

New electronic cards carry data, convenience, risk

What could possibly be more damaging in the hands of an irresponsible spender than a credit card? The poorly named "Smart Card."



CORRIE CAULEY

The small electronic device, about the size of a credit card, contains electronic memory that can be used to store medical records, track digital cash and generate network identification. The card's introduction calls for consumer caution despite this new convenience.

Although many have been anticipating the Smart Card's domination of the market, according to a California-based market research firm, Dataquest, in 1995 only 2 percent of Smart Card shipments went to the Americas.

The card has experienced abundant success in the European market, but Americans are not exactly buying into it. In fact, it seems everyone is waiting for someone else to drive the market.

In a country where patience is rare, Americans have displayed a smart decision by waiting before embracing a not-so-smart product.

Banks are waiting because they prefer not to pay \$200 to upgrade their ATM machines. And the majority of Smart Cards in the United States are not owned by banks. According to the Mentis Corporation of North Carolina, less than 5 percent of smart cards globally were produced by banks.

Perhaps the success of the Smart Card in Europe is due to the convenience it provides in overcoming the issue of multiple currencies. But, this is not a consideration in the United States.

Consumers are not in any hurry to trade in their cash either. And they should not be. In a recent survey conducted by First Manhattan Consulting Group, 50 percent of the respondents said they are taking a "wait and see" approach to Smart Cards. Only 11 percent considered it an important issue.

But it is an issue of importance. Because as more and more Smart Cards are accepted and used, slowly but surely, they will become accepted by society.

As the proverbial saying goes, "Do not put all your eggs in one

basket," so should one avoid keeping so much important personal information — such as identification numbers, account numbers, medical information — all on one card.

There is another little saying that states, "If there is a will, there is a way," and no matter how secure a product such as the Smart Card might claim to be, there is always someone willing to disprove that claim and profit to themselves.

Sure it might seem impossible to defy the technological security of voice print, fingerprint, signature or other information unique to the individual that can be used as verification, but there is always room for error.

Smart Cards may seem convenient, but they are far from being the solution. When someone misplaces a wallet, they panic. If someone were to misplace a Smart Card, they would in fact, have misplaced all personal identification information, not to mention money.

Yes, it looks like Americans know better. Aside from the consumers, merchants are not yet persuaded either. For them, Smart Cards are not better than cash because they still have to retrieve money from the bank.

Merchants also have to purchase the Smart Card reader and pay the transaction fees. And although the risk of employee theft is decreased by the use of Smart Cards and there is less money to handle at the end of the day, merchants will need much more convincing before they are willing to invest millions of dollars in the technology necessary to accept Smart Card transactions.

So, there will be no cashing in anytime soon on the next "smart" thing. Customers will not use Smart Cards until more merchants accept them, and merchants will not accept them until there is a demand from their customers.

Without banks jumping in to invest in Smart Card technology, other organizations such as Motorola and General Motors are announcing plans to join the Smart Card industry.

Only time will tell how smart that is.

Corrie Cauley is a senior journalism major.

New tuition law helps save state tax dollars

Many actions of state government do not specifically affect Aggies, but one new piece of legislation from Austin can.



ANDREW BALEY

While most students do not accumulate more than 170 credit hours, those who do must be informed about the new "slacker bill."

Student Body President Laurie Nickel has made strong efforts to raise awareness of this legislation during her Oct. 27 "You Ought to Know," a state-of-the-University address.

The slacker bill requires all in-state college students who have acquired more than 170 credit hours without earning a degree to pay out-of-state tuition for all future course work. The bill was passed by the 75th Legislative session of the Texas Congress.

The bill does not affect double majors or those students preparing for professional school.

The new bill is a reasonable and even positive measure.

The slacker bill will persuade students to make definite college choices leading to a quicker graduation. Excessive class hours waste state money.

The average college student has no need to take 170 hours. It is better to take actions that limit the amount of a student's education that can be state subsidized.

The bill does have an interesting twist. In legislative terms, the accumulation of 170 hours includes those hours completed as well as hours attempted.

Serious Q-droppers beware. Students who are close, but not at the 170-hour total, must understand all classes, Q-dropped, completed, whatever, will be included in their total hours.

Nickel and the Student Government Association is working with the state legislature to change the bill so it does not include all attempted hours, but only those hours completed.

This alteration would make the bill even more reasonable. Including attempted hours in the 170-hour limit only causes aggravation. Regardless, the state saves little money by including the small number of attempted hours.

The Student Government Association is doing their job by acknowledging the need for aware-

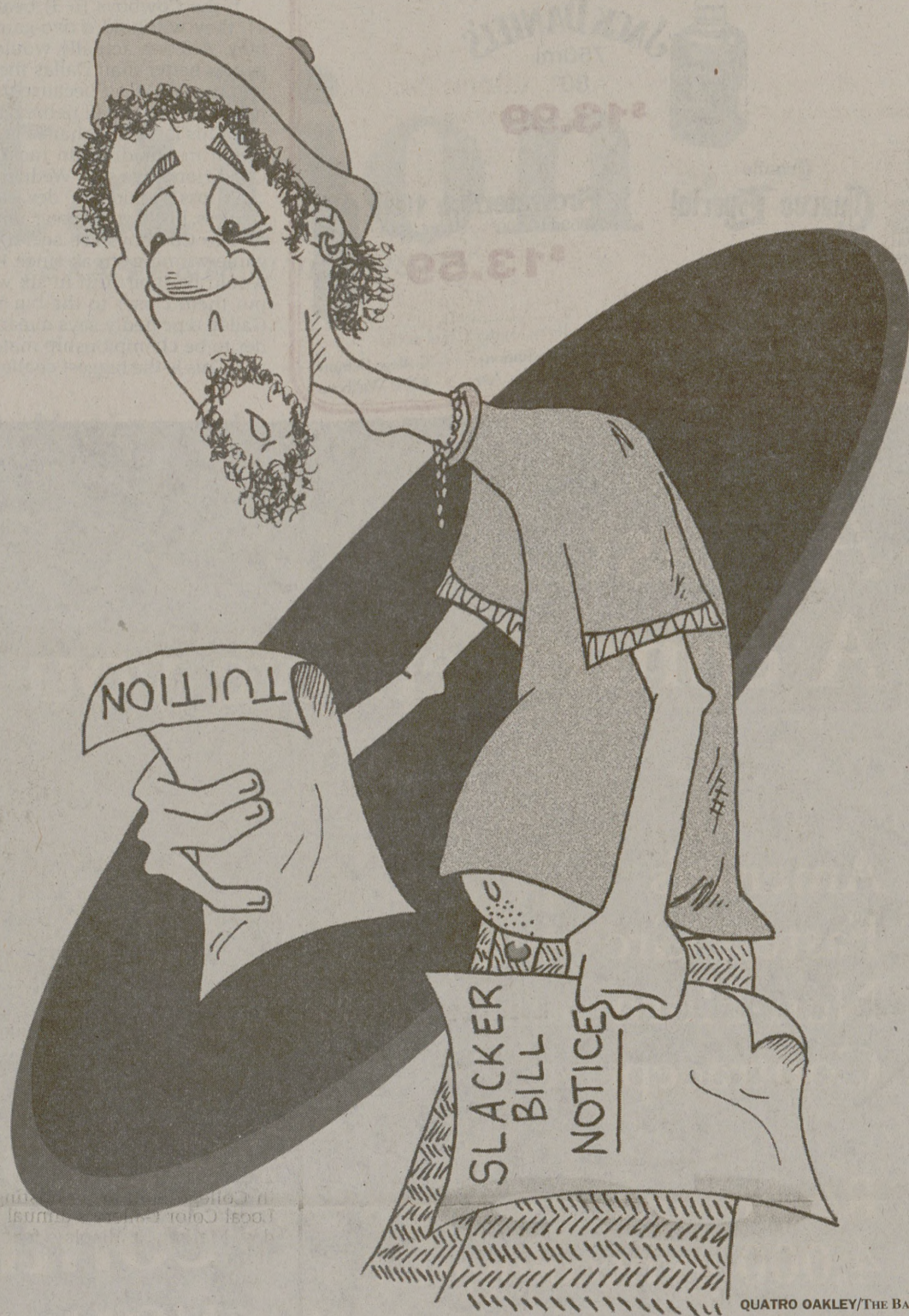
ness of the slacker bill. Actions taken include increased media coverage, a special Bonfire computer screen for those students approaching the 170-hour mark, letters mailed to students when they reach 150 hours and public fo-

rum. These measures will help students understand the bill and plan their education accordingly.

The slacker bill should not be viewed as a harsh act by the legislature. It is sound policy to consider the monetary effects from all as-

pects of education the state subsidizes. It so happens it is now the student's job to understand and accept the state government's policy.

Andrew Baley is a junior political science major.



QUATRO OAKLEY/THE BATTALION

MAIL CALL

Q-drop proposal needs explanation

The Student Senate must clarify a few details about the 60-60-Q-drop policy.

The suggested plan to separate four Q-drops into two 60-hour periods would apply to the Class of 2003 and the following classes — assuming the bill is approved by administration. No current students, unfortunately, would benefit from this particular part of the measure.

There is, however, still good news for incumbent Aggies: the

proposed extension of the Q-drop deadline to the 60th day of classes (currently the 50th) would apply to all students.

Aaron Bigbee
Class of '00

Gaines does not deserve statue

In response to Nov. 10 article: "Historically unclear":

Building a statue to a Black man who had nothing to do with the founding of Texas A&M University (such as Matthew Gaines) can

only be a radical concept formulated in the minds of Yankee historians to once again rewrite the history of our state and nation.

Gaines was elected to office due to the suppression of white Texans during Reconstruction. Dale Baum's description of the Reconstruction government as a "biracial democracy," is insulting and ignorant.

The government that controlled Texas was a Yankee carpetbag government, and the black men in the legislatures were mere puppets of the Republican Party and northern government. Matthew Gaines stood among them as un-

influential as the rest. The Texans who had fought for states' rights and liberty were denied the rights to vote, and a military government ran Texas until the citizens once again seized their "inalienable" rights in the mid-1870s.

A statue of Matthew Gaines would be no more than a slap in the face of Sullivan Ross and all Aggies who have truly made a difference in Texas and for our cherished University.

We should not build a statue of an unimportant man from a puppet government that truly hurt Texas before we could run them out of office. It would be a disgrace.

Micah Belden
Class of '02

Speaker protected by Bill of Rights

In response to Chris Huffines Nov. 6 column:

Chris Huffines either has a lack of respect for our First Amendment or no understanding of these rights. Huffines said Tom Short has the right to speak under the First Amendment, but Huffines also said Texas A&M should rethink Short's presence on campus.

Which is it? Should we respect First Amendment rights or rethink the presence of speakers on campus who may disagree with our own personal beliefs?

As an Aggie and a speech communication major, Huffines should understand the importance of our First Amendment right to free speech.

Samuel Reese
Class of '99

and Kyle Whiteacre have been the only two reviewers this semester who seem to have an understanding of what I am describing. I just do not think every album really deserves an A. Do you?

Jason Puckett
Class of '01

Soccer team earns fan support

For those of you who did not get to attend the Big 12 Soccer Tournament in San Antonio this past weekend, you missed two great games.

After shutting out Iowa State University 6-0, the Aggies lost a tough game against Nebraska. The Lady Ags have made it into the NCAA tournament four years in a row. They obviously have a tremendous amount of talent on this team.

I encourage all Aggies to support this team. I would especially like to extend an invitation to Reveille and the yell leaders to make an appearance and support the Lady Ags as well. I know it is not football, but they practice just as hard and deserve recognition too. So, wear your maroon and support the Lady Ags.

Kristen McAleavy
Class of '99

Visitor appreciates Aggie honesty

On a recent trip to the Tech game to visit our son who is a freshman at Texas A&M, we were reminded of the honesty and integrity of Aggies.

After the game my son and I walked to get the car, while my wife and her folks rested on a bench in front of Mosher Hall.

After picking them up and having a nice dinner at El Chico's, we realized we had left our video camera and binoculars on the bench two and a half hours earlier.

On our way to the University Police to report our loss, we went by the bench and were shocked to see the big black camera case and binoculars on top of the bench two and a half hours later.

This really put the finishing touches on a perfect day in Aggeland. In a world where honesty is a rare commodity, it is nice to see that at Texas A&M University it is a norm.

Gary Price
Class of '71

Music reviews often lack content

Over the past three semesters, I have been extremely disappointed with the music reviews published in *The Battalion*. I have found the reviews printed lack any true content and critical value.

A music review should give the reader insight into the minds of the artists — their influences, growing maturity and motivations as well as changes in the artist's style, musically as well as lyrically.

These reviews should supply the reader with an audible perception of what to expect. Merely supporting or rejecting a musician's work based solely on their credentials is a grave letdown for all those who take the time to read the reviews. Riley LaGrone

MIKE LUDWIG ATLANTA CONSTITUTION

