The Code was formulated and proposed by the National Commissioners on Uniform State Laws, the 77-year-old organization of state-appointed legal experts. Prof. Pierce is president of the group.

"We are extremely hopeful," he said, "that the legislative hearings at the state level will provide the format for an intelligent discussion and interchange of ideas with respect to the code, which we are convinced represents a vast improvement over current law."

He pointed out that uniform laws will "permit suppliers of credit to operate relatively easily in all states so that competition will bring down the cost of credit."

In the final analysis, Prof. Pierce concluded, uniform laws will "benefit both the consumer and the consumer credit industry" and will facilitate education to enlighten the consumer on the cost and consequences of credit. Prof. Pierce's testimony was given before the subcommittee on consumer affairs of the House Committee on Banking and Currency.

A special committee of the National Commissioners on Uniform State Laws worked on the Consumer Code for five years. The Code was promulgated last August by the National Commissioners and was subsequently approved by the House of Delegates of the American Bar Association.

An Economist, A Psychologist, A Sociologist Teaching As Law School Faculty Members

"There are many strategies open to a law school concerned that its faculty possess the knowledge and techniques necessary to insure the continuing relevance of its instructional and research programs. Utilization of the joint appointment constitutes one example. The University of Michigan Law School has for many years understood the advantages of having on its faculty persons trained in other disciplines who continue actively to cultivate the disciplines in which they were trained."—Dean Francis A. Allen

Among the holders of joint appointments are Prof. Peter O. Steiner of the economics department; Angus Campbell, director of Survey Research Center and professor of psychology and sociology; and Prof. Albert J. Reiss, Jr., chairman of the sociology department and director of Center for Research on Social Organization.

What follows is based on interviews with them.

Prof. Peter O. Steiner

Prof. Peter O. Steiner finds his half-time duties at the Law School, which this term include teaching a seminar in anti-trust law with Prof. Thomas E. Kauper, "enormously stimulating."

Since coming to Ann Arbor from the University of Wisconsin last summer, Steiner has found that he and his law faculty colleagues frequently see a particular problem as essentially the same, but that their analytical approaches are often different.

Steiner thinks the economist can offer two significant over-all insights which are useful to both practicing lawyers and legal scholars. "One is an understanding of costs, particularly the concept of 'opportunity cost.' This handle for analysis simply keeps in the forefront the idea that every decision—or non-decision—requires you to ask what will be foregone by pursuing what you're doing.

"If, for example, you decide to invest money in a house, the opportunity cost is the extra income forfeited by not expending the money for the best alternative use."

"Secondly—and let me overstate this—the biggest difference between a lawyer and an economist is that the lawyer tends to view the redistributive effects of a decision, while the economist is concerned with its reallocative effects. For example, although a lawyer may be very adept at figuring ways for his own client to save money under a change in the structure of the income tax, on the whole he thinks of its probable results as if behavior in the aggregate does not change very much.

"The economist, on the other hand, sees not the legal loophole, but looks for the adjustments the economy makes as a result of the reallocation of resources produced by changes in individuals' spending which the tax change induced."

Steiner's most successful cooperative venture with lawyers has convinced him that social science research methods can be decisively helpful in the formulation of a lawyer's argument. That effort was helping prepare the defense to a government anti-trust suit against Chicago's Continental Bank after its merger with the City National Bank in 1961.
Unfortunately, the quantitative multivariate analysis of Continental's actual market which Steiner and others drew up was never subjected to Supreme Court review, since the case fell moot under the retroactive blessing given Continental's merger by the 1966 Bank Merger Act.

But the basic analytical approach and its application to the solution of legal problems are set forth in the June, 1968, issue of the Michigan Law Review in an article Steiner coauthored with lawyer Arnold Lozowick. "This is the key to our argument: It is possible to use numbers and numerical analysis in an ordered search for the truth. In the role numbers serve not merely as the illustrations of a legal argument, but act as important conditions and constraints upon that argument.

"We will demonstrate that this technique (quantitative multivariate analysis) can grapple with complex factual questions arising in a legal context, and that it can do so in a controlled manner, rather than by the accumulation of a mountain of unrelated facts which can be utilized only by a leap of intuition."

Such methods of analysis can be vitally helpful when a lawyer must discover data which are difficult to gather and to analyze, and they result in a more profound view of the facts than even the elaborate search of the files permitted by federal discovery rules, Steiner commented.

Steiner's role in the first year is exploratory, while he becomes acquainted with his colleagues and the School's resources and needs.

Eventually he hopes he can contribute more than a limited "economics for law students" approach. He feels students should have the opportunity to focus on several issues of public policy from the complementary perspectives of economists and lawyers.

Moreover, he envisions the time, perhaps within a decade, when the nation's great law school faculties will have progressed from today's token representation of social scientists to a more substantial minority.

Prof. Albert J. Reiss

Prof. Albert J. Reiss last fall taught a seminar which dealt with current sociological research relevant to such substantive and procedural issues as stop and frisk, bail practices, and police interrogation and the impact of the Miranda decision.

Reiss had immediate experience with the subject as creator and administrator of a systematic social observation study of police-citizen behavior in Boston, Chicago, and Washington, D.C. which was submitted to the President's Commission on Law Enforcement and Administration of Justice and published in 1967 by the U.S. Government Printing Office under the title Studies in Crime and Law Enforcement In Major Metropolitan Areas, Field Studies III.

The study was based on data from every police-citizen encounter lasting more than two minutes which was recorded by thirty-six observers in a nine week period during the summer of 1966. The observers rode with policemen in high crime rate areas six days a week full time over all three shifts. They recorded data from more than 6,000 encounters.

The observers, who were evenly divided among students of law, police administration, and social science, were trained to record every aspect of the encounter on detailed analytical forms. Some of the categories of information were: kind of complaint; context of the situation; specific setting of the encounter; attitudes and roles of all parties and policemen; what specific police actions occurred, with what techniques, where, when, and with what response from the citizens involved.

The data was compiled daily by Reiss' three supervisors, Donald Black, John Manaha, and Donald Dickson (two of whom had been to law school), who also directed the observers in improving their observation and recording.

Prof. Reiss is still analyzing the data and has published several articles based on it. A recent one on police brutality in the three cities appeared in the 1968 July/August issue of Transaction. It disclosed that, contrary to popular impression, police brutality was not motivated by racial considerations and that, surprisingly, the rate of excessive force by police against white citizens was double the use against Negro citizens.

In pinpointing the occurrence of police brutality, Reiss found two things which are perhaps not so surprising. "Although policemen do not seem to select their victims according to race, two facts stand out. All victims were offenders, and all were from the lower class. The most likely victim of excessive force is a lower class man of either race."

Secondly, the data indicated that "whether or not a policeman uses force unnecessarily depends upon the social setting in which the encounter takes place. Of the 37 instances of ex-