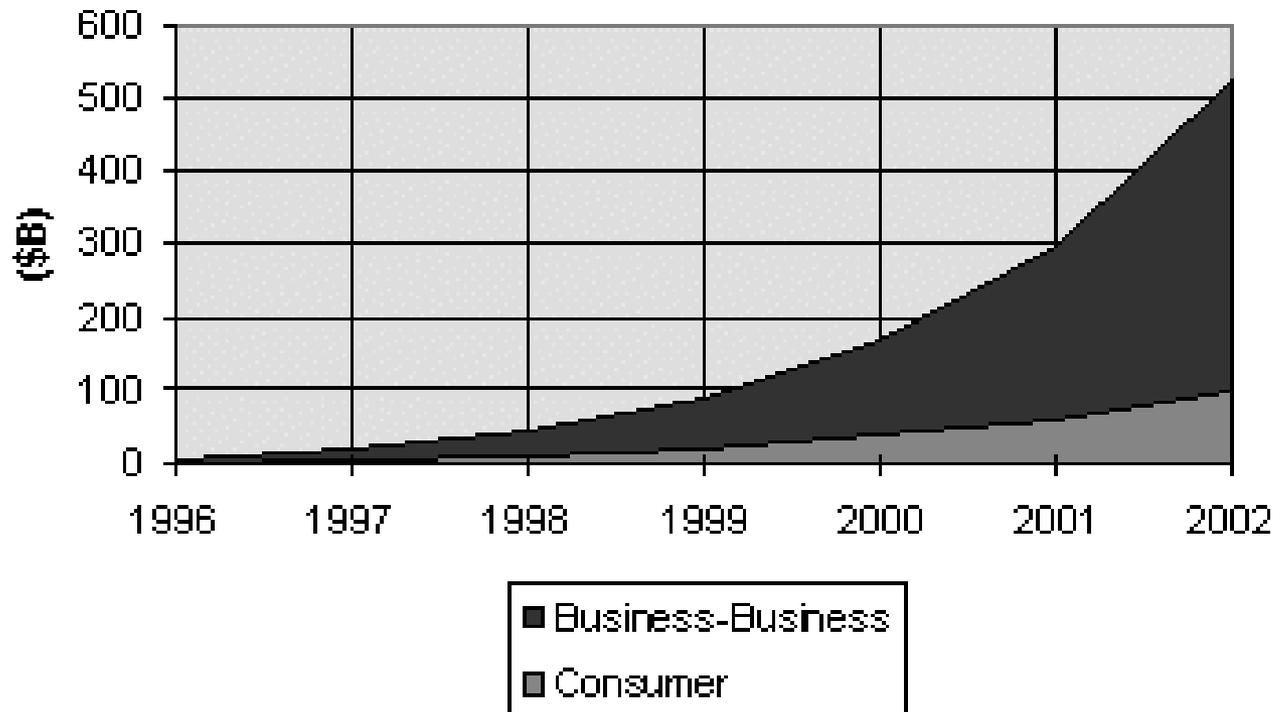
◆ Computer Crime Loss:

- \$5 -\$10 BILLION annually.

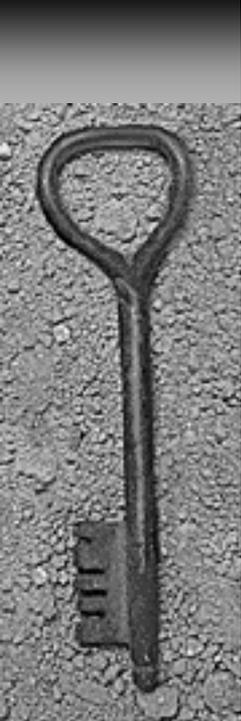


The Financial Stakes Are High

**Worldwide Internet Commerce Revenues:
Business and Consumer Segments, 1996-2002**



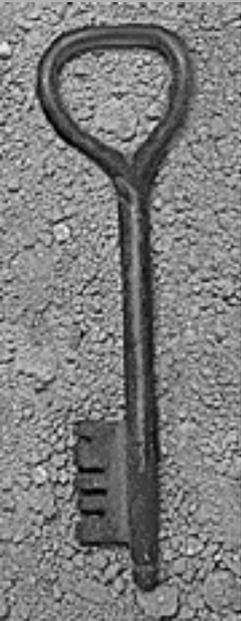
From International
Data Corporation,
www.idc.com,
as presented on
<http://www.roswell-online.com/shopping/growth.htm>



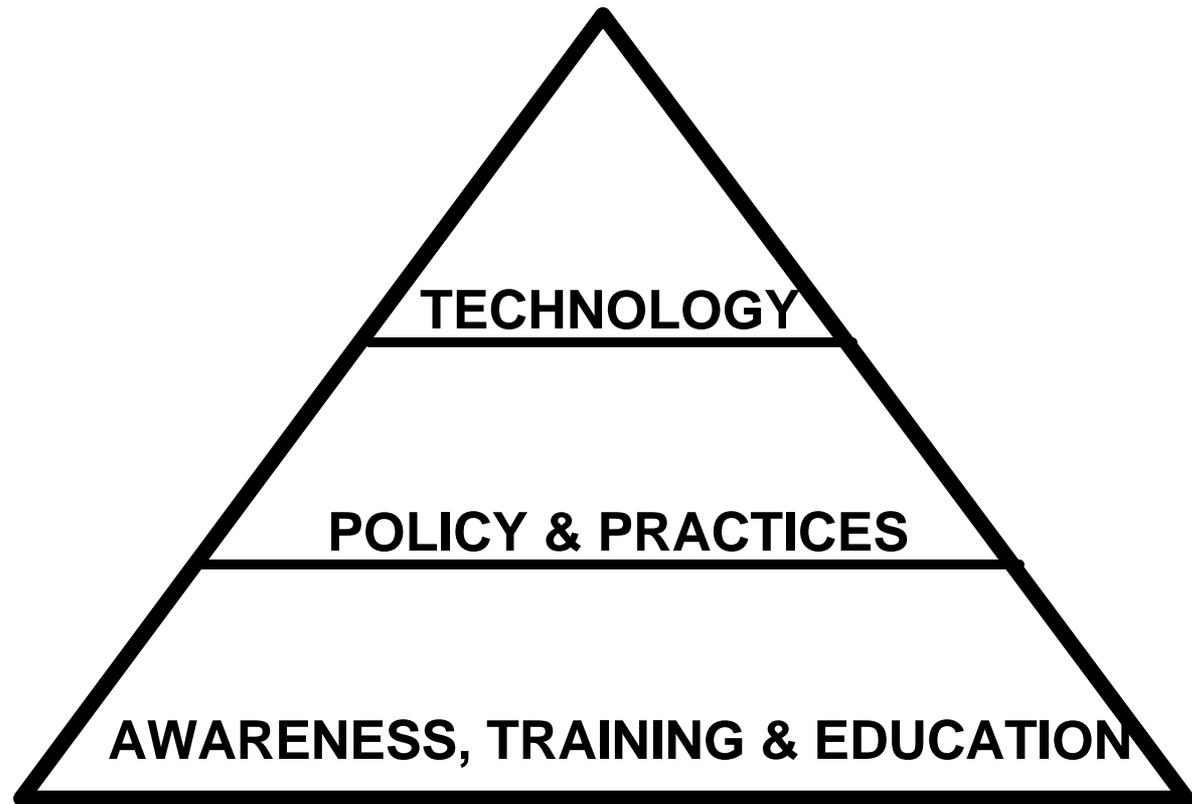
Applicable Federal Statutes

- ◆ Public Law 97-255
 - Federal Managers Financial Integrity Act of 1987
- ◆ Public Law 98-473
 - Comprehensive Crime Control Act of 1984
- ◆ Public Law 99-474
 - Computer Fraud and Abuse Act
- ◆ Public Law 99-508
 - Interception or Disclosure of Wire, Oral or electronic Communications
- ◆ Public Law 100-235
 - Computer Security Act of 1987
- ◆ Public Law 100-503
 - Computer Matching and Privacy Protection Act

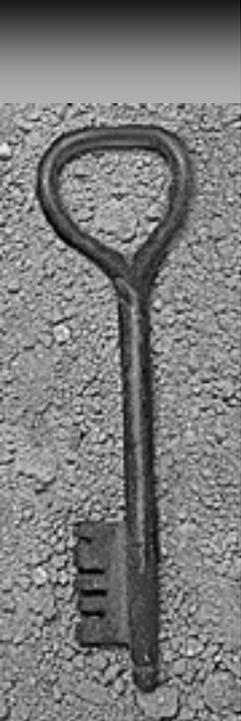
What do you do if you find a problem?

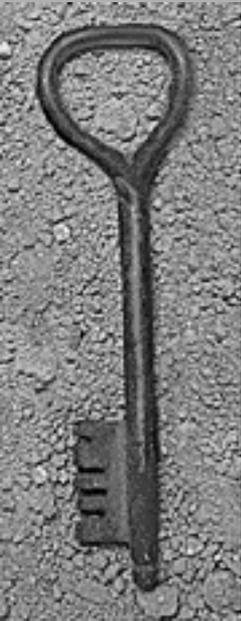


Information Assurance Countermeasures Triad



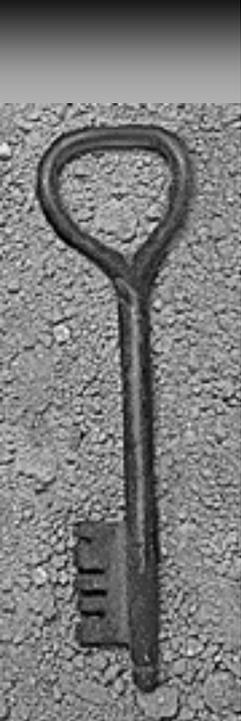
**Fundamentally, only THREE countermeasures
available to protect infrastructure.**





TECHNOLOGY!

- ◆ There are a number of technologies which can be used to help implement your security policy
- ◆ Of course, none of them are perfect.

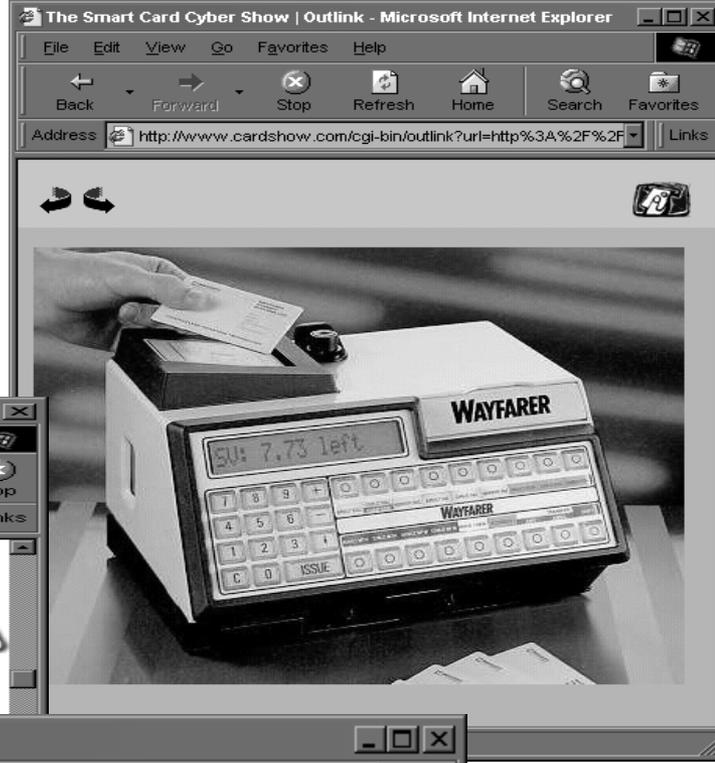
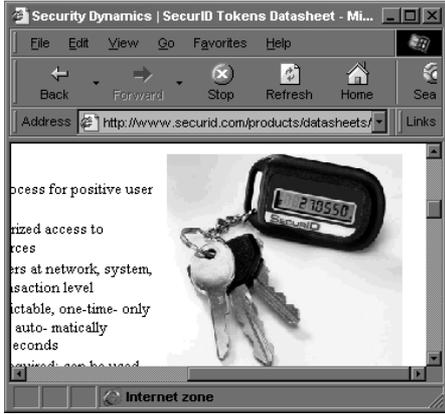
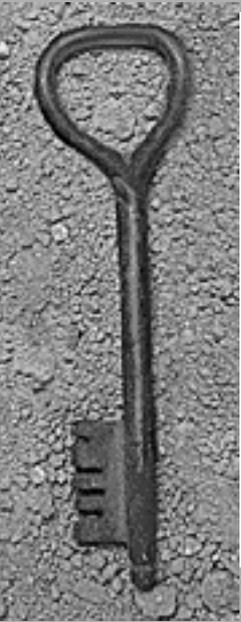


Passwords

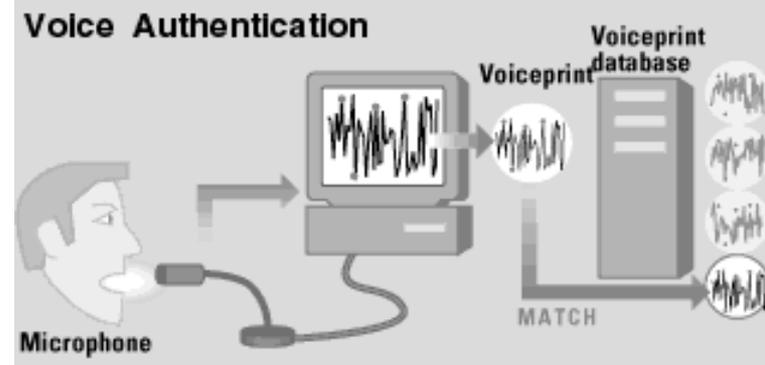
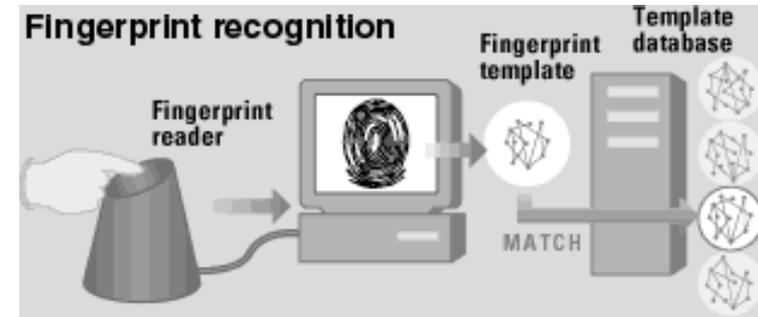
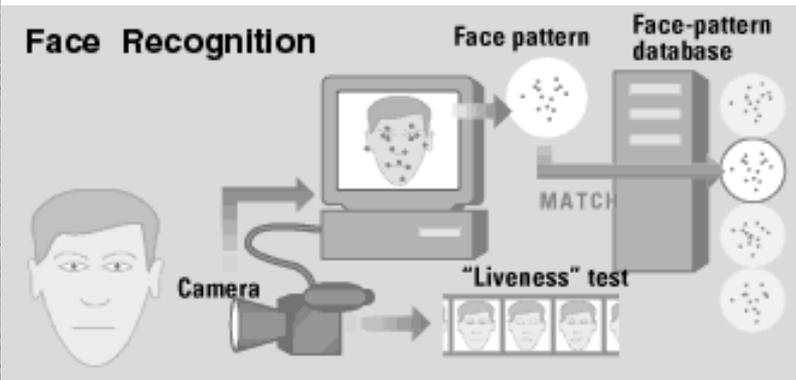
- ◆ We have met the enemy and he is us
 - Post-it Note Syndrome
 - “Too Many Passwords”
 - Rotating names
 - Bad password choices



Passwords Plus



BioMetrics Solutions



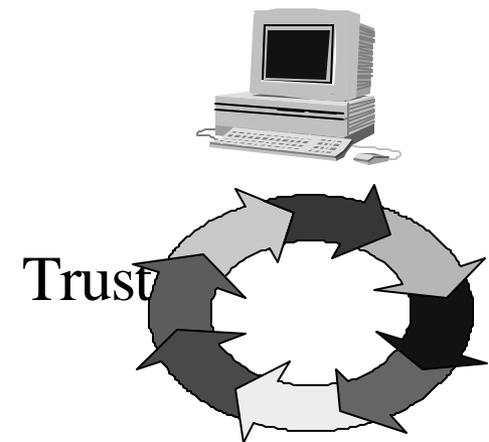
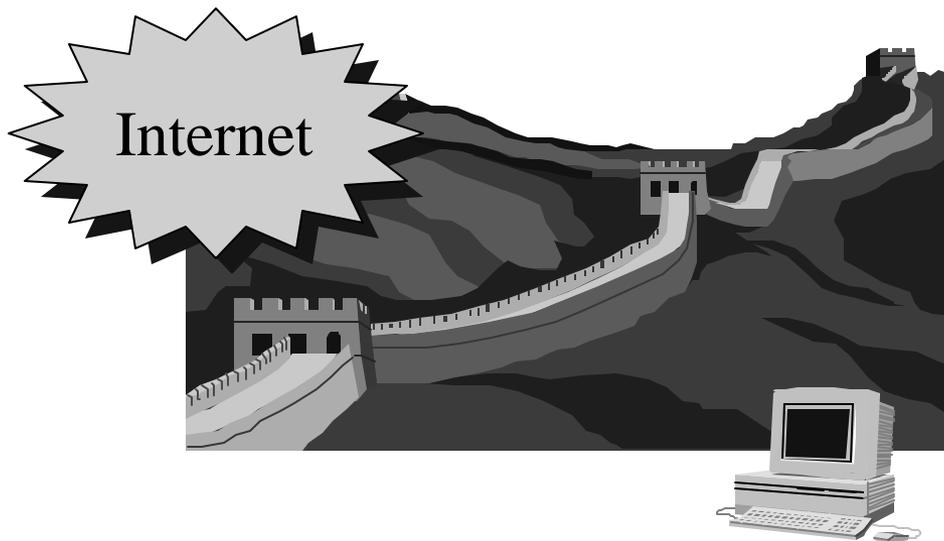
- ◆ Face recognition
- ◆ Fingerprints
- ◆ Voice recognition
- ◆ Retinal scans

State of Connecticut is using this to help in Fraud detection

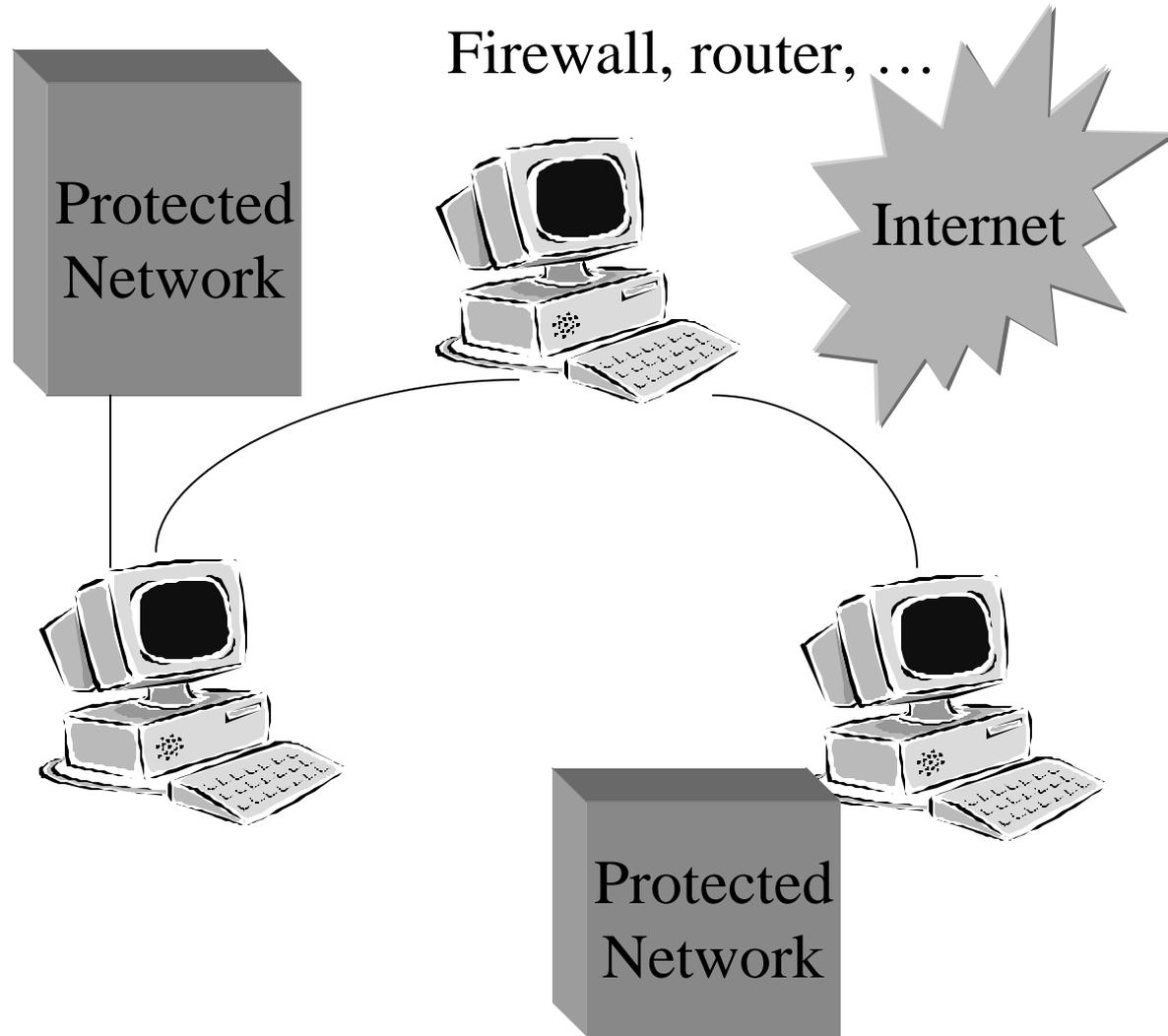
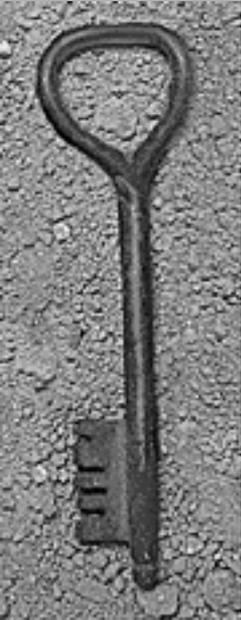
Pics from PC magazine

Principles of Perimeter Defense:

- ◆ Watch Your Boundaries (all of them!)



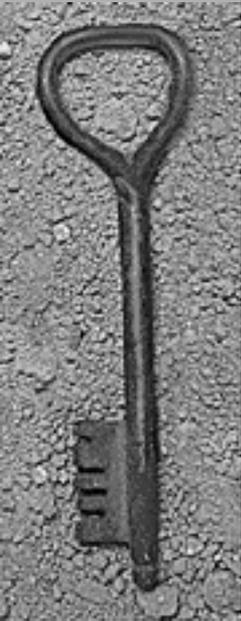
Styles of Firewalls and VPNs



Watch Out For Intruders

◆ Why do Intrusion Detection at all?

- **Second line of defense.** Even the best intrusion detection system can fail. Many intruders are insiders.
- **Ejection.** Catch intruders before they can do much damage.
- **Deterrent.** Intruders may stay out if they think they'll be caught.
- **Educational.** Learn how intruders do what they do and use this to improve both prevention and detection techniques.



Data only a specialist could love

...

mmroom03.chelt.ac.uk - - [11/Dec/1995:10:37:42 -0800] "GET
/~frincke/research/security/articles/index.html HTTP/1.0" 200 6794

copper.cs.uow.edu.au - - [12/Dec/1995:13:58:44 -0800] "GET
/~frincke/research/security/articles/index.html HTTP/1.0" 200 6794

Dec 15 08:07:47 brownlee xntpd[212]: system event 4 status 683

Dec 15 08:13:47 brownlee ftpd[365]: connection from bluefish.fsr.com at Fri Dec
15 08:13:47 1995

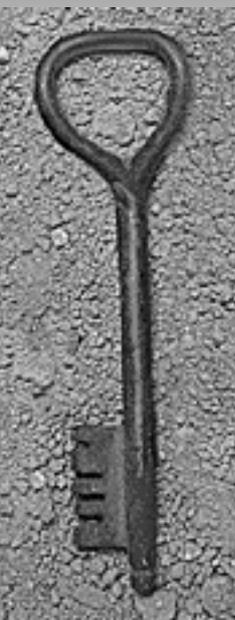
Dec 15 08:13:51 brownlee ftpd[365]: FTP LOGIN FROM bluefish.fsr.com,
lussi923

cao pty/ttys1 Thu Dec 14 13:29 - 13:31 (00:02)

efvans91 pty/ttys1 Thu Dec 14 10:47 - 13:29 (02:41)

x;wd8k pty/ttys1 Thu Dec 14 09:57 - 10:47 (00:50)

xd;wf8kj pty/ttys1 Thu Dec 14 09:57 - 09:57 (00:00)



FedEx | Registration has the following structure:

- <https://www.fedex.com/us/registration/account.html>

Form 1:

- Action URL: <https://www.fedex.com/cgi-bin/us-acct-reg.cgi>
- Encoding: application/x-www-form-urlencoded (default)
- Method: Post
- Image: https://www.fedex.com/images/shared/shared_logo.gif

Netsite: <https://www.fedex.com/us/registration/account.html>

File MIME Type: text/html

Source: Currently in memory cache

Local cache file: none

Last Modified: Wed, Feb 4, 1998 8:57:59 AM Local time

Last Modified: Wed, Feb 4, 1998 4:57:59 PM GMT

Content Length: 14482

Expires: No date given

Charset: Unknown

Security: This is a secure document that uses a medium-grade encryption key suited for U.S. export (RC4-40, 128 bit with 40 secret).

Certificate: **This Certificate belongs to:**

www.fedex.com
SAC
Federal Express
Memphis, Tennessee, US

This Certificate was issued by:

Secure Server Certification Authority
RSA Data Security, Inc.
US

Serial Number: 3E:1B:09:EA:8E:F2:C7:C5:D3:7A:AC:CB:50:10:BD:DD

This Certificate is valid from Tue Jul 29, 1997 to Wed Jul 29, 1998

Certificate Fingerprint:

66:E6:A1:97:1B:3C:94:0D:6D:60:17:8C:BC:53:08:21

Certificates and Keys



Netscape: View A Personal Certificate

This Certificate belongs to:

Deborah A. Frincke
frincke@cs.uidaho.edu
Digital ID Class 1 - Netscape
www.verisign.com/repository/CPS Incorp. by Ref., LIAB.LTD(c)96
VeriSign Class 1 CA - Individual Subscriber
VeriSign, Inc.
Internet

This Certificate was issued by:

VeriSign Class 1 CA - Individual Subscriber
VeriSign, Inc.
Internet

Serial Number: 15:95:39:55:6E:74:6A:02:90:0F:62:2B:9D:80:7F:32

This Certificate is valid from Mon Feb 09, 1998 to Fri Apr 10, 1998

Certificate Fingerprint:

1C:AF:97:DE:CA:19:05:1F:2C:1E:4D:C1:3A:69:51:C4

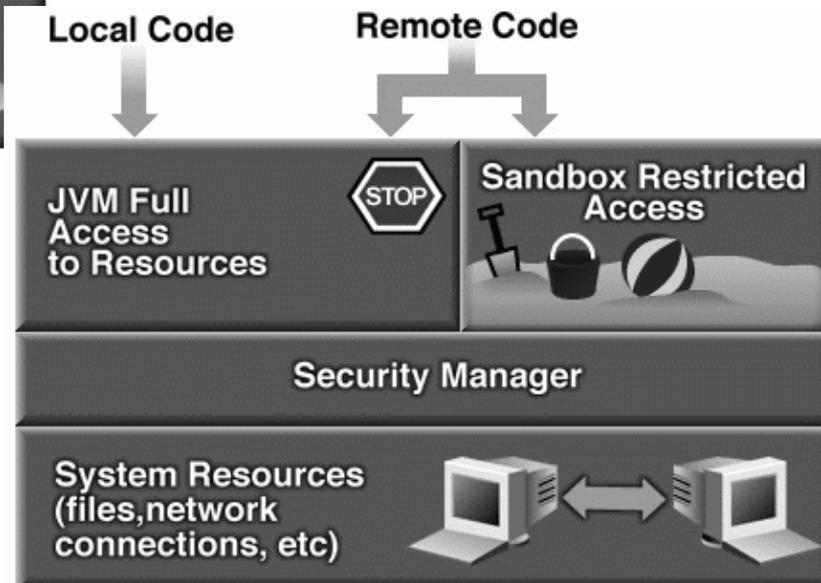
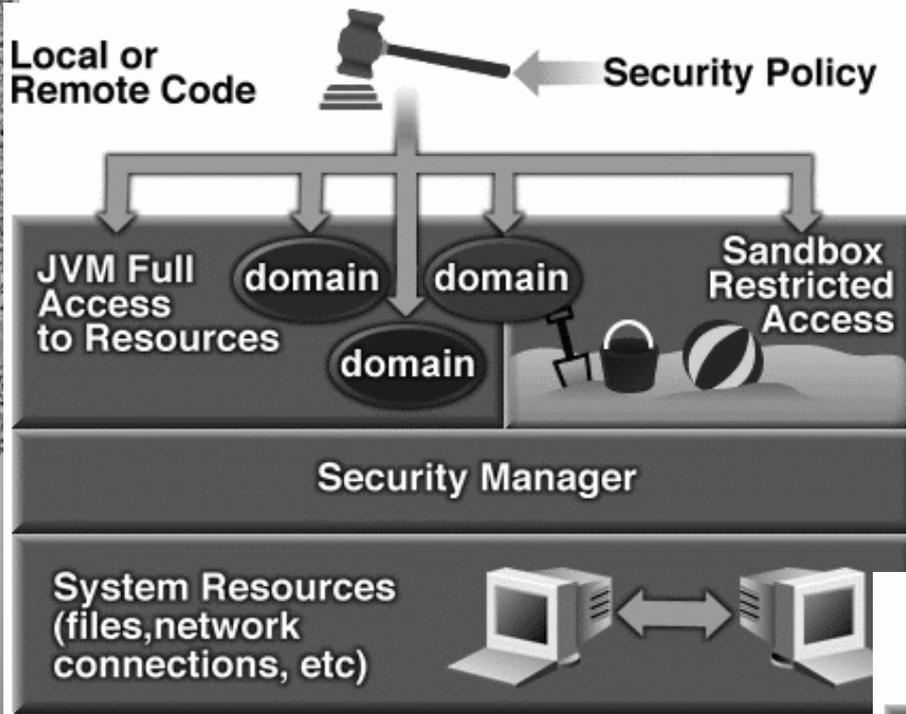
Comment:

This certificate incorporates the VeriSign
Certification Practice Statement (CPS) by reference.
Use of this certificate is governed by the CPS.

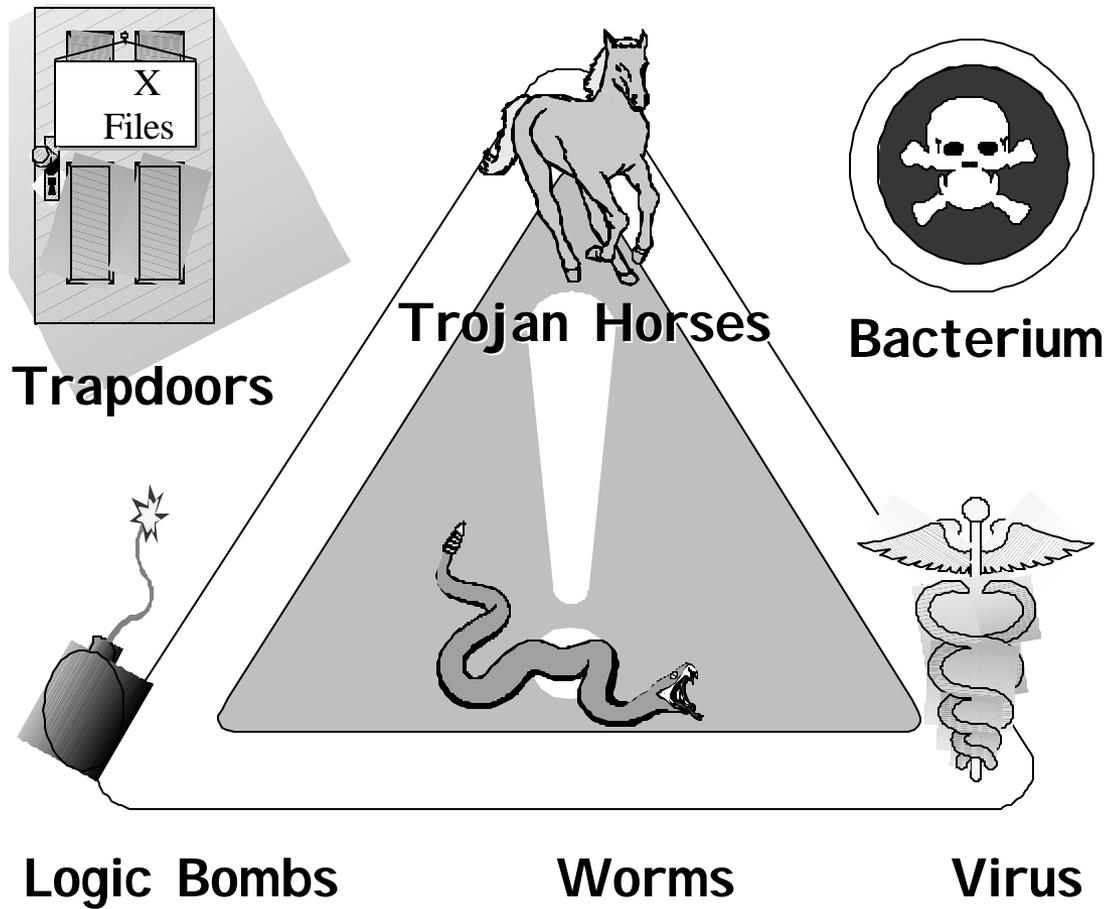
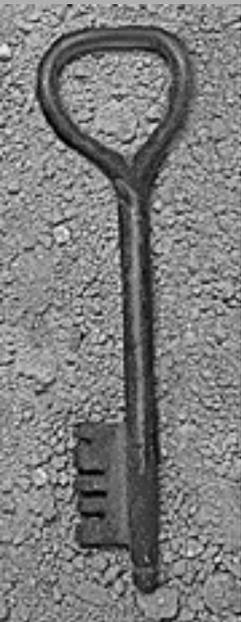
my CPS is available in the VeriSign repository at

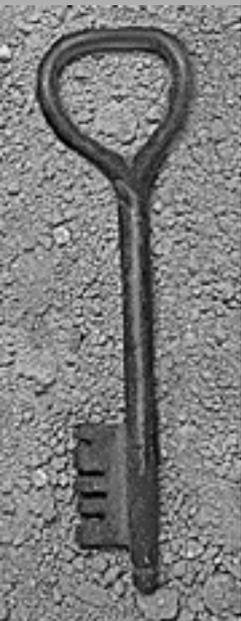
OK

Secure Development



MALICIOUS CODE



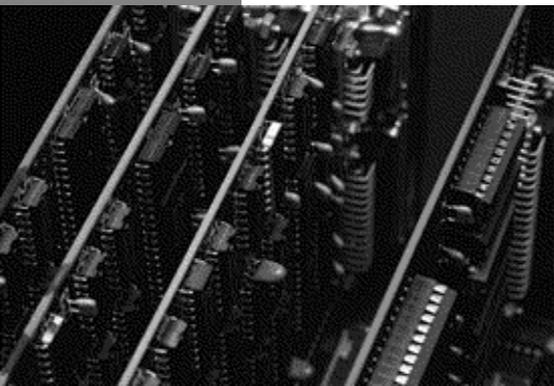


“The greatest threat you face is not the viruses or the hackers or the whatever, but rather complacency.”

Michael Tucker, Editor, *SC Magazine*, Sep 99

VIRUS GROWTH

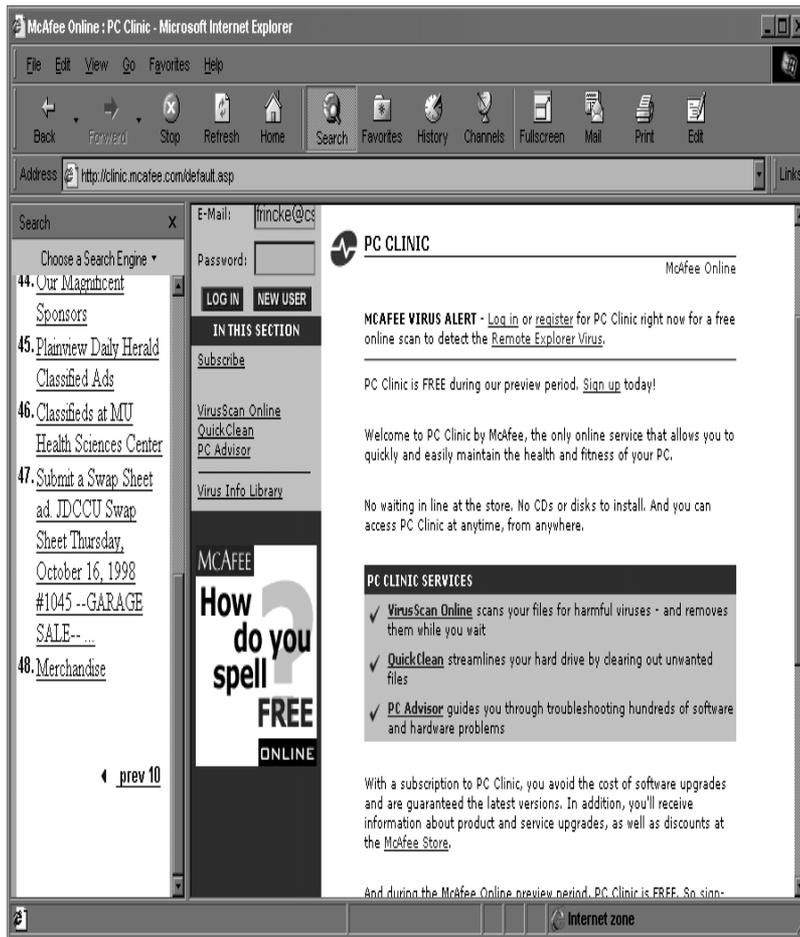
- ◆ 1988 - Less than 10 known viruses
- ◆ 1990 - New virus found every 2 days
- ◆ 1993 - 10 to 30 new viruses per week
- ◆ 1999 - 45,000 + viruses and variants*



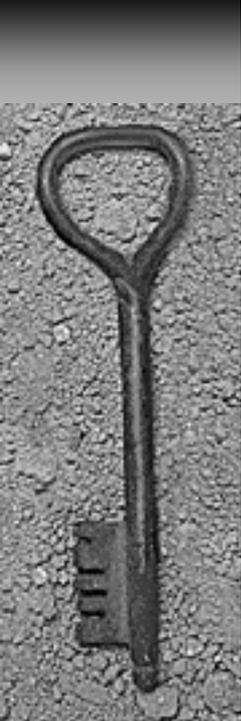
* Source: Mc Afee



“Packaging” of Virus Detection



- ◆ Online services which will “detect” and “clean” your site are becoming more common. One example is the McAfee online “clinic” for detection of viruses.
 - Downloads software and signatures for scan
 - Subscription-based

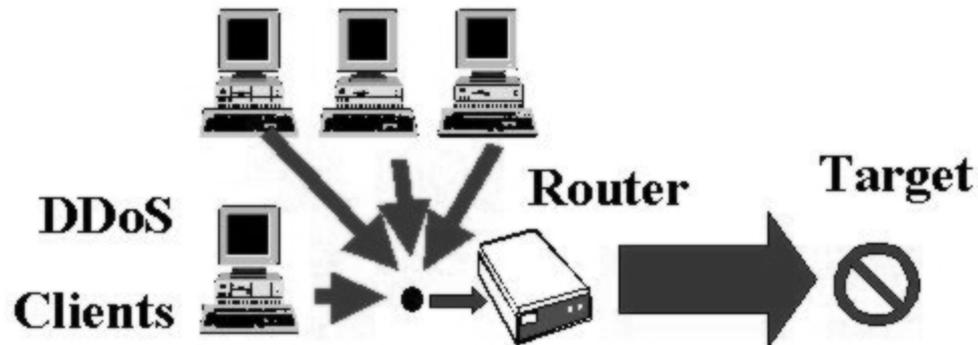
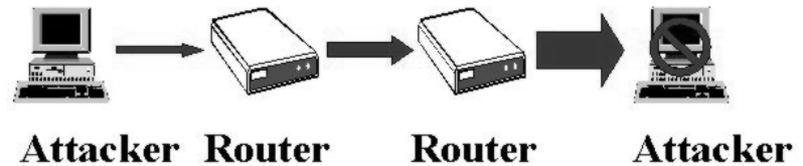
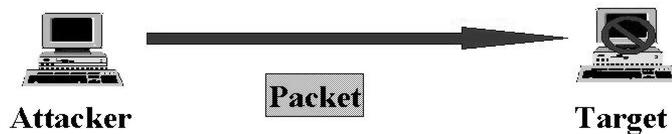


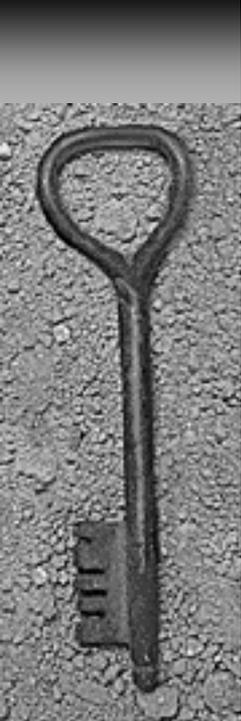
Virus SWAT Teams??

- ◆ There are a number of organizations which include individuals and/or teams who specialize in virus management, particularly identification and removal. The response time and size (and cost) of these teams differs. A recent CNN article referred to these as “Virus SWAT Teams” (**Security elite form SWAT teams to attack viruses** by *Matthew Nelson, CNN’s web site, 1/19/99*)
- ◆ Examples:
 - Anti-Virus Emergency Response Team, Network Associates
 - Symantec’s Anti-Virus Research Center, Symantec

From Single DOS to DDOS

See source: www.hackernews.com/bufferoverflow/00/dosattack/dosattack.html





The Back Alleys of E-Commerce

- ◆ “All this talk of fifteen-year-old kids vandalising the Web is a smoke screen behind which dangerous, professional crackers are pleased to take cover”
- ◆ “The lure of big, fast-money scores in virtual commerce is making it common for skilled hackers to attack competitors in search of free intellectual property”

Mike Rasch, VP Global Security, testimony before the Senate Appropriations Subcommittee, February 2000
reported in The Register and online testimony transcript.



Threats to Personal Privacy

- ◆ Buying and selling confidential information from Social Security files.
- ◆ Browsing IRS files.
- ◆ Buying and selling bank account name lists.
- ◆ A Princeton University student stole ~1800 credit card numbers, customer names, and user passwords from an e-commerce site.

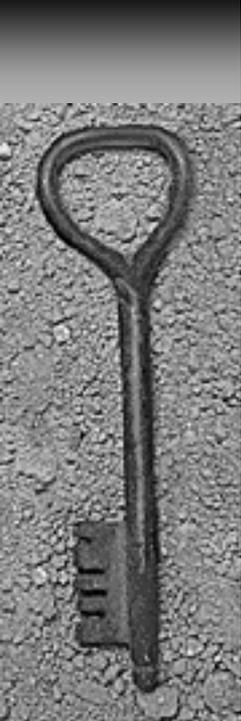
House Ways and Means Committee, 102nd Congress, 1992.
10., Washington Post, S. Barr, 2 Aug. 1993
(4) Freeh, Testimony 2000



CyberTerrorism

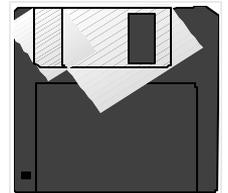
- ◆ The Internet Black Tigers conducted a successful "denial of service" attack on servers of Sri Lankan government embassies
- ◆ Italian sympathizers of the Mexican Zapatista rebels attacked web pages of Mexican financial institutions.
- ◆ Rise of "Hack-tivism"

Freeh, Testimony before Senate, 2000.



PREVENTING VIRUS INFECTION

- ◆ Boot floppy based systems using a specific, clearly labeled boot diskette.
- ◆ Never boot a hard disk system from an unprotected diskette
- ◆ Never use untested software (test off line or on a single purpose dedicated system)
- ◆ Backup files and programs, securely store and routinely check for infection
- ◆ Minimize software sharing within the organization
- ◆ Prohibit use of unapproved software from any source
- ◆ Educate users to watch for changes in patterns of system activity
- ◆ Install virus detection software





Security Plan

◆ The Plan Must

- Identify All Actions Needed To Implement Security Safeguards
- Cite All Applicable Laws, Policies and Regulations
- Describe Degree of Compliance With Regulations
- Provide For A Review and Revision Process

Security Plan

Executive Summary

Table of Contents

I. Introduction

- A. General**
- B. Security Management**
- C. System Overview**

**II. Computing Facility
Description/Configuration**

- III. System Description**
- A. System Configuration**
 - B. Hardware Description**
 - C. Software Description**

- IV. System Accesses and Ops.**
- A. System Access**
 - B. System Preparation**
 - C. Data Process**
 - D. Mode Termination**

V. System Audit

- A. Manual**
- B. Automated**

VI. Media and Hdw Control

- A. Control and Accountability**
- B. Sanitization**
- C. Maintenance**

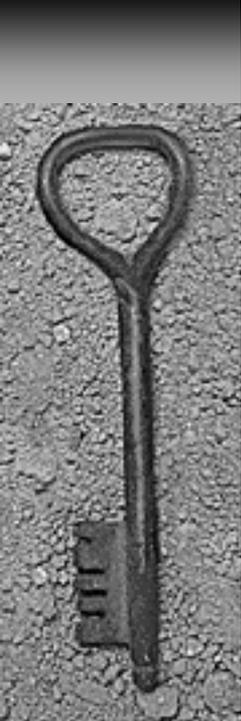
- VII. A. Concept of Ops.
B. Duties
C. Virus Protection**

VIII. Policy

- A. Introduction**
- B. Applicable Documents**
- C. Compliance**

IX. Documentation & Training

- A. Documentation**
- B. Security Training**



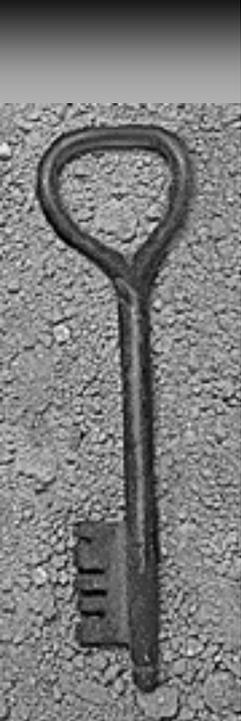
Executive Action Items – Step 1

- ◆ Validate Number and Function of Systems
- ◆ Appoint Security ‘Officer’ To Each System/Network
- ◆ Assign Responsibility and Deadline for Documentation Package of Each System



Executive Action Items – Step 2

- ◆ Appoint Program Manager
- ◆ Determine Boundary For Each System/Network
- ◆ Assign Responsibility For Evaluation
- ◆ Develop Security Policy For Each System/
Network
- ◆ Assign Organizational Responsibility To:
 - Security Tasking
 - Configuration Management Tasking
 - Mission and Function Tasking

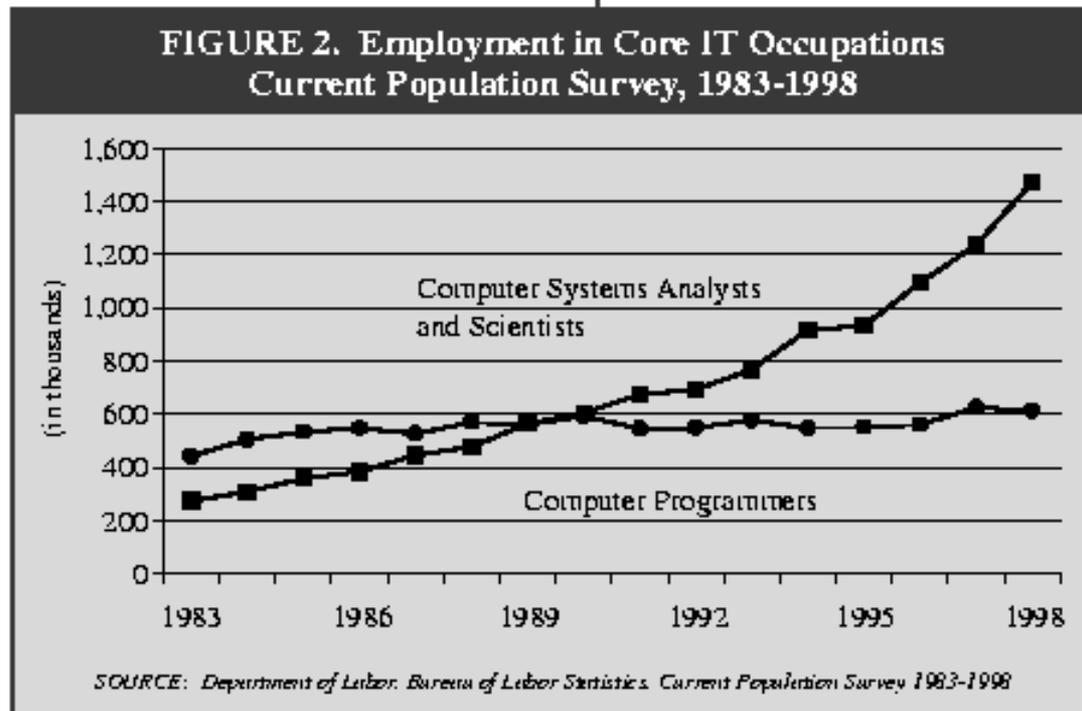


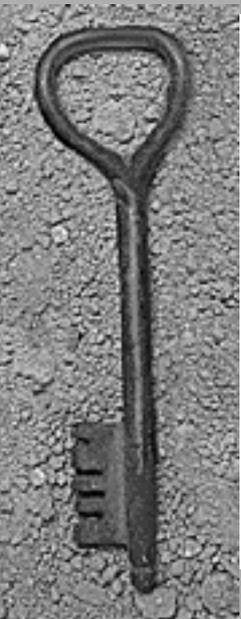
Executive Action Items – Step 3

- ◆ Prepare Program Management Plan
(Include Security Plan)
- ◆ Implement Security Policy
- ◆ Develop And Implement Risk Analysis
- ◆ Evaluate and Monitor Resource Expenditures

Why Are You Here – Y'all add to the problem

Between 1983 and 1998, data from the Current Population Survey (CPS)—a joint project of the U.S. Departments of Commerce and Labor—shows the number of “computer systems analysts and scientists”—which includes computer engineers—and “computer programmers” soared from 719,000 to 2,084,000, an increase of 190 percent, more than six times faster than the overall U.S. job growth rate of 30.4 percent. Computer systems analysts and scientists have shown the most rapid growth, 433 percent, during this period. In contrast, computer programmers grew by 38.4 percent, much closer to the overall U.S. job growth rate (see Figure 2).

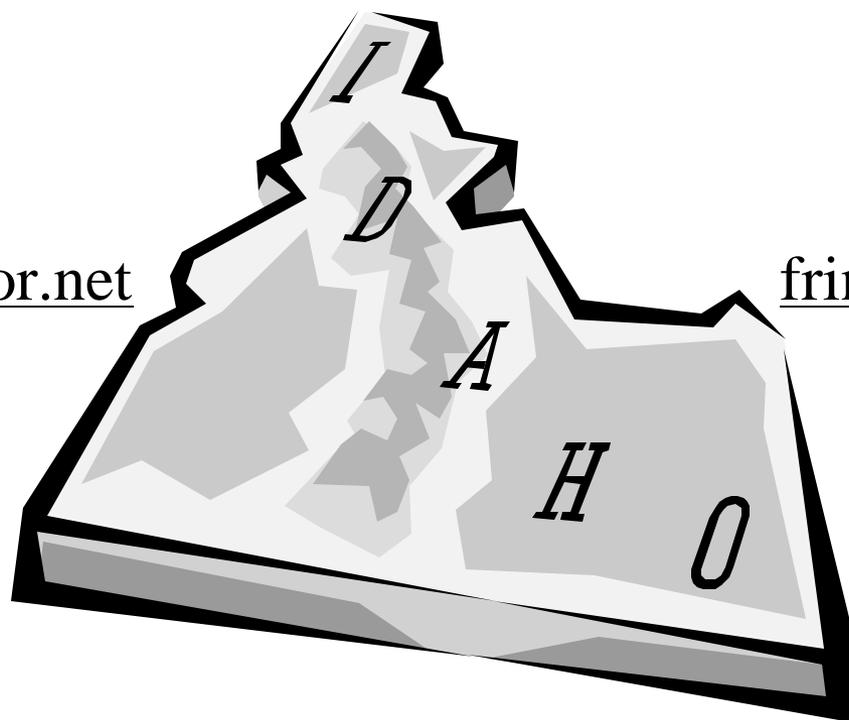




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State University

Two National Centers of Excellence

Might Be A CRIMINAL'S BEST FRIEND

◆ The Internet offers:

- Little regulation.
- World exposure to potential victims.
- Easy to “pack up and change identity”
- Users for the most part trust each other.
- General attitude of Net users is minimum of control.
- New, “unsuspecting” users to prey on.

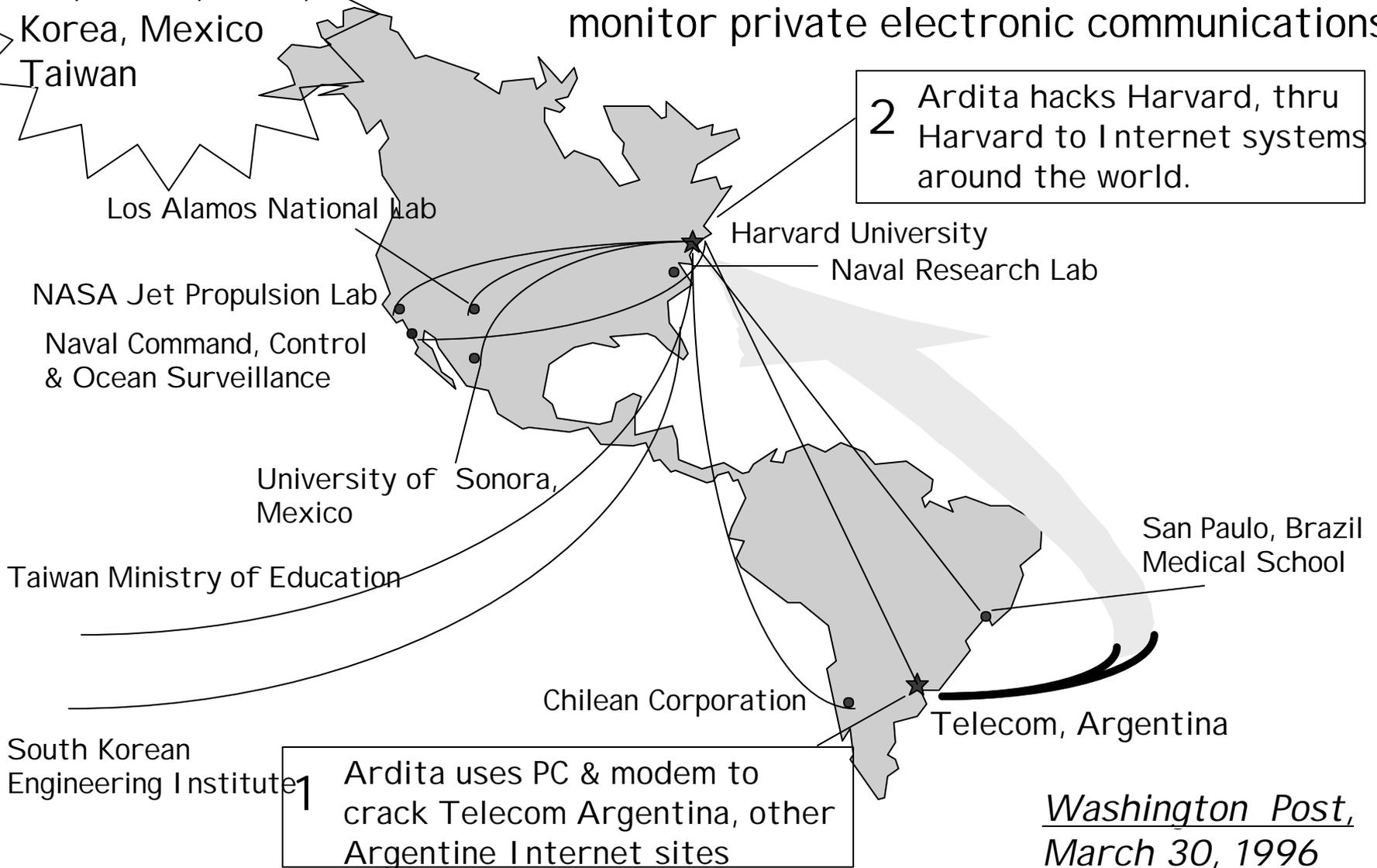


Argentine Hacks Harvard - DoD

Landmark: 1st Time Feds use court order to monitor private electronic communications.

Cracks -

US, Brazil, Chile,
Korea, Mexico
Taiwan

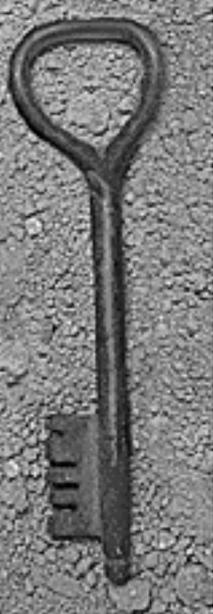


Washington Post,
March 30, 1996

Need to Know, Sept 13, 1999

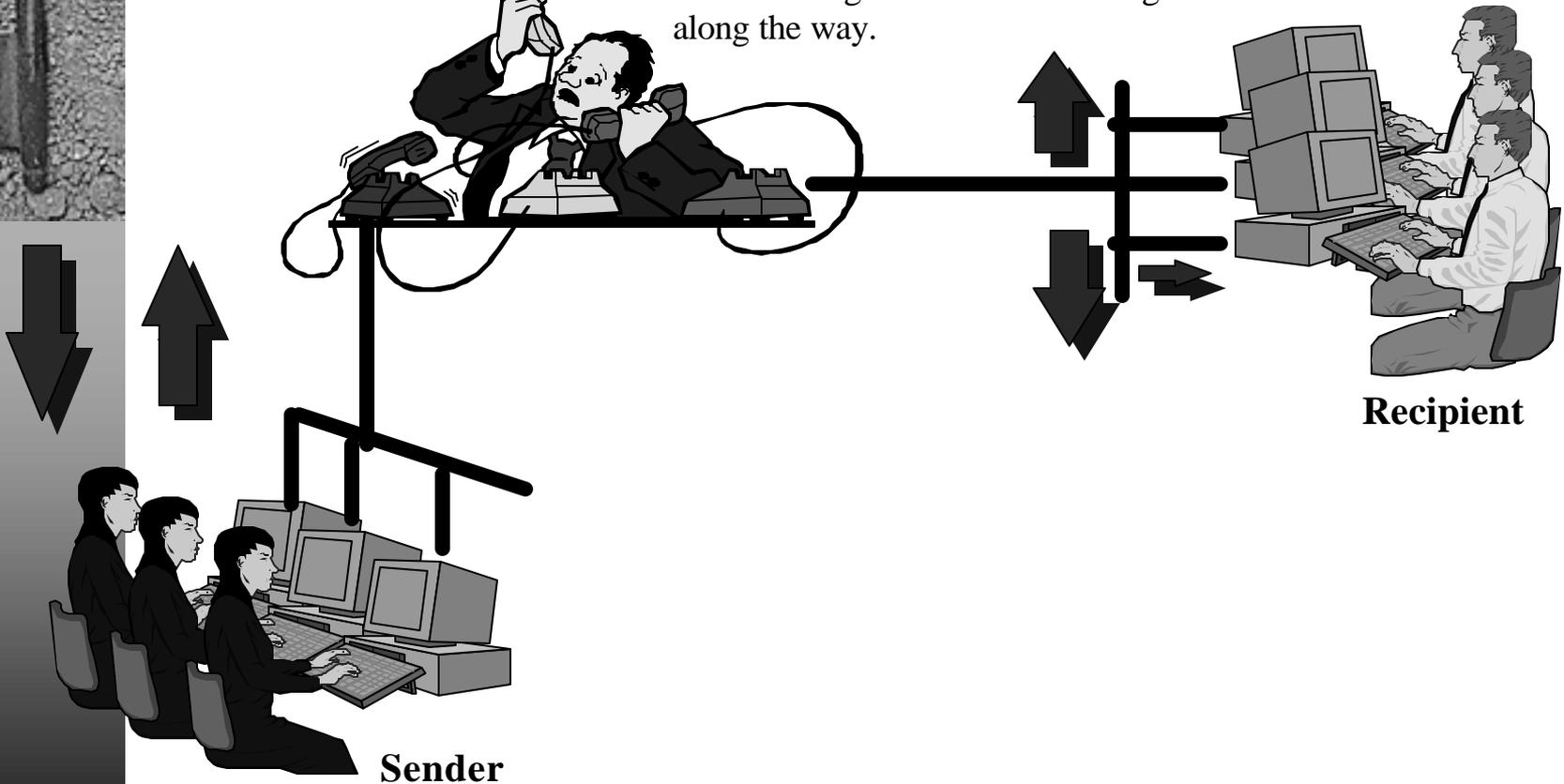
[excerpts, see www.thestandard.com]

By Maryann Jones Thompson

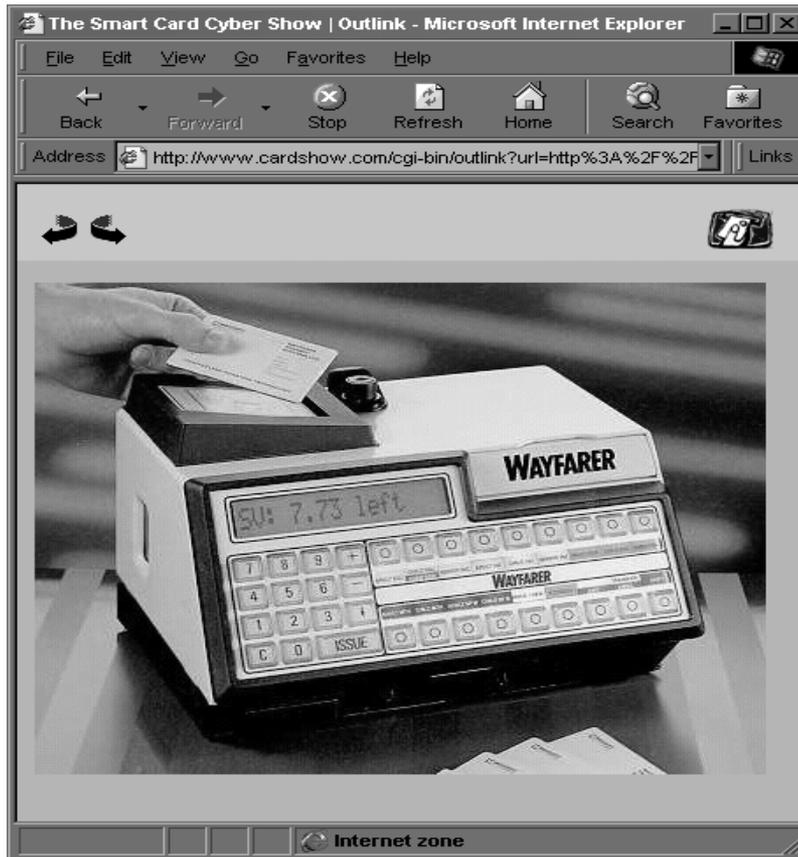
- 
- ◆ Time it took to register the first million domain names: **four years**. Time to move from 4 million to 5 million domain names: **three months**.¹
 - ◆ Number of pages on the Web: **800 million**. Web pages covered by the best search engine: **16 percent**.⁴
 - ◆ **70 percent** of global Web traffic goes to fewer than **4,500** sites.⁷
 - ◆ Ratings firms miss as much as **32 percent** of Net traffic to large sites.⁸
 - ◆ Global Web population in 1998: **142 million**. In 1999: **196 million**. In 2003: **502 million**.¹⁰
 - ◆ Women online: **48 percent** of surfers, up from **42 percent** in 1996.¹¹
 - ◆ Net homes watch **10 percent less** TV than non-Net homes.¹⁵
 - ◆ Number of Web surfers in Japan: **8 million**. In Latin America: **3 million**.¹⁰
 - ◆ **Americans are 44 percent** of the Web population.¹⁰
 - ◆ Global e-commerce spending 1998: **\$50 billion**. 1999: **\$111 billion**. 2003: **\$1.3 trillion**.¹⁰
 - ◆ **1.2 million** surfers bought via a Web auction in 1998.¹⁴
 - ◆ **\$51 billion** in 1998 offline spending was influenced by Net shopping.¹²
 - ◆ **14 percent** of music will be sold online by 2003.¹⁴
 - ◆ Online prescription sales will hit **\$970 million** in 2003.¹⁴
 - ◆ **25 million** Web gamblers worldwide will produce **\$1.2 billion** in revenues for online gaming sites.²³
 - ◆ **Europe's share of Web commerce in 1998: 11 percent. In 2003: 33 percent**.¹⁰
 - ◆ Online brokerages accounted for **14 percent** of equity trades in Q4 1998.²⁴
 - ◆ B-to-b sales of products and services online will grow from **\$131 billion** this year to **\$1.5 trillion** in 2003.¹⁷
 - ◆ The average e-commerce site costs **\$1 million** and takes **five months** to develop.¹⁹
 - ◆ **32 percent** of business travel (**\$38 billion**) will be booked online by 2003.¹⁷ Insurance firms not selling online: **88 percent**. Banks not offering online banking: **94 percent**.²⁰

Electronic Communication

Intermediaries forward messages along the way, using the messages' address to figure where it should go along the way.



You can combine Smart Cards With Nearly Anything.



Integrated Smart Cards

• A growing trend is to integrate smart cards with other technologies... so that the smart card is providing access to a particular transaction (such as secure payments), and may include other customer information as well. VISA/MOTOROLA have used this approach to better manage some credit cards (here's a snippet from their press release):

• ... *Smartcards are plastic cards housing a 'smart' silicon chip with the power to store and process information. The Visa Stored Value smartcard is powered by Motorola's MSC0406 microcontroller, which offers 1K bytes EEPROM, 9K bytes ROM and 240 bytes RAM. The MSC0406 sells \$1.49 per 100,000 units... 12/97 Exopa Terra*



The Changing Picture of Insiders

- ◆ The increasingly distributed nature of corporate resources, creates and expanded view of insiders
 - Developers
 - Testers
 - Everyone who works in the development lab
 - Staff working in the company
 - Sales force
 - Consultants
 - Delivery/Transport
 - Customer
 - Customer's insiders
- ◆ “There is no longer a clear distinction between insiders and outsiders, between a corporate ally and a corporate enemy. And preventing access is the exact opposite of what companies are trying to do.”

Tracking the Internet Economy: 100 Numbers You Need to Know, Sept 13, 1999

[excerpts, see www.thestandard.com]

By Maryann Jones Thompson

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14 percent of music will be sold online by 2003.¹⁴

Tax-free online shopping's cost to state and local governments: **\$170 million**, or only **0.1 percent** of the tax base.³¹



INTERNET “1999 User Estimates”

“Information Super Highway”



- ◆ 100 Million Users in United States Nielsen ratings 1999
 - 24 % of internet users are in the education professions
- ◆ 286 Million Internet users Worldwide NETREE Internet Survey 1/98
- ◆ 56 Million hosts worldwide <http://navigators.com>