| **Middle Eastern Naming Conventions** | Arabic is a Semitic language, like Hebrew. The Arabic language is divided into three groups: classical written Arabic (used in the Koran); Modern Standard Arabic (MSA, a modern version of classical written Arabic used in newspapers and textbooks); and spoken, colloquial, or dialectic Arabic. |

| Introduction | The differences in spoken Arabic can be so profound from region to region that a form spoken by one group is often incomprehensible to any other Arabic-speaking people. Not only do local vocabulary and grammar differ, but syntax and meanings differ from region to region. However, Modern Standard Arabic is consistent throughout the world. Regardless of what local dialect is spoken, any literate Arabic-speaking person can read MSA and understand most radio and television broadcasts (which are usually delivered in a spoken version of MSA). |

Unlike modern English and the English alphabet, Modern Standard Arabic and the Arabic alphabet have not changed in over twelve centuries. Modern Standard Arabic takes its grammar and syntax from classical Arabic, which is the language of the Koran.

| The Arabic Alphabet & Transliteration | The Arabic alphabet consists of 16 characters which, when combined with one to three dots placed above, below, or beside a character, form 28 signs or letters. Although 3 of the letters have vowel-like qualities (a, i, u), they are all consonants. One letter, hamza, is not even pronounced, but denotes a stop or pause. Indeed, vowels are not letters; rather, vowel sounds take the context of the combinations of letters. For example, Mohammad is actually written mhmd; therefore, the confusion when the English transliteration of the name is used: Muhamad, Mohammad, Mohammed, etc. The term Modern Standard Arabic would be written mdrn stndrd rbc. |

As set out above, there are no vowels written in Arabic (nor in Hebrew!). But there are, in fact, 6 vowels. These vowels may sometimes appear in beginners' texts, school books, or in some religious texts in order to aid the reader; but in practice they are omitted because the reader is expected to supply them from their understanding of the language and the context in which the words appear.
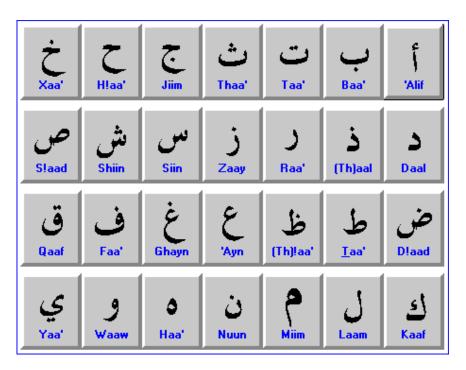
To confuse matters more, the 6 Arabic vowels will appear when there is a transliteration of Arabic into English. They are the equivalent of the letters a, i, and u as "short" sounds (as in man, did, and bull, respectively) and as "long" sounds (as in father, feet, and room, respectively).

The characters are read right to left, top to bottom. Thus, the first three letters are 'alif, baa', and taa'. Interestingly, reading these three in succession gives you alif-baa-taa, or alfabet – along with alpha-beta from ancient Greek, gives you the origins of the english word "alphabet."

At least three sounds common to English are not used in Arabic – the equivalents of letters p, g, and v. At least six Arabic letters or sounds are not common to English – these include the sound "sh" as in "English."

In addition, depending on the system or origins of the transliteration, the same Arabic words will be spelled differently in English. For example, the system of transliteration used in "The Encyclopedia of Islam" (H. A. R. Gibb et al, Leiden, Brill 1970) uses dj rather than j, and q rather than k, so that the word jinn will appear as djinn, and the Koran or Kuran will be written as Quran.

خ Xaa'	ح H!aa'	ج Jiim	ث Thaa'	ت Taa'	ب Baa'	أ 'Alif
ص S!aad	ش Shiin	س Siin	ز Zaay	ر Raa'	ذ (Th)aal	د Daal
ق Qaaf	ف Faa'	غ Ghayn	ع 'Ayn	ظ (Th)!aa'	ط Ṯaa'	ض D!aad
ي Yaa'	و Waaw	ه Haa'	ن Nuun	م Miim	ل Laam	ك Kaaf

Arabic Alphabet – www.café-syria.com

Arabic Naming Conventions (con't …)

Finally, three last rules on the Arabic alphabet and writing. First, words are not capitalized. Second, Arabic is written in the cursive style, with all the letters in a word joined together – there is no "printing" of the sort that exists in English, so the form of the letters as set out in the table above is actually the form if the letter was standing by itself: the form will change slightly depending on whether the letter appears at the beginning, middle, or end of a word. Finally, Arabic words are written from right to left (Arabic numbers, however, are written left to right).

The bottom line is that there are no simple ways to ensure perfect transliteration or translation from written Arabic to English. However, there are 34 sounds – 28 consonants and 6 vowels – no written vowels, and endless combinations of English spellings for common words.

Triliteral Root System

Arabic also has very strict grammatical rules, where nearly all nouns and the ten forms of verbs are built around a stem or root or three consonants. This form of construction – called a "consonantal root system" or "triliteral root system" makes it somewhat easier for English-speakers to identify certain words. The triliteral root of a word represents a general, often neutral concept of an action or state of being. Variations from that basic root refine that concept – adding letters to the beginning or end of the root, changing the vowels between the consonants of the root, adding consonants. Some examples give insight:

- The root or stem s l m connotes the idea of religion or peace - Islam, muslim, salam (meaning "peace")
- The root or stem k t b connotes the idea of writing – kataba, the root word, means "to write."

- The root or stem d r s connotes the idea of studying – darasa means "to study."
- The root or stem q t l connotes the idea of killing – qatala means "to kill" or "to murder."
- The root or stem k s r connotes the idea of breaking – kasara means "to break."
- The root or stem t r k connotes the idea of leaving – taraka means "to leave."
- The root or stem d l s connotes the idea of cheating – dallasa means "to swindle" (there is no dalasa)

Derivations of these words follow general patterns. For example, by doubling the middle consonant, you get the words kattaba (to make someone write), kassara (to smash). By doubling or lengthening the first vowel and eliminating the last vowel, you get words such as kaatib (clerk – someone who writes) or qaatil (killer – someone who kills). By adding the prefix ma to some of these roots, we get words such as maktab (office – where someone writes) and maktaba (library – where someone reads or writes), and madrasa (school – where someone studies).

Although only a guide or pattern, the use of the three-consonant roots makes it somewhat easier to identify most words – if the reader knows the root action or state of being.

Basic Structure of Arabic Names

Given these differences in alphabet and language, it becomes easier to understand why there were, and continue to be, difficulties in getting the exact names of suspected terrorists. For example, common names have multiple spellings:

> Riad … Riyad, Riyadh, Riadh, Ryad, Ryadh
> Al-Ghamdi … Alghamdi, Al Ghamdi, Elghamdi, El Ghamdi, El-Ghamdi, Ghamdi
> Mohammad … Mohamed, Mohammed, Muhamad, Muhamed, Mohammed
> Abdel … Abd el, Abdul, Abdullah

With multiple spellings of each name, the number of combinations of possible spellings increases dramatically: the name Mohammad Al-Ghamdi has at least 56 different possibilities. Even then, however, the suspect cannot be identified: two names are insufficient to identify someone from the Middle East. In a story published in the Washington Post on October 5, 2001, Gaafar Mostafa Gaafar Allagany, chief of the Saudi Embassy's information office, was quoted as saying that "In Saudi Arabia, we use four-part names… to get a driver's license, a bank account or a phone number, you have to have four names -- your first name, your father's name, your grandfather's name and your family name." The Post reported that many Saudi diplomats in the United States use only first and last names and a middle initial, like the American pattern.

"First and last names alone are too common, amounting to Arabic versions of John Smith or Joe Jones. Often, but not always … the family name is the tribal name, which can be shared by as many as half a million people." Allagany was then quoted as saying that "Saudi passports typically show four names in Arabic. They also give the passport holder's full first and last names in English, but only the initials of the second and third names. "It takes much

longer [to write down all four names], and there isn't enough space… U.S. consular officials, in issuing visas, copy the English version."

Unlike the Bible, the Quran actually provides some insight into the proper ways to identify true Muslims, with significance given to names which "give servitude or praise to Allah." Perhaps the single most important thing to know about Islamic or Muslim naming conventions are the words Abu, Ibn or bin, and Abd. These words mean Father, Son, and Slave, respectively. A name such as Abu Ibrahim means Father of Abraham; Ibn Mohammad means Son of Mohammad, and Abd Allah or Abdullah means, literally Slave of God or, more accurately, Servant of God.[1]

As set out above, classical Middle Eastern names require at least four components. These are broken down into six general categories (some texts have seven categories, breaking out the nisba into place of birth and occupation). They generally appear in the following order:

1. Honorific Name (kunya or agronem) - as the father or mother of. Usually the eldest son. eg., abu Da'ud (Father of David) or Umm Salama (Mother of Salama).

2. Personal Name (ism) - common: Muhammad (Mohammed), Ibrahim (Abraham), Hasan, Ahmad. Rarely used socially, then only if the person is famous.

3. Descriptive Name (lakab or cognomen) - usually religious, relating to nature or some admirable quality the person has or would like to have. eg., 'Abd Allah (Servant of God, often written Abdullah), Harun Al-Rashid (Aaron the Rightly-Guided). Some cognomens are also used as personal names, eg., Rashid and al-Rashid, by adding ad-din (Nur ad-din, meaning Light of the Religion).

4. Patronymic Name (nasab or lineage) - denotes the pedigree, as the son or daughter of a certain person. eg., ibn 'Umar (son of Omar) or commonly spelled "bin" Umar (as in Osama bin Laden). Usually limited to three generations.

5. Geographical or Tribal Name (hisba or nisba) - derived from the place of residence or birth or origin of the family by using the prefix al or el and the suffix i, eg., Yusaf al-Isfahani (Joseph of Isfahan) or Ahmed Alghamdi (Ahmed of the Tribe of Ghamd).

6. Occupational Name or nickname (laqab) - derived from a person's trade or family history, eg., Muhammad al-Hallaj (Mohammed the Cotton Weaver) or by a nickname

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[1] One of the OFAC lists of names related to the World Trade Center tragedy includes the name Abdullah Ahmed Abdullah with an alias "Abu Mariam." Mariam is a female name; adding *Abu* makes the alias into an insult, as a man will never be called "Father of" a girl. To do so is to insult the man, implying he is effeminate or weak.

bestowed posthumously or during the person's lifetime, either as an honorific name or an insult or distinguishing feature.

These names are often combined in great length ... Joseph, son of Muhammad, grandson of Abraham, of the Ghamd tribe could be Abu Muhammad Yusuf ibn Ibrahim Al-ghamdi. To illustrate, Osama bin Laden is properly known as Ussamah bin Muhammed bin Awad bin Ladin (Ussamah, son of Mohammed, grandson of Awad, great-grandson of Ladin). And the spellings of Ussamah can equally be Osama, Ossama, or Ussama; bin Laden is equally bin Ladin or Binladin.

One great Islamic name is Abu al-Husayn Asakir ad-din Muslim ibn al-Hajjaj ibn Muslim al-Qushayri al-Nisaburi. The reader can determine that his name consists of name forms kunya laqab ism nasab nasab nisba nisba. Another interesting name using the laqab, or nickname is Amr ibn Bahr al-Basri al-Jahiz, one of the greatest Muslim poets of all time. Known to most simply as al-Jahiz, his name actually means "Amr, son of Bahr from the Basr region, also known as Amr The Google-Eyed!"

Unfortunately, names can be indexed in different ways. Generally, names are indexed by either their "nisba" (without the prefix al) or by his "ism" if famous.

Geographical Differences in Arabic Names

Well beyond the scope of this primer, certain geographical or tribal names are linked through tribal alliances, rivalries, and historical ties to the ruling Al Saud family. An understanding of these names is important to understanding potential links between people.

Finally, Arabic names and naming conventions differ from region to region: Northern African (including Egyptian and some Middle Eastern areas) have different names and naming conventions than for those from the Arabian peninsula. Some Sunni names will differ from Shiite names. Again, the complexities are far beyond the scope of this primer.

Common Arabic Names, and Meanings

Common female names include those of the wives of Muhammad – Khadeeja, Sauda, Aaisha, Hafsa, Zainab, Salma, Javairia, Maimoona, Safia, and Habeeba – and those of his daughters – Zainab, Ruqayya, Kolthoom, and Faatima. Common male names include:

Name	Meaning	Name	Meaning
Aadil	Right	Musaddiq	Credible, Believable
Aaqib	End, Termination	Mustafaa	Chosen, Selected
Abd-Allah	Servant of Allah	Mutahhar	Purifier, Clarifier
Ahmad	Commander	Mutee	Obedient, Willing
Aamir	Commander	Maloom	Known, Famous
Ameen	Honest, Trustworthy	Muqtasid	Wise, Intelligent
Basheer	Forerunner, Precursor	Mukarram	Honored, Noble
Daa'	Motive, Impulse	Munajj	Savior, Rescuer
Faatih	Opener, Conqueror	Mansoor	Victorious, Triumphant
Haad	Guide, Leader	Muneer	Luminous, Brilliant
Haamid	Thankful, Grateful	Mashdee	Leader, Guide
Habeeb-Allah	Friend of Allah	Naah	Prohibitor

Name	Meaning	Name	Meaning
Jawwaad	Generous, Bountiful	Nabee	Prophet, Seer
Khaatim	Seal, Stamp	Naji-Allah	Confident of Allah
Khaleel	Intimate Friend	Nazeer	Forerunner, one
Maah	Worn-out, Threadbare	Qaasim	Distributor
Maamoon	Trustworthy, safe	Qareeb	Near, close
Mubashir	Preacher, Evangelist	Rasool	Messenger, Courier
Mubeen	Evident, Clear	Siraaj	Night, lamp
Mateen	Stable, Solid	Sayeed	Chief, Head
Mujtabaa	Selected, Chosen	Shaaf	Curative, Healing
Muharram	Forbidden, Sacred	Shaahid	Witness, Deponent
Muhammad	Praiseworthy	Shaheed	Martyr
Mahmood	Commendable	Shaheer	Well Known, Famous
Name	Meaning	Name	Meaning
Madoo	Pretender, Would be	Saadiq	Truthful, Righteous
Muzakir	Reminder	Safee	Friend of Allah
Murtadhaa	Chosen, Agreeable	Tayyab	Good, Chase
Mashood	Attested, Proven		

Russian Naming Conventions

American and other Western law enforcement agencies have found it difficult to investigate Russian criminal organizations for many reasons: cultural differences and allegiances, language differences, and unusual and awkward (to an American) names. A short primer on naming conventions will enable the reader to, at the least, get their minds around some of the upcoming Russian names.

Slavic Russian names have traditionally followed the following format: given name, middle name or "patronymic" derived from the person's father's first name, followed by the surname. Patronymics are a combination of the person's father's name with a suffix: commonly "ovich" for men and "ovna" for women. For example, using three common male Russian given names – Ivan, Mikhail, and Nikolai – the corresponding patronymics for men would be Ivanovich, Mikhailovich, and Nikolaevich, and for women would be Ivanovna, Mikhailovna, and Nikolaevna.

Russian last names will tend to end in seven different ways: ov, ev, yov, yn, in, oy, and skii or sky. The female equivalent is simply the same with an "a" added: ova, eva, yova, yna, ina, aya (for the male "oy"), and skaya (for the male "skii" or "sky"). For example, Sergei Petrovich Kotov is the son of Petrov; Olga Nikolaevna Voronkova is the daughter of Voronkov.

When people address each other in Russian, they use different forms and combinations of these three names, depending on how formal or close they are to the person being addressed. Using the example of Sergei Petrovich Kotov, above, his mother-in-law and the others of the older generation would call him by the familiar, yet respectful, format: first name plus patronymic, that is, Sergei Petrovich. This form is considered very polite and is roughly equivalent to the use of Mr./Mrs./Ms. plus the last name in American English. It is the form in which most Russians will refer to their leader if they are speaking in a positive way (eg., Boris Nikolayevich rather than Boris Yeltsin).

Those very familiar with Sergei Pterovich Kotov, such as his wife, would not necessarily call him by his first name alone, Sergei, but by a "diminutive" form of forms of that name. For a name like Sergei, we would expect: Seryozha, Seryoga, Seryozhenka, Seryozhka, etc. (a practice akin to the

Western practice of calling Jonathan John or Johnny). One critical difference is that the particular diminutive used will vary depending on the mood or attitude about the person referred to. Common names and nicknames are:

Common Russian Names			
Aleksei - Alyosha,	Leonid – Lyonya	Vadim – Vadik
Aleksandr - Sasha, Shurik	Mikhail - Misha	Valentin – Valya
Andrei - Andryusha	Nikolai – Kolya	Valeriy – Valera
Anatoliy - Tolya	Pavel – Pasha	Vasiliy – Vasya
Arkadiy - Arkasha	Pyotr – Petya	Viktor – Vitya
Boris - Borya	Roman – Roma	Vitaliy - Vitya, Vitalya
Dmitriy - Dima	Semyon – Syoma	Vladimir – Vova
Gennadiy - Gena	Sergei - Seryoga	Vladislav - Vlad, Slava
Georgiy - Gosha	Stanislav - Stas, Slava	Vyacheslav – Slava
Grigoriy - Grisha	Svyatoslav – Slava	Yevgeniy - Zhenya
Konstantin - Kostya	Timofei - Tima, Timosha	Yuriy - Yura

Russian Language and Alphabet

The Russian language is extremely difficult to learn, understand, read, and write. In addition to using the cyrillic alphabet, there are a number of unusual and uncommon sounds which many Westerners simply cannot pronounce (for example, the "voiceless velar fricative" represented by the Cyrillic letter X is an extremely common sound in Russian but does not exist in English. Instead, it is anglicized using "ch" or "kh."). In addition, the grammar is very complicated and unusual compared to many other languages.

The Russian alphabet consists of 33 letters: 21 consonants, 10 vowels, and two letters without sound - soft sign and hard sign. Most Microsoft Word packages will be able to "russify" English words and characters, as will at least two of the more common Web browsers, Netscape Navigator and Microsoft Explorer.

Russian Criminal Tattoos

Of great significance to law enforcement personnel is the practice of Russian (and former Soviet) criminals to receive tattoos for various crimes they had committed and time they had served in prison. Essentially, a Russian criminal's tattoos are a pictorial history of their life in crime.

According to Russian criminologist Arkady G. Bronnikov, who has studied Russian inmates' tattoos and lifestyles for years, "tattoos are like a passport, a biography, a uniform with medals. They reflect the convict's interests, his outlook on life, his world view." Another useful source is Natural History Magazine, November, 1993, "Telltale Tattoos in Russian Prisons."
One of the most notorious leaders of the Russian Mafiya, Vyacheslav Kirillovich Ivankov, who came to the U.S. in January, 1993 to control and direct Russian organized crime efforts in the eastern seaboard, and who was convicted in July, 1996 of various extortion and conspiracy charges and sentenced to serve almost 10 years, has a large star tattooed on each shoulder from his days in the Siberian gulags.

Chinese Naming Conventions

James R. Richards is probably one and the same as James Richards or even Jim Richards; but is Wop Ho Chang one and the same as Wop Ho Chang? And is Li Ho Chang related to Wop Ho Chang? Two of the clearest explanations of Chinese naming conventions this author has found are the aforementioned Australian Criminal Digest article, and one offered by British author David Black in his book titled "Triad Takeover, A Terrifying Account of the Spread of Triad Crime in the West" (Sidgwick & Jackson, London, 1991 ISBN 0283999381). A collective summary of these explanations

follow.

The first key is to recognize that the major Chinese languages (Mandarin and Cantonese) are idiographic in nature: that is, they are based on images rather than individual letters. Thus the Chinese languages do not have alphabets.

Like most Asian and Hispanic cultures, Chinese will typically have and use three names. Also like most cultures, Chinese generally pass the surname from father to child. Firstly, the Chinese do not speak of having a surname and Christian name, rather they refer to their family name, followed by a "generation" name followed by their name: eg., Chang King Sun. Traditionally, all three names will appear; the use of the generation name is not as consistent and is falling into disuse.

Each newborn child in a Chinese family automatically bears his father's family name for life – even females. The same generation name is normally given to children of the same sex within that family. The given name (Christian name) is the personal name unique to that child. The following example demonstrates the naming conventions for two brothers and two sisters from the same family:

Family name	Generation name	Given name
CHANG	King	Ming
CHANG	King	Sing
CHANG	Yuet	Fa
CHANG	Yuet	Sun

There are, however, only 472 Chinese surnames - an inordinately small number to go round an estimated world population of well over one billion. There is actually a list of those names, which is ironically titled "The List of the Hundred Family Names."

Unlike Russians, who will address a close friend with their given name and patronymic, or middle name (eg., Boris Nikoliavich Yeltsin will be called Boris Nikoliavich), friends or family would never use the three-character extended name to address or identify each individual. The sons of Ho Tin Fat would seldom hear their full names. Instead they would be addressed by a traditional abbreviation or nickname, formed by placing a character either before or after their last, or individual name. Four or these nicknames are most common: Ah (used in the same way as we would use the term "mister"), Lau (reserved for older or more senior people as a sign of respect), Xiao (meaning a little person or someone who is young), and Jai (boy or friend). Ah, Lau, and Xiao are prefixes – Ah Wing, Lau Ton, etc – while Jai is a suffix to a given name. Other common nicknames used on the street or between gang members or close friends will refer to part of a person's name or to some physical attribute. Two common street names are Fei Chai (literally, "Fat Boy"), and Cheung Mo ("Long Hair").

When a Chinese woman marries there are a number of combinations that may arise. With one exception the choices are the same as in Western cultures: the family name of the husband will always appear first:

Maiden Name	Husband's Name	Possible Married Names

Wong Yuen Sun	Chan King Ming,	Mrs Wong Yuen Sun
		Mrs Chan Yuen Sun
		Mrs Chan-Wong Yuen Sun
Jane Smith	John Brown	Mrs Jane Smith
		Mrs Jane Brown
		Mrs Jane Brown-Smith

Another problem facing Western law enforcement agencies is when Asians use anglicized given names: Chan King Ming aka Freddie Chan. One way to determine the correct Chinese given name is to ask the person what his or her parents or grandparents call them.

To assist Chinese bureaucrats and law enforcement in identifying, classifying, and organizing names, then, the Chinese developed the Commercial Code, a number code based on the phonetic make-up of the Chinese language. The Code is used by the Chinese and Hong Kong commercial communities for day-to-day business, by immigration authorities, and by the Hong Kong police for identifying criminal suspects. All residents of Hong Kong, Malaysia and Singapore are required to hold an identification card, which records the Chinese Commercial Code for their name.

The Chinese Commercial Code has became essential to law enforcement agencies around the world. Years ago, the Chinese Telegraph Code (CTC) was developed to facilitate the transfer of Chinese information across telegraph lines. Known today as the Chinese Commercial Code (CCC), the code helps investigators identify Chinese suspects. The CCC numbers all Chinese ideograms and contains an estimated total of 10,500 characters, each comprised of four Arabic numerals. Each Hong Kong resident holds an identification card bearing their personal CCC number. The result? An individual by the name Li Yin Sum can be identified as follows: the name Li (CCC#2621) is the surname, Yin (CCC#3185) is the middle name, and Sum (CCC#2450) is the first name. His friends would refer to him as Ah Sum. Another example would be WONG Kwok Keung. His name would appear as 7806 0948 1730 or 7806 0948 1730.

The Hong Kong police have noted that it is essential to note these numbers accurately; apart from fingerprints, they are the only means of establishing identity in Hong Kong. All residents of Hong Kong over the age of sixteen carry identification documents which bear their photograph and the Chinese Commercial Code number. If this number is not known, it can be established by having the Chinese subject write his or her name in Chinese characters; the individual characters can then be examined and compared using a CCC code book to obtain the correct number. It is critical to remember a few keys when recording Chinese names: ask the person to write their name in the correct order — family name followed by generation name, then given name; ensure that the person has not transposed their family and given names to conform to Western convention; ask them to write their name three ways: in Chinese symbols, by the Chinese Commercial Code, and in English; if the person uses an anglicized given name, ask them for their Chinese given name; and, to avoid confusion and to maintain consistency, record the family name in upper case and the generation and first names in lower case.

Vietnamese Naming   As with the Chinese, the Vietnamese do not use the terms surname and

Conventions

Christian name. They use a family name, followed by a common middle name, followed by a given name referred to as their "calling" name. Examples would be:

TRUONG Van Cao ("Van" denotes a male)
TRUONG Thi Hoa ("Thi" denotes a female)

Nicknames are very common in the Vietnamese culture. They are generally in two parts, the first being the given or calling name of the individual, while the second part is usually based on a distinctive feature of the person. Tran Van Long may be known as Long Map which means Long Fat or as Long Can, meaning Long Glasses.

In Vietnamese culture, women usually do not take the family name of their husband after marrying. For example: Hoang Thi Thanh marries Nguyen Van Quang. The woman will be known as Mrs Hoang Thi Thanh or simply as Mrs Thanh. It is possible that she will also be known as Chi Quang, meaning "wife of Quang," particularly if Quang is prominent. However, this traditional practice may not be followed in second generations, where educated, professional woman are adopting western cultures and naming conventions.

Family names are important and have significant meanings. A family will have adopted its name during a particular reign of the former Vietnamese royal families, sometimes changing their name with a change in ruling family. The most recent royal families have had the names Le, Tran, and Nguyen. As a result, 90% of all Vietnamese family names are Le, Tran, or Nguyen. Other common surnames are Minh (meaning "bright"), Phuoc ("lucky"), and Vinh ("successful").

Vietnamese do not generally refer to each other by their given or calling names. Some of the following terms are used instead:

- if addressing a family member or very close friend - sister number two or brother number one

- if addressing someone approximately the same age as themselves, the term 'Anh' is used for males, while 'Chi' is used for females. Literally translated, these terms mean older brother and older sister, respectively.

- if addressing someone at least twenty years younger than themselves, the term 'Cau' is used for males, and 'Thim' (pronounced "Team") is used for females. Translated literally, these terms mean uncle and aunt.

elderly people are referred to as 'Bac' - Bac Trai for males and 'Bac Gai' for females. Some parts of Vietnam simply use the generic 'Bac.'

Understanding South-East Asian Cultural Differences

At the risk of offending cultural sensitivities, two stumbling blocks faced by western law enforcement agencies in investigating Asian organized crime and criminal groups are their general collective ignorance of and insensitivity to cultural differences and their general inability to identify the suspects: introductions, showing respect, and how to address someone from any culture is critical to understanding them and, in this case, their criminal ways.

Southeast Asian cultures differ from Western cultures in many other respects.

According to the August, 1997 Australian Bureau of Criminal Intelligence's Intelligence Digest, four concepts appear particularly important vis a vis law enforcement and understanding Asian criminal organizations: the concept of honor or guanxi, indirect communication or negotiation, family values or honor, and the importance of good manners and respectful behavior. The following is excerpted from that Digest.

Guanxi, pronounced 'gwaan-see,' is best defined as a web of mutually beneficial relationships or connections between persons. It is essentially benefit-driven, rather than something that supports psychological or social well-being. Guanxi is directly related to 'face' which is akin to the Western concept of public self-respect: Asian cultures emphasize the image of one's self which needs to be maintained to sustain identity, personal honor and acceptance by the community. Therefore, when dealing with Asian families and victims and witnesses (particularly adult males), members of law enforcement agencies should show respect for position, competency, age and seniority. In return, members of the Asian community are also mindful of the police officer's 'face' and the need to maintain it. Loss of 'face' can lead to shame; an emotion with far greater significance to members of the Asian community than to Western cultures.

Most Asians are less direct in their communication than Westerners. Conversations, particularly where delicate matters are involved, are likely to be conducted in an indirect manner. In the polite public context of many Asian cultures, it is considered impolite to utter a direct "no." Confusing to the unknowing or insensitive Western police officer, then, an Asian may either say "yes" when they mean "no," or will express a negative response in a very roundabout way, or may simply smile and look away or change the subject without responding to the question. In some Asian cultures, particularly the Chinese, Japanese, Laotian and Vietnamese communities, a "yes" response may only mean that the person with whom you are speaking has understood what you have said, rather than actually agreeing with it.

In the Asian community concern for the family is paramount. Intimate questions relating to family issues should be avoided where possible. Traditionally, it has been out of place to compliment a woman on her beauty or charm or to ask an Asian male about the welfare of his wife. It has always been quite proper, however, to compliment an Asian woman on her achievements, the good behavior of her children, her tidiness, grace or learning. It is particularly wise to be respectful when dealing with elderly family members.

The Asian culture places great significance on courtesy and good manners. One way of identifying senior individuals within the Asian community is to observe the levels of respect accorded to them by other members of the community. In addition, certain rules of communication are critical in dealing with Asians:

- In interview situations, particularly in the home or business premises of a member of the Asian community, it is advisable to sit upright with both feet on the floor and hands held together on the lap. If the legs are crossed or soles exposed, feet should not point at any individual. All pointing should be done with an open hand.

- Avoid the use of slang terms which often cannot be translated or, if translated, lose their meaning.

- Avoid touching, even when trying to be reassuring and supportive. Handshakes should be limited to greetings or departures, usually between male persons. Do not pat an Asian person on the head. This part of the body holds a religious and sacred significance. Back slapping, even in jest, should also be avoided.

- Do not snap your fingers, even in a gesture which expresses how quickly you intend to do something. In most Asian cultures such a gesture is considered insulting.

- Do not summon an Asian person by wagging a finger. If you must use a gesture to summon someone, keep the palm of your hand pointed downward and move your fingers back and forth.

- When meeting groups of Asians, always greet the eldest person present first. This shows respect and will be appreciated. It will also demonstrate that you have made some effort to learn something of the culture.

- When accepting a business card from a member of the Asian community, receive it with both hands and take a moment to read the card to show courtesy and respect.

When entering the home of an Asian family, check to see if members of the family are wearing slippers or socks without shoes. If so, take off your shoes once you are inside the front door. On the issue of feet, try and avoid touching anything such as items of furniture with your feet. In many Asian cultures the feet are considered the lowest and dirtiest part of the body.

Western African Naming Conventions

Western African nations are of great concern in money laundering circles for a variety of reasons: Nigeria being a FATF NonCooperative Country or Territory (NCCT), the sanctioned Sierra Leone diamond trade, and illegal arms shipments through, to and from many countries in the region, including Angola.

It is a fair generalization to say that most Western African's follow tribal or ethnic rather than country-specific naming conventions. There are certain trends and patterns that are common to many, however.

Nigeria's tribal and ethnic groups are a good example of some of these patterns and trends. Children are generally given three or four names at birth. The first is the given name, or personal name. The second is an attributive name, given to match the personality of the child or to match an honorable characteristic that the parents hope the child will develop. The third, and sometimes fourth names relate to kinship, and vary from family to family, tribe to tribe, and ethnic group to ethnic group.

Generally, when the child grows up, he takes two of the given names and his

father's name, or his first name and his father's two names. Again, this practice varies from tribe to tribe. Girls' names generally follow the same pattern. The result is a progressive pattern of names, with one name being dropped for each generation. For example:

Peter Effiom Sunday … son of Effiom Sunday Akpan … grandson of Sunday Akpan Udo … great-grandson of Akpan Udo Okon.

Other tribes or ethnic groups follow a less patternistic system. For example, siblings in certain areas of Ghana will all bear a different surname, which may or may not be that of their parents or even grandparents. These children will have a birth name – generally derived from the day of the week of their birth – which will later be dropped if and when they go to school, where they are given a "Christian" name. The birth name will often be the name of record, however. For example, a common boy's name from Ghana is Kwesi, which is from the Fanti tribe, meaning "Sunday." The same name in Ashant, the other common tribe, is Akwasi. Female equivalents are Esi and Akosna, respectively.

Hispanic Naming Conventions

Introduction and Historical Background

Probably the most distinguishing characteristic of Hispanic naming is their use of a double surname system. This system traces back to the nobility class of the Spanish area of Castile in the 16th century. Under this system a person takes two surnames, one from the father and one from the mother. For example a man named Juan Domínguez López's would have both his father's surname - Domínguez - and his mother's surname - López. The first of the two surnames is the primary family name, and the latter name is often dropped in common usage. For example, Juan Domínguez López's passport will have all three names, but his driver's license may bear only the first two. He will probably be known to his colleagues as Juan Domínguez (note that the Portuguese use of the two surnames is different than Spanish: Portuguese generally consider the last of the two surnames as the primary surname).

Latin American names and naming conventions are also greatly influenced by the Catholic Church. For example, many given names are typically those of Roman Catholic saints, often the name of the saint on whose feast day corresponded with the day the child was born. Children are also named for godparents or deceased family members. As is common in many other Roam Catholic-dominated cultures, many males also took the local name of Joseph (José), and females the local name of Mary (María).

General Construction Of Hispanic Names

Hispanic surnames are sometimes separated by the word y, meaning "and". Sometimes both surnames are carried to following generations as a compound surname. This is a common practice when a paternal surname is a common surname and/or when the corresponding maternal surname has some claim to fame. In this case, to prevent confusion, the word y is almost always used to separate the groups of surnames from the two parents.

As an example of the above, suppose José López marries María Famosa. Their son Juan will bear each of his parents' first surnames: he will be Juan López Famosa.

Juan, in turn marries Isabel Fernández García. Isabel Fernández could sign her name as Isabel Fernández de López, or as Isabel Fernández García de López Famosa (note that in Hispanic cultures, wives retain their maiden names when they marry. They can legally add their husband's surname or

surnames after their own, preceded by the word de (implying "spouse of"). Their son, Pedro, could be named Pedro López Fernández, Pedro López y Fernández, Pedro López Famosa y Fernández, or Pedro López Famosa y Fernández García - the last two forms preserving the Famosa surname. To make it even more confusing, differing uses of hyphens and the word "y" add emphasis to groups of surnames. For example, poor Pedro could also be known as Pedro López-Fernández, Pedro López-Famosa y Fernández, or as Pedro López-Famosa y Fernández-García. It is often difficult or even impossible to understand where one group of surnames ends and the other begins.

Generally, the gender of the person can be determined by their first name, with male names ending in "o" and female names ending in "a". Examples are Carmelo and Carmela, José and Josefá, Mario and Maria.

Hispanic Surname Patterns or Origins

In addition to the use of typical first names and double surnames, the actual surnames themselves follow certain rough patterns of construction. As is common in many European and Asian cultures (see, for example, notes on Russian and Arabic naming conventions), many surnames are formed by adding a patronymic, place of origin, occupation, characteristics, or bearing some religious meaning.

Patronymic surnames, meaning "son of" are formed by adding "ez" , "iz," or "az" to the father's first name (eg., Fernández - meaning son of Fernando, Nuñez - meaning son of Nuño). Sometimes the "ez" has become "es", as in Torrez and Torres (meaning "towers" or "from the towers").

The place of origin or historical home of the family was often used or added as a second surname, preceded by the word "de" or "del", meaning "from" or "from the" (eg., de León, meaning from Leon; del Valle, from the valley; del Monte, from the mountain; and de Villavicencio, from the town of Vicencio). Over time, the de or del may be dropped from the surname (see Torres, above).

Occupation-based surnames include Herrero, meaning ironsmith; Guerrero, meaning warrior; and Marino, meaning sailor.

Finally there are surnames that have been derived from nicknames, physical characteristics, or a special event or anecdote in the life of the individual or his ancestors. These include Calvo, meaning bald; Flaco, meaning thin; and Armenteros, a combination of Arma and Entera, meaning full armament, based on a medievil Spanish hero.

Common Forms of Address

Pedro López y Fernández from the example above would never be addressed as Mr. Fernández. Rather, he would be addressed as Mr. López or as Mr. López Fernández. In order to avoid confusion in non-Hispanic cultures, such as the United States, many Hispanic immigrants may drop the maternal (second) surname or retain both surnames but add a hyphen between. Therefore, Pedro López y Fernández may equally be Pedro López or Pedro López-Fernández.

Many Central and South America business people often list only the initial of their maternal surname when communicating in the business world (eg., business cards). Therefore, Pedro López y Fernández may have a business card introducing himself as Sr. Pedro López F..

The Hispanic honorifics Senor, Senora, and Senorita are truncated as Sr., Sra., Srta, respectively. The word "don" at the beginning of a person's name indicates a title of respect to a distinguished or older individual (memorialized in American pop culture with don Corleone of the Godfather fame). Common professional designations include Lcdo., Ldo., or Licenciado (denoting a Lawyer, or "licensed"); Rdo. or Reverendo (denoting a Priest or Reverend); and Ing. or Ingeniero (denoting an engineer, considered in many parts of Latin America as one of the most honored professions.

Brazilian Naming Conventions

Brazil, with its Portuguese roots but located in Latin America, is a hybrid of many different cultural conventions. In Brazil, many surnames of Portuguese origin were given to native Indians and Black children when the priests baptized them. Others were baptized with no surname, and it remains common today to refer to people only by one name (the most famous being the brilliant Brazilian soccer players, such as Pele and Ronaldo).

Although most Brazilian names today originate from their parents' surname, historically many surnames were picked up from the local prominent family or from an esteemed grandparent.

Frankly, Brazilian naming conventions follow few conventions. Only recently have surnames been commonly passed from father to son. Even then, the actual recording of the name was often inconsistent from church records to local records to provincial records. For example a man named Joaquim José da Silva Paranhos can variously be known as Joaquim José Paranhos, or Joaquim José da Silva.

Common Brazilian first names include Antonio, José, Alberto, Fábio, João, Lucas, Marcos, Marcelo, Fernando, Jorge, Nelson.

American Taxpayer Identification Numbers (TINs)

Many financial institutions have general policies that require their lines of business to obtain social security numbers (SSNs) or employer identification numbers (EINs) (collectively known as taxpayer identification numbers, or TINs) from prospective customers. Some of the account opening systems have programmed known invalid TIN numbers or series; however, as new TINs are added there is the potential that these TINs will be rejected by the account opening system.

Social Security Numbers (SSNs)

The primary source for new SSNs is the Social Security Administration's website at www.ssa.gov. The easiest way to access the latest SSNs is to click on the "Search Site" button, then enter the following phrase (using quotations) – "highest group issued as of". This will then take you to a list of those SSA documents that list the most recent SSNs by area and group number.

All SSNs consist of nine digits (eg., 034-12-1234). The first three digits denote the area or state of residence of the applicant. Like zip codes, the area numbers generally begin in the northeast and get higher as you move to the southwest (Massachusetts has SSNs beginning in the range of 010-034 … California uses 545-573).

The second two digits denote the group or series within the area. Group numbers first run through odd numbers from 01 through 09, then even numbers 10 through 98, then even number 02 through 08, then odd numbers 11 through 99. Within each group, the last four digits are the serial number,

running consecutively from 0001 through 9999. For example, SSN 034-18-1234 would have been issued in Massachusetts prior to 034-11-5678.

Employer Identification Numbers (EINs)

Like SSNs, EINs are nine-digit numbers. The first two digits are known as the Code. Code numbers have been assigned to the various IRS field offices, known as service centers. Like SSN area numbers (and zip codes), the Code numbers are generally lowest in the northeast and highest in the southwest.

The Code numbers have been a useful tool to determine the legal location of the bearer. For example, all Massachusetts corporations, partnerships, and proprietorships have EINs beginning with "04", issued out of the Boston service center. However, a recent consolidation has reduced the number of service centers from 71 to 10. This is a loss for money laundering investigations - we no longer will have the detail of knowing the state of incorporation from the EIN. For example, going forward, EINs assigned to entities from Maine, New Hampshire, Vermont, Mass, Rhode Island, and Connecticut will all be processed out of Brookhaven, New York. For older entities we knew from the Code which state it was incorporated in ... now we will lose that tool.

The Table on the following page was created listing the new service centers for EINs as well as the old. The information is taken from publicly available sources and appears be accurate. In addition to the consolidation of service centers, the IRS will be using Code numbers not previously used. The new Codes are highlighted in bold on the Tables. Those are 10, 12, 20, 21,24, 26, 27, 30, 32, 40, 44, 50, 53, 60, 67, 69, 70, 80, and 90.

The use of new Code numbers may cause some problems in financial institutions' customer information systems, which could be programmed to reject these previously invalid EIN Codes.

Employer Identification Number (EIN) Allocations by IRS Service Center

EIN Prefix	Service Center	State	Former Service Center	State
01	Brookhaven, NY	NY	Augusta, ME	ME
02	Brookhaven, NY	NY	Portsmouth, NH	NH
03	Brookhaven, NY	NY	Burlington, VT	VT
04	Brookhaven, NY	NY	Boston, MA	MA
05	Brookhaven, NY	NY	Providence, RI	RI
06	Brookhaven, NY	NY	Hartford, CT	CT
07	-	-	Atlanta, GA	GA
08	-	-	Andover, MA	MA
09	-	-	Kansas City, MO	MO
10	**Andover, MA**	**MA**	**-**	**-**
11	Brookhaven, NY	NY	Brooklyn, NY	NY
12	**Andover, MA**	**MA**	**-**	**-**
13	Brookhaven, NY	NY	Manhattan, NY	NY
14	Brookhaven, NY	NY	Albany, NY	NY
15	**Fresno, CA**	**CA**	**-**	**-**
16	Brookhaven, NY	NY	Buffalo, NY	NY
17	-	-	Cincinnati, OH	OH
18	-	-	Austin, TX	TX
19	-	-	Brookhaven, NY	NY
20	**Brookhaven, NY**	**NY**	**-**	**-**
21	**Brookhaven, NY**	**NY**	**-**	**-**
22	Brookhaven, NY	NY	Newark, NJ	NJ

23	Brookhaven, NY	NY	Philadelphia, PA	PA
24	**Fresno, CA**	**CA**	**-**	**-**
25	Brookhaven, NY	NY	Pittsburgh, PA	PA
26	**Philadelphia, PA**	**PA**	**-**	**-**
27	**Philadelphia, PA**	**PA**	**-**	**-**
28	*-*	*-*	*Philadelphia, PA*	*PA*
29	*-*	*-*	*Ogden, UT*	*UT*
30	**Cincinnati, OH**	**OH**	**-**	**-**
31	Brookhaven, NY	NY	Cincinnati, OH	OH
32	**Cincinnati, OH**	**OH**	**-**	**-**
33	Philadelphia, PA	PA	Laguna Niguel, CA	CA
34	Brookhaven, NY	NY	Cleveland, OH	OH
35	Cincinnati, OH	OH	Indianapolis, IN	IN
36	Cincinnati, OH	OH	Chicago, IL	IL
37	Cincinnati, OH	OH	Springfield, IL	IL
38	Cincinnati, OH	OH	Detroit, MI	MI
39	Philadelphia, PA	PA	Milwaukee, WI	WI
40	**Kansas City, MO**	**MO**	**-**	**-**
41	Philadelphia, PA	PA	St. Paul, MN	MN
42	Philadelphia, PA	PA	De Moines, IA	IA
43	Philadelphia, PA	PA	St. Loius, MO	MO
44	**Kansas City, MO**	**MO**	**-**	**-**
45	Philadelphia, PA	PA	Fargo, ND	ND
46	Philadelphia, PA	PA	Aberdeen, SD	SD
47	Philadelphia, PA	PA	Omaha, NE	NE
48	Philadelphia, PA	PA	Wichita, KS	KS
49	-	-	Memphis, TN	TN
50	**Austin, TX**	**TX**	**-**	**-**
51	Brookhaven, NY	NY	Wilmington, DE	DE
52	Brookhaven, NY	NY	Baltimore, MD	MD
53	**Austin, TX**	**TX**	**-**	**-**
54	Brookhaven, NY	NY	Richmond, VA	VA
55	Brookhaven, NY	NY	Parkersburg, WV	WV
56	Brookhaven, NY	NY	Greensboro, NC	NC
57	Brookhaven, NY	NY	Colombia, SC	SC
58	Brookhaven, NY	NY	Atlanta, GA	GA
59	Brookhaven, NY	NY	Jacksonville, FL	FL
60	**Atlanta, GA**	**GA**	**-**	**-**
61	Cincinnati, OH	OH	Louisville, KY	KY
62	Philadelphia, PA	PA	Nashville, TN	TN
63	Philadelphia, PA	PA	Birmingham, AL	AL
64	Philadelphia, PA	PA	Jackson, MS	MS
65	Brookhaven, NY	NY	Ft. Lauderdale, FL	FL
66	Philadelphia, PA	PA	Puerto Rico	PR
67	**Atlanta, GA**	**GA**	**-**	**-**
68	Philadelphia, PA	PA	Sacramento, CA	CA
69	**Memphis, TN**	**TN**	**-**	**-**
70	**Memphis, TN**	**TN**	**-**	**-**
71	Philadelphia, PA	PA	Little Rock, AR	AR
72	Philadelphia, PA	PA	New Orleans, LA	LA
73	Philadelphia, PA	PA	Oklahoma City, OK	OK
74	Philadelphia, PA	PA	Austin, TX	TX
75	Philadelphia, PA	PA	Dallas, TX	TX
76	Philadelphia, PA	PA	Houston, TX	TX
77	Philadelphia, PA	PA	San Jose, CA	CA
78	-	-	-	-
79	-	-	-	-
80	**Ogden, UT**	**UT**	**-**	**-**
81	Philadelphia, PA	PA	Helena, MT	MT
82	Philadelphia, PA	PA	Boise, ID	ID
83	Philadelphia, PA	PA	Cheyenne, WY	WY
84	Philadelphia, PA	PA	Denver, CO	CO
85	Philadelphia, PA	PA	Albuquerque, NM	NM
86	Philadelphia, PA	PA	Phoenix, AZ	AZ

87	Philadelphia, PA	PA	Salt Lake City, UT	UT
88	Philadelphia, PA	PA	Las Vegas, NV	NV
90	**Ogden, UT**	**UT**	**-**	**-**
91	Philadelphia, PA	PA	Seattle, WA	WA
92	Philadelphia, PA	PA	Anchorage, AK	AK
93	Philadelphia, PA	PA	Portland, OR	OR
94	Philadelphia, PA	PA	San Francisco, CA	CA
95	Philadelphia, PA	PA	Los Angeles, CA	CA
98	Philadelphia, PA	PA	International	Int'l
99	Philadelphia, PA	PA	Honolulu, HI	HI