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teller window still necessary. But Microsoft Money and Meca's Managing Your Money already offer full banking services through their packages (if you belong to a participating bank). You can truck funds between accounts, browse account balances and find out if the check to your landlord cleared. More services - including loan and mortgage applications - are in the works.

Of course, many banks already offer these functions with a touch-tone telephone. But you have to update your records manually and you get no confirmation that your money has moved. Even rational people tend to become loony about money. Less than half of all depositors in America will drop a check into an ATM. Many people refuse to

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 modem with finance

Machines roil the water but don't yet rule the sea

By Harold B. Dondis
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.

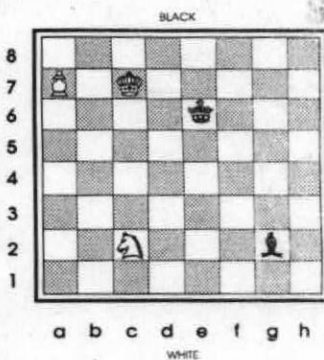
The programming experts are still working feverishly to assert their claim to the world chess title. They keep getting close, but still are not yet more successful than the dogs are in catching the rabbit at the dogtrack. But the machines now are probably preeminent in speed chess.

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 endgames. 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. Kuzmaul, 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 rather 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



A pawn out far; White to move and win. Answer elsewhere on page.

2400, but this is a long way from Fritz and World Champion Kasparov.

As noted in an earlier column, Susan Polgar defeated Maya Chiburdanidze for the right to challenge Xie Jun for the Women's World Championship. Here is one of the games from that match, showing Susan Polgar in excellent form.

KING'S INDIAN DEFENSE

Chiburdanidze	Su.Polgar	Chiburdanidze	Su.Polgar
White	Black	White	Black
1. d4	Nf6	18. f5 (E)	Bxd5
2. Nf3	g6	19. axd5	Qx7
3. c4	Bg7	20. Qd2	Rf6
4. g3	O-O	21. Bf2 (F)	Nxf2
5. Bg2	d6	22. Rxf2	Nxb3
6. O-O	Nbd7	23. Nxb3	Bxa1
7. Nc3	e5	24. Nxa1	Qe1+
8. e4	a6 (A)	25. Kh2 (G)	Qxa1
9. Re1	exd4	26. f6	h6
10. Nxd4	Ng4 (B)	27. Qh6	Rg8
11. Rf1	Ng5	28. Rf4 (H)	g5
12. b3	Nc5	29. Rxb4	Rg6
13. h3 (C)	b5	30. Qh5	Qxa2
14. cxb5	axb5	31. Qf3	Ca1
15. f4 (D)	Ned3	32. Rb7	Rxf7
16. Be3	b4	33. Resigns	
17. Nd5	Bb7		

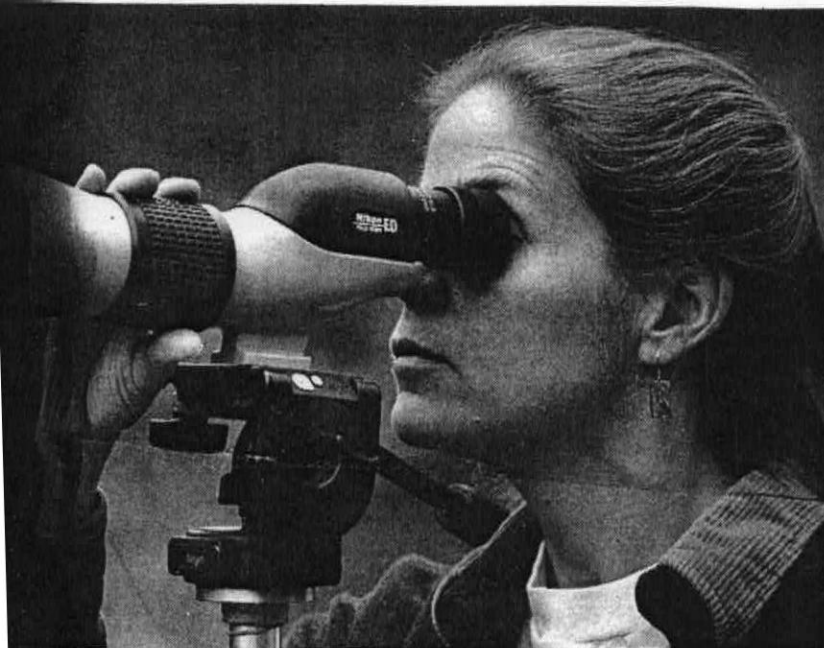
- (A) With a future ... b5 counterplay versus White's quiet 4. g3 variation.
- (B) An unusual move - tactically justified by 11. Qxg4 Exd4.
- (C) Intending 14. Be3 and eventually 14. ... But Black strikes first.
- (D) Foolhardy would be 15. Ndx5 when Bx6 should win material.
- (E) Misguided aggression! The losing move, 18. Qd2 was better (Su.Polgar).
- (F) Or 21. Rf3 Qxe3 + 22. Rxe3 Bxd4 23. Re1 Rxe3 24. Rxe3 Re8 winning.
- (G) If 25. Qxe1 Rxe1 + 26. Rf1 Rxf1 + 27. Bxf1 Rxa2 White is lost so she counter attacks.
- (H) Threatening an easily foiled mate by 29. Qxh7 +. The game is over.

Annotations by John Curdo

For the record

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

scope for better 'hunting'



GLOBE STAFF PHOTO / MARK WILSON

ED offers a 60mm front objective lens. It is shown with a 30X wide-field eyepiece.

pieces spanning 15 to 60 power. All eyepieces have foldable rubber eyecups for eyeglass wearers. Resist the temptation to make 60X your first eyepiece. It's a specialized optic that few people need. At 60X, your pulse will look like a hellish earthquake. Atmospheric shimmers cloak subjects in a gauzy haze. A 1mm exit pupil makes viewing a precision operation of keeping your eye perfectly aligned with the scope.

My Fieldscope II ED weighed about 2.3 pounds with the front cap and 30X wide field eyepiece in place. It comes in a pleasant sage green and black metal barrel. Focusing is accomplished with a large knurled rubber ring at center scope. Focus action is smooth and precise. Cheers to Nikon for designing a focus ring usable for even the most heavily gloved scopers. A nice touch is the rubberized skin just behind the focusing on the scope's topline. A 1/4 x 20 tripod socket is both suit-

ably rugged and well placed. A nylon case comes with the scope, complete with a pocket for an eyepiece.

The light-gathering end of the scope is a 60mm objective not too big (and heavy) and not too small (and dark). Sure, there's scopes out there with larger front objectives (Nikon makes them, too) but for a great compromise on weight, price and light-gathering, the 60mm objective is a winner.

The scope focuses from about 5 meters to infinity, a respectable figure for the close end.

All the described features don't mean anything if the scope isn't sharp. No problem here; the Nikon Fieldscope II ED is superb. Color correction appears excellent. Curvature of the subject, particularly at the edge of the field, is minimal; in fact, better than most scopes.

Expect to pay about \$500 for the scope. Eyepieces start at about \$65 for a fixed, regular field.

Good fit is no accident

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