



THE REPORTER'S NOTES

The New Proletariat

The impact of the credit card on the American banker is so enormous that it appears to have turned him into something of a philosopher. At least the recent American Bankers Association meeting in San Francisco, its ninety-first annual session, raised some questions with implications for all of society far beyond the monetary realm.

Acceptance of the credit card by U.S. banks is spreading faster than was anticipated, according to Robert K. Wilmouth, chairman of the ABA Automation Committee. Bank cards are spreading the "open end" credit system, by which the consumer can forget about his own responsibility for maintaining a balance in his account. All he has to do is pay for it some day—with interest. A year and a half ago, fewer than seventy banks were in the credit card business. Today more than five hundred encourage its use, and networks of banks are on the brink of inaugurating regional systems with cards recognized by all.

The little card that started with restaurants and retail stores, spread to the travel and entertainment world, and now emerges as a new instrument of banking is "the first plateau in a checkless, cashless society" made possible by the computer.

Wilmouth foresees the day when "P.I.P." will be an accepted part of our world—the Personal Identification Project that bankers now are hard at work developing: one single universal identification system. No more fistful of different cards in a wallet: just one. One number that taps you into the economic system, pays all the bills, and balances the books.

In the ultimate development of a checkless, cashless society, there is room for only one functioning interlocked credit system, the bankers were told. "A single number for

each person will be a necessity." How easy, then, for the government to deduct taxes right at the bank. How simple to accumulate census data. How easy, with computer tape in hand, to study the economy, watch the effect of stimulus or deterrent, adjust it up or down.

The banking system of the future was envisioned as something of a transportation network, a transfer point for a monetary flow that would never need to deal in ordinary bookkeeping. Dr. Paul Nadler, a New York University finance professor, warned the bankers that their competitors would undoubtedly be linked into the system, insurance and savings and loan companies as well as nonfinancial institutions such as stores, travel systems, book-clubs, and charities. "There is a likelihood," he said, "that the automated transfer system will be called a public utility and banks will be forced to act as common carriers." And from that point, "outright amalgamation into one financial form is not hard to anticipate."

But what will it do to society to live by one little card and use it for all payments, whether "cash," to mean an instant transfer of funds from one's own account; or "charge," to delay the transfer to the end of the month; or a "loan" when one spends without a balance?

Wilmouth had warnings for the bankers: computers must be programmed to be alert for excessive overdrafts, to search out and reject the stolen or lost card, to ring the bell on the exceptionally heavy user who has started a gambling binge or a drinking bout. But who will warn the consumer?

The bankers were perfectly frank about the tremendous pressures for debt accumulation that the whole system will engender. "The retail business" of banking, the extension of credit to the small borrower, the day-to-day consumer, is where the

future growth and prosperity of banking lies, the ABA was assured. Wilmouth admitted, "We have a moral obligation to the consumer and an economic obligation to our stockholders not to make the shopping spree any easier than it is today." But everything he and his colleagues said about automation in banking emphasized just how much easier the shopping will be. And who is to define a "spree"?

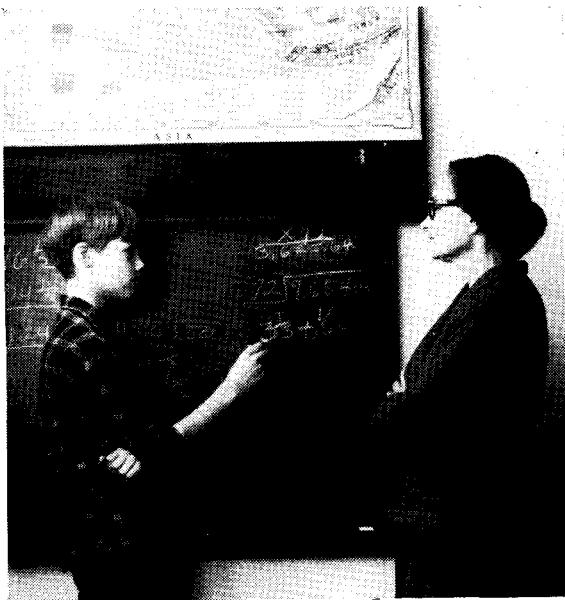
What Wilmouth did say sternly is: "Cards should be issued only to credit-worthy individuals." Dr. Nadler carried the point further: "What happens to people who are felt unworthy of being part of the system because of their credit standing?" In a cashless, checkless society, with one single integrated credit system and a number for everybody, how do you survive if you don't fit your banker's standard of sobriety and responsibility? "Is a blacklist bound to develop?" asked Dr. Nadler. Who is legally responsible if a mistake cuts off a man's credit? "Do we develop a two-class financial society?"

Serious questions, the bankers conceded these to be. Too serious, perhaps, to leave answering them to bankers.

The Nine Supersolons

The Supreme Court will shortly have an opportunity to extend the scope of the voting-rights decisions it has been handing down since the landmark Tennessee apportionment case of 1962. The occasion is the state of Georgia's appeal of an Atlanta Federal court's ruling in the disputed gubernatorial election.

Acting on suits filed by the American Civil Liberties Union and others, the Atlanta court forbade the Georgia General Assembly to choose the winner, as the state constitution directs when no candidate has a majority. Such was the case when some 58,000 Negroes and



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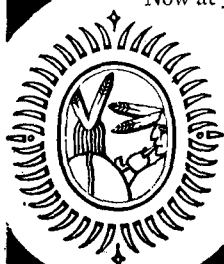
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white moderates cast write-in ballots for Ellis Arnall to block the election of segregationists Howard Callaway, a Republican, or Lester Maddox, a Democrat, who trailed Callaway by less than three thousand votes.

"Many arguments may be made," the lower court said, "but we need go no further than to point out . . . that the candidate receiving the lesser number of votes may be elected by the General Assembly." (Indeed, Maddox would almost certainly be chosen by the Democratic majority in the legislature.) Moreover, the court said, "each legislator would stand as a unit in selecting the governor, and his vote would necessarily eliminate the will of his constituents who voted for the other candidate." The ruling relied on the Supreme Court's 1963 decision in *Gray v. Sanders*, which struck down Georgia's unit-vote system of choosing statewide officials. For this reason, the Supreme Court is expected to uphold the lower court, paving the way for another election.

The major interest will center in what else—if anything—the court may say. Either the high court or lower tribunals eventually will have to decide whether write-in votes will be permitted in a runoff election. Obviously, something has to give—either Georgia's requirement of a majority for election, or the right of citizens to cast write-ins; otherwise, Georgia might never find a winner. It is also possible that the court will go substantially further than in *Gray v. Sanders* to rule out delegation of votes to any intermediary body whatsoever—be it a legislature, special electors, or convention delegates. A wide-ranging decision could open the way for a challenge of all manner of convention nominations for offices, a field the court specifically declined to enter in its *Gray* decision. It did so again when it refused to consider the challenge of Delaware and twelve other states to the Electoral College system of Presidential electors.

The refusal to hear Delaware's suit, even though it was based on the Court's own voting-rights precedents, was followed last month by similar treatment of a case against

the Michigan legislature. Although it had been reapportioned along strict one man, one vote lines, a group of Detroit Republicans and rural Democrats accused the state's Democratic leadership of gerrymandering. A growing body of comment in legal and political-science circles points out that partisan tampering with district lines can deprive political and racial minorities of an effective voice in government just as easily as mathematical malapportionment. But the court ducked this one, too.

It may be that the court is moving with a new and commendable caution in the area of political rights. The Georgia decision should give us a clue.

Cliffhanger

The life and times of Representative Adam Clayton Powell (D., New York) is a hard subject to handle for a fortnightly publication: two weeks in the turbulent career of the Harlem Congressman invariably provide more surprises than we could have guessed at and more court orders than we can parse—not to mention the way in which events keep confounding the soundest predictions about his fate. The Powell saga, in fact, reminds us of nothing so much as those serialized films for children that used to be shown on Saturday afternoons. When last seen, the Green Hornet or Lone Ranger or whoever he was would be teetering at some improbable obtuse angle over a cliff that dropped a lethal thousand feet—whereat the film froze, and the audience was obliged to wait till the following Saturday to see how the hero would get out of that one.

He always did, of course—which brings us back to Congressman Powell. The Congressman currently owes \$164,000 to a New York woman who won a defamation of character suit against him, and he has been sentenced to 425 days in jail on civil and criminal contempt charges. If he turns up in New York State, he is subject to arrest. The question, however, is what he will be subject to if he turns up to take his seat in Congress in January. There have been professions of intent on the part of his Democratic

colleagues to bar him from taking the seat to which he was overwhelmingly re-elected by his constituents this fall. Will he be seated? Will the congressman be arrested meantime? Or will he win his several appeals in the courts of the state in which he dare not set foot?

With Powell thus frozen in the familiar backward hang over the precipice, we thought we would help you pass the time with a little history. The last time the House denied a Representative his seat (aside from contested elections) was in 1900, when it refused to admit Brigham H. Roberts, a Democratic Representative-elect from the four-year-old state of Utah. The basic charge against him was polygamy. Not only was he violating the laws of Utah (so the argument ran), but by sending him to Congress the people of Utah were breaking the compact that the state had made with the Federal government. As a condition of its entry into the Union in 1896, Utah agreed to include in its constitution a ban against polygamy, or, as some others liked to call it, "multiple cohabitation." "I do not defend the cause of polygamy," Roberts said at the time, but like other Mormon adults, he felt he had a moral responsibility toward the women he had married when multiple marriages were lawful. During the debate, he never mentioned his marital status except to ask why, if he was openly defying the law as charged, he had not been arrested. Brigham Roberts was denied his seat by a vote of 268 to 50. One of the most impassioned opponents of Roberts' cause was none other than Massachusetts Representative John F. (Honey Fitz) Fitzgerald, who argued that "Every wife, every mother, and every daughter in the land is awaiting the action of this House today."

When Roberts was denied his seat there was a genuine wave of anti-Mormon prejudice. Adam Clayton Powell has never been slow to see prejudice at the root of his own troubles. But, paradoxically, if Congress fails to act it will be because it fears such charges from him. And we should not be surprised, if, like Roberts, Powell should rise to ask why, if he is a lawbreaker, he has not been arrested.

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Détente—or Daydreaming?

A POST-ELECTION PERIOD is normally conducive to relaxation, but this time it has been somewhat different, for the lowering of tension preceded the balloting, at least as far as the issues by nature the most unmanageable were concerned. First of all, the issue of war, which was solemnly dealt with by the President a month before Election Day. "Our task," he said, "is to achieve a reconciliation with the East, a shift from the narrow concept of coexistence to the broader vision of peaceful engagement."

These engagements, of course, are to be sought for in Eastern Europe and, above all, with the Soviet Union. "Where possible we shall work with the East to build a lasting peace. We do not intend to let our differences on Vietnam or elsewhere ever prevent us from exploring all opportunities." Yet, the weapons of our enemies in Vietnam are provided by the Soviet Union and the nations of Eastern Europe.

It has been said that the President's speech marks a turning point in American foreign policy. So far this seems to be correct, considering the declaration Under Secretary of State Eugene V. Rostow made in Paris in November advocating multilateral arrangements by western countries in stimulating tourism and trade with Eastern Europe first and presumably later with China.

FOR QUITE A WHILE, the motto "From deterrence to détente" has been advocated by people in and out of government. There would be nothing truer than this motto if it could be practiced by the people of the two sides. The exchange of students, of visitors, and of trade is the healthy pulsation of international life. Unfortunately, the relationships

between our nation and the ones in the Soviet orbit—not to mention Red China—are those between separate worlds. Since 1945, the government of the Soviet Union as well as our own has been frantically devising substitutes for war.

Concurrently, a search for substitutes for peace has been going on. On too many occasions, from Greece to Vietnam, Communism, irrespective of its coloration, has not neglected a chance to extend its rule over lands it did not possess and from which the people it captured could not escape. The substitutes for peace that could be found have been halting and precarious, prompted by the mutual fear of unrestrained war. The greatest advantages have gone to the side that proved to be the more tentacular, the more fit to infiltrate foreign territories, slyly reaching into the zones where we were least prepared.

There is no need to go once more over the long list. The most important thing is that, after so many trials, our country is confronted in South Vietnam with a unique task: it has taken upon itself simultaneously to telescope the colonization and decolonization of that country. We must assist its people to attain institutions of nationhood resilient enough to let them live in comparative peace. It would be highly desirable if these institutions could lend themselves to a choice among political alternatives—although such choices are denied to most countries on the Asian continent. Certainly we are committed to do our utmost so that the South Vietnamese may have greater political freedom than, let's say, the people of Burma.

In South Vietnam our country is facing a test unprecedented among other great powers but not

in terms of contemporary America. While the struggle for colonization and decolonization is going on simultaneously in that tragic, faraway land, another gigantic, concurrent effort proceeds within our shores: we want to energize the human potential of the disadvantaged in our midst. Again, it is an effort with ups and downs, anguished by defeats in some of the states of our Union, but it proceeds irresistibly. It is much more than a struggle for the right of our colored citizens or of those among the whites who are least privileged. It is even more than an effort to repair old wrongs of history and the mean role that chance has played among a large number of our countrymen. It is an irrevocable national obligation for the present and for the foreseeable future.

The same reasons which prompt us to make freedom more meaningful for those among us who have been free in name only compel us to assure a measure of independence to a people that, temporarily, has become our ward. It is a matter of justice, and even more than justice. The right word for it is humaneness.

THERE ARE those who seem to think that freedom is not indivisible in today's world, who are ready to make agreements across the board with international Communism, who assume that from the era of deterrence we are moving toward détente. Sometimes even our President seems to be among those people. They might be right, but, respectfully, we fail to agree with them. Our soldiers are giving to deterrence short of total war its most formidable, perhaps its ultimate test on the battlefields and in the skies of Vietnam.