level in order to assure an adequate flow of scientific talent upward.

The piece does seem to imply that NASA has been impetuous and excessively aggressive in launching its new fellowship program. It fails to take account of the fact that NASA has a very specific mission and timetable and can hardly afford to await the ordering of the federal fellowship situation. It must seek now to stimulate the training of scientists; otherwise an even more severe manpower shortage in the late 1960's could lead to the failure of its program. Likewise, it cannot singlehandedly persuade the Congress to modify its long-standing reluctance to support education below the graduate level.

It should also be noted that these and many associated problems were thoroughly explored with NASA prior to the inauguration of its fellowship program. This was no spur-of-the-moment venture. True, the program was developed expeditiously, but only after widespread consultation in the government and among the universities.

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Retirement

At this time, when our country needs to expand vastly its scientific and engineering manpower and when, indeed, strenuous efforts are being made to induce able young people to enter scientific and engineering professions, able, active-minded, experienced scientists are being forced to retire just because arbitrary age limits for employment have been firmly set by universities, governmental agencies, and industrial establishments. The criterion for such forced retirement is chronological, not physiological, age. Thus, there is both a shameful neglect of very useful, much-needed brainpower and a complete disregard for the vital and social needs of those compelled to retire.

Recently, a nonscientific friend of mine, a retired librarian, Elizabeth Woodruff, of Mineral Wells, Texas, who is greatly concerned with the social problem of older citizens, wrote me suggesting ways in which such scientists and engineers could continue to serve our nation and continue to lead fruitful lives. She wrote: "I feel that the professor (and his kind) should



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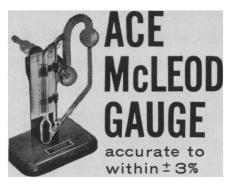
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- use his knowledge to create new avenues in which his ability could be expanded and take new growth." She offers the following suggestions.
- 1) The present retirement age limit of scientists and engineers could be raised, provided the potential retiree desired it.
- 2) Libraries could establish or enlarge scientific departments in which retired scientists could serve to make a knowledge of science more easily and readily available to the public.
- 3) The various communication media (newspapers, magazines, and radio and television stations) which have potential for useful instruction could engage retired scientists either to teach or to assist others in teaching science to nonscientists.
- 4) Scientists having their own businesses could employ scientists of retirement age on an equal footing, or could form partnerships to expand such businesses.

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The Cost of Credit

It is alarming to me that Reavis Cox [Science 135, 48 (1962)] overlooked entirely the basis upon which the editor wrote in support of the Douglas "Truth in Lending Act" (S. 1740) [Science 134, 913 (1961)]. The editorial concludes: "The statement of simple annual interest rate would permit a customer to compare the true costs of different forms of credit and to act rationally on that basis. On balance, we favor any step that encourages rational decisions [italics mine]." Although the bill requires disclosure of both the dollar cost and the simple rate, the editor selected the latter aspect to be "the main feature of the bill." This is the most controversial and significant feature of the bill. Therefore, one conversant with the subject would have appreciated why the editorial was headed "Tricks with numbers," and why the subject was introduced with the theme that a comparison of absolute numbers instead of rates may lead to fallacious conclusions.

But instead of arguing the promotionof-rational-decisions issue, Cox chose to argue the absolute-number-versus-rate issue, and said that the editor "claimed too much." How did Cox prove that rate information is not needed? He reduced the simple formula I = Prt to an

