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Again, excluding the West Bank and Gaza, Israel's Central Bureau of Statistics reports 461 traffic fatalities during the 2000 calendar year. This adds up to an annual personal risk of 73 per one million, which is four and a half times higher than the risk of death from terrorism.

So what, you say - this makes Israel look worse! Look again. The 2000 Statistical Abstract of the United States reports that about 41,500 traffic fatalities have occurred in each of the past several years in the US. With a population of 286 million people, the annual personal risk of death from a motor vehicle accident in the United States is 145 per one million.

That's right - the personal risk of road death is twice as high in the United States as in Israel. And the risk of road death in the United States is nine times higher than the risk of death from terrorism in Israel! Since we Americans readily accept the 145 per million risk of road death without worry, why has the US State Department warned us not to travel to Israel?

Let's put this into an even more direct perspective. My recent visit to Israel was one week in duration. Since I did not enter the West Bank or Gaza, my combined probability of dying from either terrorism or a car crash on this visit equaled 1.7 in one million.

Had I followed the State Department's guidance and canceled my visit to Israel, I would have instead enjoyed a 2.8 in one million chance of being killed in a motor vehicle accident at home. In other words, for those keeping score, my death risk would have been 65 percent higher in the US than in Israel.

And I have neglected to note my 23 combined hours flying El Al, one of the safest activities available within the limits of Earth's atmosphere. It seems that the most dangerous thing I did on this trip was drive from New Haven to JFK Airport!

Perceived risks govern human behavior more than actual risks, and the elevated perceived risk of terror in Israel relative to the actual danger is no exception. I know of at least two canceled academic meetings and a third that is in jeopardy due to the perceived danger of holding such events in Israel. To the extent that terrorism relies on this psychology of fear, such cancellations are victories for the terrorists. And, while the fate of academic events is important to me, this is nothing compared to the economic losses

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Israel faces from the drop in tourism and other business revenues.

When the US State Department issues travel warnings, many people listen. If citizen safety is the goal, perhaps the State Department should urge all of us Americans to stop driving. But then, wouldn't that conflict with the goal of leading a normal life?

(The writer is the William N. and Marie A. Beach Professor of Management Sciences, Yale University.)

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