

**MORAL  
PERSPECTIVES:**



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In Richard Adam's novel, "Water-ship Down," the rabbits in Cowslip's warren are willing to take their chances of escaping snares set by the farmer in exchange for a rich diet of berries and carrots meant to attract them.

In like manner, the American people seem willing to take their chances of escaping the holocaust in exchange for an in-kind deterrent against a potential Soviet attack.

Developments of military weaponry in recent months include a "safe" binary nerve - gas weapon (safe in the sense that they have reduced the danger of leakage in transit), and the "smart - bomb" that features precision targeting and capable of carrying nuclear warheads.

The kind of terror these weapons produce just by their existence ought to be sufficient to have them forever banned, but that seems remote since

the U.S. is the lone major power not acceding to the 1925 Geneva Protocol banning poisonous gases, and the SALT talks have not even discussed reduction, let alone elimination of nuclear stockpiles.

There are certain basic moral convictions that transcend political and strategic problems and the prospect of being gassed or zapped in what can only be the final holocaust increases and intensifies the urgency to make

that moral conviction political and strategic policy.

There is no clear and obvious method of resolving these "terror" weapons, but there is a very great task for people of religious faith to help the people of the world live more responsibly and sanely. The insecurity of nations and parties, the drive for supremacy and self-aggrandizement et al., is not modified with concepts and values that are limited to the

earthly existence of humans.

The folly of the development of these sophisticated weapons as a deterrent is that others are also making them.

Governments and military powers are not known for their responsiveness to the judgments of God, but people standing under God's judgment, can bring a vision of the world that transcends our present balance of terror.

# Are we chancing a holocaust?



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The first thing your DETROIT BANK-er can do is show you why establishing credit is so important to you.

One reason, of course, is that setting up and keeping up a household can get very expensive. Sometimes you just don't have the cash to pay for all the things you need and want.

Credit lets you buy what you really need now and spread the cost by paying for it over a period of time.

But there's more to it than that. Even if you don't need credit right now, unless you're extremely wealthy, someday you will. When you buy a house, for example.

You can't just assume that you're going to get money for a mortgage. Some people are turned down. And one of the decisive factors is your credit rating.

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What it boils down to is that you have to borrow in order to establish credit. Buying a new car is a good way to start. And your DETROIT BANK-er can help. He can provide the money you need for that new car. And he can handle all the details quickly—directly with the dealer, if you like.

He'll also make sure that your loan is one you can handle. One that requires monthly payments, that won't take too big a bite out of your budget to help you get off on the right foot in establishing a good credit record.

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