

is a concept developed in the 20th century, but it is fast heading toward extinction. Already, much of our daily routine can be recreated from data banks accessible to anyone with a little skill, a computer and a modem. Every transaction we make with plastic—at a bank, service station, restaurant, mail-order clothing store, travel agency, firearms dealer, video shop, motel or medical



Today's credit cards carry holographic images to discourage forgery; tomorrow's will contain unduplicatable identity markers such as subcutaneous vein patterns of the owner's hand (left) to thwart theft and misuse. For verification purposes, the cardholder will simply pass his hand under an electronic camera.

Such inventions, however, will not put police out of work. If violent crimes grow at the same rate as they have over the last decade, the current annual toll of 5.5 million theft and murder victims will nearly triple by 2000.

Other people will be able to learn things about us that we ourselves don't know. For example, as DNA "fingerprinting" becomes the prime source of identification for police departments, insurance companies able to gain a peek at our genetic print will have the tools to predict with chilling accuracy the number of years we have left to live.

Nor will illegal computer break-ins be the province merely of prankish hackers. As financial institutions accelerate their dependence on electronic fund transfers, modernday Willie Suttons will master the writing of programs to siphon money into phantom accounts. Similarly, computer viruses will be able to erase government files, nullifying, for instance, an FBI probe into organized crime or an IRS audit and then self-destruct. Efforts to safeguard data bases will be at best short-lived; history has proved that where there's a larcenous will, there is also a way.

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