

TIDBITS and...

The Most Compelling Case for No-Fault

Buried in a section of short news items in *The Washington Post* was the best evidence for the advantages of no-fault automobile insurance yet discovered. After two years under such a law, Massachusetts' compulsory auto insurance rates have been reduced by 70.2 per cent. Because of a recent court decision upholding a large cut in compulsory rates for 1972, the *Post* said, auto insurance costs in Boston will decline from a high of \$117 a year in 1970 to \$47 this year.

Nuking Vietnam

It was the nuclear bomb, in a way, that made it possible to send 500,000 U. S. troops into Vietnam. The country saw the escalation of a half-million soldiers as a moderately restrained response, but we never would have reacted that way without nukes lurking in the background as the reckless alternative, the Goldwater alternative, thus expanding the limits of sanity.

But since the massive troop build-up in 1965, we have hit Vietnam with the equivalent of 22 Minuteman warheads, or—if you want a figure with a horror quotient you can get a grip on—450 Hiroshima bombs.

The Helicopter Stethoscope

Intelligence about the yearnings of the South Vietnamese people has always been a thorny problem, and U. S. officials have continually been forced to revise their methods of measuring feelings and allegiances at the grass roots. Vice President Agnew achieved yet another breakthrough on his latest trip to the Far East, as evidenced in his May 19 report: "One point I do want to emphasize about South Vietnam; this was a different South Vietnam than what I found in my other two visits. There is a sense of confidence in the representatives of the government. As I choppered over Saigon, I have never seen it look as relaxed as I did this time."

OUTRAGES

Windfall for the Banks

In the "Canceling the National Debt" article in the May *Washington Monthly* we described the federal tax and loan account arrangement by which money is deposited in non-interest bearing accounts at private banks until it is called to Washington. Somewhere between \$4 billion and \$6 billion a day in free money is thus given to banks for loans, providing a windfall subsidy of at least \$230 million a year.

Rep. Wright Patman recently named the banks that benefit most from this federal gratitude: "At present," he said, "102 of the Nation's nearly 14,000 commercial banks hold 44 per cent of the Treasury's tax and loan accounts. The 50 largest banks hold more than one third of all such deposits."

Patman went on to show that the very same banks that were pushing for the government to bail them out by guaranteeing Lockheed's debts were at the same time holding \$1.4 billion, or six to seven times the amount of the guarantee, in the free money. Those banks, and the amounts in their tax and loan coffers, included: Banker's Trust, \$71.6 million; Bank of America, \$149.7 million; Chase Manhattan, \$177.3 million; Chemical Bank, \$102.5 million; First National City, \$139.5 million; Security Pacific National Bank (Los Angeles), \$109.9 million.

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The Perfect Little Set-Up

a review by Suzannah Lessard

When we were little, my cousin Ben and I played cards often with our Great-Great-Aunt Alida. In her bedroom, which was encrusted with religious objects, she and we would cheat hard at Casino and Euchre. We had to join forces in order to out-cheat her, finally hitting upon the device of getting her to sit with her back to the mirror so that we could get glimpses of her hand and anticipate her cheatings, but even then it was a tight battle. There was no reverence on our part, or condescension on hers, during these games; we would contradict, accuse, gloat, and bicker like the most familiar contemporaries. As time went on we were replaced by younger members of the family, and they in turn by the next crop, who say that in the depths of her age Aunt Alida became too sloppy at cheating to make it any fun and began to take losing so hard that the six-year-olds would let her win to be nice. But in my day it was good sport and more. In the silences of concentration as well as in the bursts of argument there was contact. The games were an encounter, an event in the day, and cumulatively an event in my life, as they were, I'm sure, in hers. We knew each other, and pretty well, as people who regularly cheat on each other do.

When even younger I had another

and probably much more important relationship with my great grandmother. She lived next door and every morning I would run over and see her. I can't remember what we talked about, but every day we visited together. We went for walks in all seasons, and when she was laid up I would play pick-up sticks on the floor of her bedroom. Perhaps I gave her something: her husband had been murdered in middle age, and the adults who knew her say that from then on she had cut herself off inside from human contact and that our friendship was an exception. She gave me something, though I'm not sure what. I remember her face vividly, and the friendship exists like a pillar in the vagueness of early memories. She also gave me ginger ale and ginger snaps, just as Aunt Alida later gave us tea and cakes after cards. That was part of it.

I mention these two encounters because they are so different, indicating the range of relationships between the very old and the very young, and because the classic exchange between the extreme ages is, of all exchanges between the old and the non-old, so patently and uniquely rich. While attention in growing degrees is being focused on the physical condition of the aged—their poverty, lack of adequate medical care and suitable housing, and to some extent on the cruelty of their segregation from the mainstream—little