

of the transaction, the buyer may find that even though his contract specifies payment in 18 months he can skip or delay payments and end up by paying in, say, 24 months without an additional charge. Should he compute his "true interest" on the basis of the contract period, on what he plans to do, on the average performance of his class of buyer, or on the most he can get away with in an extreme case?

Clearly, the fallacy implicit in the Douglas bill is much greater than that of which *Science* has accused installment buyers—comparing absolute numbers instead of rates. The bill seems to assume that simplified formulas borrowed from the austere world of pure arithmetic can be applied literally to the complex and disorderly world of commerce. What the situation calls for is a systematic and statistically valid study, such as no one has yet made, of what really happens, with what consequences, to how many people, in the pricing of installment purchases. Only after such a study has been made will it be appropriate to prescribe remedies, if any are required.

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Shielding

We wish to comment on the paper "Radiation dosimeter utilizing the thermoluminescence of lithium fluoride," by J. R. Cameron *et al.* which appeared in a recent issue of *Science* [134, 333 (1961)]. We wish specifically to call attention to the curves which appear in Fig. 1, the figure dealing with silver-activated phosphate glass.

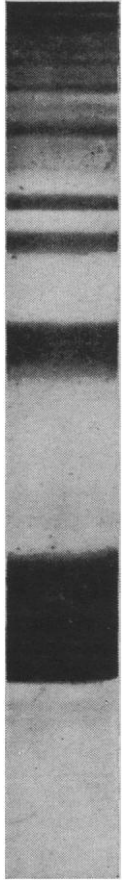
We agree that glass of regular composition is energy-dependent, but low-Z glass is approximately half as energy-dependent; furthermore, proper shielding (we have used gold) of walls of certain thicknesses and of open-portal areas allows use of the low-Z glass in the 200-kv to 1.33-Mv range with discrete isotopes and radium as well as x-rays.

We believe that the authors did not consider this point, or that they have not investigated the use of low-Z glass and shielding materials.

STANLEY J. Malsky
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Veterans Administration Hospital,
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5 JANUARY 1962



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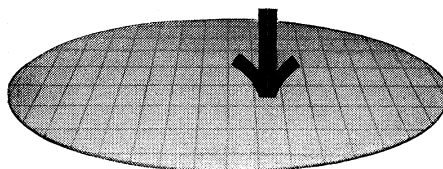
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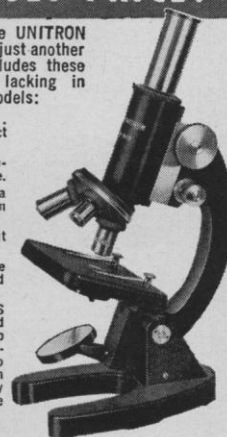
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