Unfortunately, PCs add another layer of abstraction to the flow of cash, which is why the public approaches electronic banking as if it were a gypsy's covenant. (ATMs are the exception only because they spit out cold, hard currency.) Mind you, public fears aren't entirely unfounded. With each new avenue for pushing money around, a new way to launder, steal and embezzle it arises. Imagine a thief who enters your home and, without knowing your bank account or ATM password, boots up your PC and, with a few clicks, instructs your finance package to dump all your savings into his account. It could be days before you discover the theft. Worse -- imagine the havoc he could wreak if he stole your PC and modded it with finance

Machines roll the water, but don't yel the sea

By Harold B. Donohue
SPECIAL TO THE GLOBE

The chess computer is at once the game's pride, because it has stimulated so much interest, and its sorrow, because its elaborate gimmicks are not at all within the spirit or rules of tournament chess.

The programming experts are still working feverishly to assert their claim to the world chess title. They keep getting close, but still are not yet more successful than the dogs are in catching the rabbit at the dogtrack. But the machines now are probably preeminent in speed chess.

The computer Fritz 3, vastly improved by a Pentium processor, wiped out four grandmasters visiting in Germany earlier this year at Game/30 time limits. It shared first place at Munich in 1995 at 5-minute chess, losing to Garry Kasparov in a playoff. It entered the lists at Godesberg, Germany, and played under a normal time limit against a field of lesser but formidable grandmasters with average FIDE ratings of about 2500. It came up with a creditable 6-6 score.

Fritz-3 actually withstood a pawn storm and won one game by refusing to castle. Still, Fritz fell into traps, losing ending games. Fritz-3 seems to love to play with, or against, an isolated queen's pawn formation. FIDE, the World Chess Association, will not give Fritz a rating, or a grandmaster status.

One kind of brute force attack the programmers are using is the operation of computers in parallel. The likeliest example of such a machine is Startech, developed at MIT by Bradley C. Kuszmaul, with Defense Department funding. Startech hitches up 512 processors and operates them in parallel. In this way, the machines - if we understand the new method properly -- do not immediately adopt the most promising lines but compute in mighty depth at 100,000-200,000 moves per second. At the end of its computation, the multiprocessor chooses the best performer of the countless progeny. Startech apparently saves time by checking final results more than evaluating the chess positions every step of the way. This is indeed brute force.

Using standard tests for rating computers, Startech's programmers put its USCF rating at a healthy

For the record

Correction: Because of an editing error, Louis Mercuri of Natex was misidentified in last week's Chess column.

Good fit is no accident

North dealer
N-S vulnerable

NORTH

\( \frac{5}{8} \)