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ÚSTAV JAZYKŮ

## LANGUAGE AND DISCOURSE OF PROCESSED WORLD

JAZYK A DISKURZ V ČASOPISE PROCESSED WORLD

### BACHELOR'S THESIS

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## Jazyk a diskurz v časopise Processed World

### POKYNY PRO VYPRACOVÁNÍ:

Práce má analyzovat jazyk a jazykové postupy (rétoriku, diskurz) objevující se v časopise Processed World, který vycházel v oblasti Silicon Valley v letech 1981-1992.

Pozornost bude věnována i relevantní dobové situaci (nástup komputizace apod.)

### DOPORUČENÁ LITERATURA:

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# **Abstract**

The thesis deals with the history of computers, the spreading of computer technology and its influence on users, which provides basic background to the analysis of topics found in the Processed World magazine. The history of computers is generally described in individual generations, which allows us to imagine in which way the development of computers and technology progressed. The thesis deals also with the influence of computers on the general public and the spreading of computers into American households between the years 1990 and 2000 and it briefly outlines the situation today. Attention is given also to the often-neglected negative aspects of computer technologies that are presented in the magazine. The Processed World magazine, which was founded in 1981 by a group of young people from San Francisco, is based on frustration of office workers who wanted to create a form of entertainment, information and sympathy for people in the same situation. The thesis also deals with the illustrations and their meaning presented in this magazine. By analyzing specific texts, it also provides a certain example of how the articles of the Processed World look like.

# **Keywords**

computer, history of computers, spreading of computers, Processed World, rhetoric of illustrations

# **Abstrakt**

Tato práce pojednává o historii počítačů, o postupném rozšiřování technologií do světa obyčejných lidí a o tom, jak tato skutečnost tyto lidi ovlivnila. Současně tím poskytuje základní pozadí k tématům v časopise *Processed World*. Stručně popisuje historii počítačů rozdělenou na jednotlivé generace, a tím umožňuje představit si, jakým způsobem probíhal a jak rychlý byl vývoj technologií s počítači spojen. Práce se věnuje také vlivu počítačů na uživatele a šíření počítačů do amerických domácností v rozmezí let 1990 a 2000. Pozornost je věnována také často opomíjeným negativním aspektům počítačových technologií, které se v časopise objevují. Časopis *Processed World*, který byl založen roku 1981, je výsledkem frustrace kancelářských pracovníků ze San Francisca, kteří tak chtěli neotřelou a informativní formou podpořit lidi ve stejné či podobné situaci. Práce se blíže věnuje ilustracím a jejich významu v tomto časopise. Analýzou konkrétních textů také poskytuje představu o člancích, které se v časopise objevují.

## **Klíčová slova**

počítač, historie počítačů, šíření počítačů, *Processed World*, rétorika ilustrací

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(podpis autora)

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# Contents

1. Introduction .....	1
2. History of computers .....	2
3. Influence of technology and computers .....	6
3.1. Influence of computers on the general public.....	6
3.2. Influence of computers on children .....	12
4. Processed World .....	14
4.1. Introduction.....	14
4.2. Structure of the magazine .....	15
4.3. Illustrations in the Processed World .....	19
4.4. Articles in the Processed World .....	29
5. Conclusion.....	34
6. References .....	36
7. Appendices .....	38
7.1. Appendix A – Selected illustrations .....	38
7.2. Appendix B – Editorial of the issue 1 .....	40
7.3. Appendix C – Editorial of the issue 19 .....	42
7.4. Appendix D – Selected article.....	44



# 1. Introduction

A few decades ago, computer, as well as personal computer, was an unknown term for the public. Office work was done only with a pen, typewriter, and calculator. No one predicted there would be a technology that could simplify people's work or daily life. But the innovations in the field of technology, such as electronic devices, computers, gadgets (cell phones, smart phones, pagers, PDAs, etc.), house equipment, machines, life simplifying inventions and popularization caused the start of adapting technology and computers in regular life.

Many companies invested money into development of computer technologies. Hiring and educating the best scientists, engineers and technologists led to significant progress which was important for future development of technology and computers. Preceded by many great inventions and years, maybe decades of work, the first personal computer was introduced. Not exactly the first nor the best, but the first personal computer which became the leading platform in an upcoming revolution. The IBM company announced the IBM Personal Computer in 1981 and the revolution that has made available the computer technology to ordinary people began.

As time passed, computer became the inevitable part of every office. It began to be necessary to have computer for nearly every office work, which brought a great increase in work efficiency but forced people to look at the monitor for long hours as well. This was the reason why a group of coworkers from San Francisco's financial district decided to found a magazine. The fact that college-educated people, like themselves, were forced to do subsidiary work on computers compelled them to establish the Processed World magazine. This magazine provided a social point for people involved in this kind of jobs making them able to communicate with the editors in a form of letters, gain information related to their lives or just entertain themselves during their boring workday. This thesis will also analyze some a few examples of illustrations presented in the magazine from the point of view of their humor and rhetoric. It will examine the impact of computers on the magazine's community and analyze the means by which the authors affected the readers at that time.

## 2. History of computers

The evolution of computers goes a few decades to the past. Firstly, it is necessary to understand the difference between computer and personal computer. Computer, according to the TechTerms webpage, is a programable machine, which means it can execute a programmed list of instructions and respond to new instructions that it is given. On the contrary, personal computer is essentially a small computer supplemented by peripherals often needed to perform regular tasks. As a peripheral, we can consider monitor, mouse, keyboard, speakers, and basically every piece of hardware which is used to transmit information in or out of personal computer.

Frederic G. Withington (1974) in his article divides the history of computers into five generations distinguished by the technologies utilized. The first generation of computers falls between the years 1953 and 1958. However, it started two years before, in 1951, with the development of the first commercially produced computer, UNIVAC 1 (Universal Automatic Computer), as a result of a work of two scientists, Mauchly and Eckert, at the Census Department of United States. Of course, there were several computers before UNIVAC 1, but the first commercially produced computer is more suitable opening point for this topic. This generation of computers was based merely on the use of vacuum tubes, which was the only component at that time capable of controlling current flow by external signal. These heavy, enormous machines, which filled up the whole room were able to process thousands of instructions per second. Their computing power was at the level of today's calculator and their efficiency can be considered very low. In defiance of the weak computing power, their heat-creating power was considerable (due to the number of vacuum tubes used) which is why a single computer in one spacious room was always in need of deeply complicated cooling system. They also consumed a lot of energy and the portability could not be even considered. The first occurrence in business took place in the financial area. Branches like accounting, billing etc. were the most suitable for the application of computer, because in the sense of programming it was easy, and the cost efficiency was the best, even if it does not belong to the main reasons. The implementation of computers and information systems those days affected work the most when something went wrong. The impact on the efficiency of the work itself was minor.

The second generation of computers is placed between the years 1958 and 1966. It was based on the invention of transistors in 1947 by scientists at Bell Laboratories. The use

of transistors instead of vacuum tubes enabled engineers to reduce the size of computer and improve the computing power of the whole system. Transistors improved the reliability and portability of computer as well. Second generation computers did not require as much power as the first-generation computers, thus, they did not produce as much heat. However, the cooling system was still required. This undisputable improvement allowed computers to spread to many companies. The software for computers did also start to improve in this generation. For programming the second-generation computers, the low-level and assembly languages were used, which made the programming easier, because programmers could write instructions simpler. The work with computers of the second generation was not a difficult job, which required high level of education, anymore. Of course, it was still a complicated work and not every man could do it, but the complexity and difficulty improved and became easier to handle and understandable for more people.

It was in 1958 when the first concept of integrated circuit was developed, and the third generation of computers is based on this invention. In 1961, the first integrated circuit (IC) was invented and successfully used. This fact was incredibly important in the whole history of computers and computer technology. Thanks to this invention, we can have and use computers today in the manner we are accustomed with. The reason why this event was so important, and, in my opinion, a great breakthrough is the minimization. The third generation of computers started in 1966, when the first computers based on ICs appeared, and it came up to 1974. The first computer utilizing ICs was the IBM 360. The main advantage which came with integrated circuits was the ability to have thousands of transistors on a single chip, which meant certain improvement in size, power consumption and heat production. The use of this new technology also enhanced the computing power so the capability of calculating data moved to a higher level, which caused widening of the computer's field of application. It is necessary to mention that the minimization of parts caused easier production of these IC chips and this led to lowering of manufacturing costs as well as making computers more available for consumers. Computers finally brought perceptible progress in businesses like data availability, customer service and the whole effectiveness and speed of work. In the third generation, computers were manufactured in different sizes, which meant different computing power. Today, we know that small computer does not mean small computing power, however, in the third generation, larger computer signified more computing capacity. Thanks to this new technology, computers started to be used as a controlling, remoting devices and communicators. Large businesses

used computers to monitor different workplaces around other branches and to establish the communication between them and the headquarters. These new uses of computers started new ways of improvement and showed a lack of performance and resources, for example the need of bigger storage or even better response of the whole system. The software applicable on these computers improved, especially because high-level languages that were used to programming the third-generation computers. With new operating systems, a demand for educated people who were able to handle and control them started to grow. The manufacturing of computers still required highly complicated technology and there was still a need for an efficient cooling system.

Frederic G. Withington claims that the fourth generation of computers began a few years after the invention of the Intel 4004, which was the first commercially available microprocessor. In the 1969, Marcian “Ted” Hoff presented a concept of this microprocessor, which was another of many important milestones in the history of computers. The term microprocessor is clearly explained in the Modern Dictionary of Electronics as follows: “microprocessor – also called MPU (microprocessor unit). 1. A central processing unit (CPU) fabricated on one or more chips, containing the basic arithmetic, logic, and control elements of computer that are required for processing data“ (Modern Dictionary of Electronics 1999:472). Intel 4004 was a 4-bit processor, which means it can process four bits at once. Approximately at the same time Intel began working on the 4004 microprocessor, they also started working on another, better microprocessor called “project 1201”. This project was lately renamed to Intel 8008 and it was the first 8-bit microprocessor (Betker, Fernando, Whalen 1997:30). Microprocessors were improvement in many ways. The size of computers was considerably scaled down. In the case of power, the improvement was indubitable. It contained thousands of transistors which enabled them to be more powerful than the computers of previous generations. Also, the power consumption of computers containing microprocessors was several times lower than their predecessors. Complicated air-cooling system was no longer required. For microprocessor-based computers a heat sink and a fan for dissipation of heat was enough. The computers of fourth generation started a massive commercial production (not massive if we compare it to present, but in comparison with previous generations) and this noticeably influenced the production price. Regarding software, programming approaches changed because of an arrival of new high-level programming languages. As a disadvantage we can consider a need to upgrade factories to fulfill the requirements for processing the new kind of technology.

However, this “disadvantage” is faced in almost every improvement process in technology, not only in electronics or computers.

Frederic G. Withington suggests that there are five generations of computers, nevertheless, his article is from year 1974. Due to that, almost everything he mentioned about fourth and fifth generation of computers is speculation and assumption. I would say that the fourth generation of computers is still not over and will last to the future, but no one can say when it will end. On the Tutorials Point web page is stated that the fourth generation of computers ended in 1980 and then came the fifth generation of computers which lasts till the present. According to these theories, the difference between the fourth and the fifth generation is based on the scale of integration. The reason for the end of the fourth generation is the transition from the VLSI (Very Large-Scale Integration) to the ULSI (Ultra Large-Scale Integration). The scale of integration basically means how many transistor gates can be integrated in one microchip. In case of VLSI, hundreds of thousands of transistors are supported on a single chip and ULSI supports millions of transistors on it. I would not say that the improvement of the scale of integration is a reason to consider ULSI chips as a new generation. We are still talking about microprocessors, ULSI is just an improvement of technology and therefore I consider today computers as the fourth-generation computers. In my opinion, the technology based on microprocessors is the final stadium of computer technology. From its beginning, the microprocessor technology has gone a long way of progress and their computing power today is incredible in comparison with the chips from 1980's.

As I see it, there will be the fifth generation of computers, but many decades later in the future. I would consider the AI (Artificial Intelligence) as the successor. The elements of AI appear in some forms already, for example voice recognition, translators using the AI, autopilots and so on, but these are only the beginnings and we can speak about the new generation of computers or the generation of the AI at the moment when it will be more spread, sophisticated and every computer will be based on some elements of the AI. However, it seems to me that even if the AI would be a part of every computer, it still would not be a reason to say it is the new generation of computers since the generations mentioned above are based on the differences in the technology the computer utilizes, which in the case of the fourth-generation computers are microprocessors and with the greatest probability they will still be in the future.

## **3. Influence of technology and computers**

### **3.1. Influence of computers on the general public**

Computerization means simplifying work processes by using computers to replace people or machines in order to speed up the work and make it more efficient and profitable. The spreading of computers brought about some negatives in many companies which influenced the regular employees. Computerization goes hand in hand with the development of computers; simple tasks which had been done by people before were gradually transformed to tasks performed by computers. The use of computers in businesses (manufactures, offices) started to be used early with the first commercial computers, however, in the beginning there were only few businesses which could afford and had the intention to buy computer. The breaking point was around 1960 when computers based on ICs started to be produced and many companies began to use them in their manufactures and offices. Today, computers are naturally used to execute more complicated tasks and work. The perfect example can be automation in the field of automotive industry, where most of the manufacturing process is performed by industrial robots controlled by computers.

Computers influenced the general public in many ways. In the 1950s the public was fascinated by computer systems placed in large rooms, which were by some journalists called “giant brains”. Many people were even scared of them, because the technology was new, and they could not even imagine how it works (Kling 1996:2). But, in my point of view, the main aspect which affected the general public is software which allows us to use computer. The most important software is the operating system that provides user interface thanks to which people can easily use computers to work with data, documents etc. This is the moment where companies dealing with operating systems (e.g. Microsoft, Apple) play the essential role. The history of these companies falls outside the scope of the present work; however, it is necessary to mention some of Microsoft’s actions or milestones which indubitably affected the way people use computers.

In 1981 Microsoft released their operating system MS-DOS (Microsoft Disk Operating System). This system was effective, but the use was based only on typing commands. However, the more significant milestone was in 1985 when Microsoft released Windows 1.0, which was not an operating system itself but only a graphical extension for previously released MS-DOS. The reason why Windows 1.0 was a revolution is simple –

users could control the system with a mouse. As the name of the system suggests, the graphical extension was based on multiple windows and each of them could display different things such as clock, file explorer, calendar etc., which basically means that every application or task had its own window. Microsoft was improving its software during the following years and in 1988 the number of sales made the company the world's largest PC software business. In the first two years of Windows 3.0 (1990) and Windows 3.1 (1992), Microsoft sold 10 million copies, which was the most copies of Windows they ever sold (Svetlik 2018).

In 1995, Microsoft has changed the view on computer by launching Windows 95. This event has certainly changed the world as the innovation of software became a model for next generations of their operating systems. Windows 95 was the first version of Windows as is known until present. The elements of home computing were available for a few years, but this operating system was revolutionary. It was indubitably a breakthrough in the field of operating systems and came with many features that still defines Windows operating system today such as taskbar, start button, Start menu etc. Microsoft spent huge amounts of money to advertise their product and it was worth it - 7 million copies were sold in the first five weeks. Since internet was already widespread at that time, the possibilities of computers were beyond everyone's expectations. Microsoft has decisively affected ordinary people and caused spreading of computers to households. The number of households which own computer noticeably raised with the arrival of Windows, especially Windows 95 and newer. According to the research of *U.S. Department of Labor, Bureau of Labor Statistics* (1999), the graphical user interface, multimedia and internet hugely affected people's understanding of computers and the accessibility of computers substantially expanded. In 1997, the number of households with computers in the USA was 20 percent higher than in 1990 and the average household spent three times higher amount of money on computers and related hardware. Computer ownership in these years was greatly affected by the level of education in each household. The greatest percentage of households owning computer were the households with the highest level of education. In 1997, only 12 percent of households where the reference person did not graduate from high school owned computer, but in the households where the reference person attended graduate school the value was 66 percent (Figure 1). The research also shown that an ownership of computer depended on age. As can be seen in Figure 2, the most people owning computer in 1997 were in the age of 45 – 54, which can be surprising, because younger people often tend to

keep pace with the technology. Even more surprising fact is that the percentage of people owning computer in the age of 55 – 64 increased by more than 20 percent between the years 1990 and 1997. The Figure 2 shows us the percentage of households owning computer in 1990 and the comparison with the year 1997 based on differences in race, income or region.

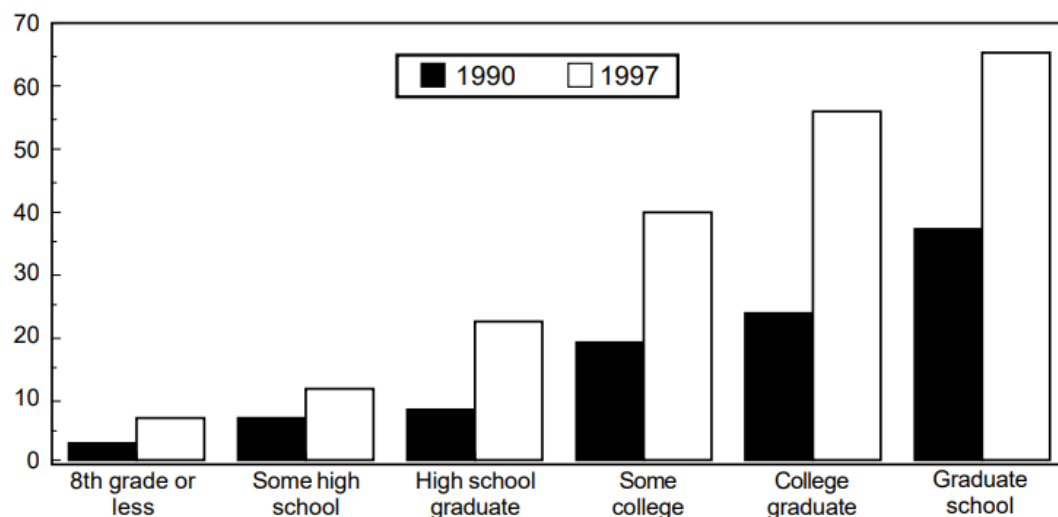


Figure 1 (Percent of households owning computers by education level of the reference person, Consumer Expenditure Survey, 1990 and 1997)

Characteristic	1990	1997
<b>All consumer units .....</b>	<b>15.2</b>	<b>34.6</b>
<b>Education</b>		
8th grade or less .....	2.8	6.9
Some high school .....	6.9	11.5
High school graduate .....	8.6	22.5
Some college .....	19.4	39.9
College graduate .....	23.7	56.2
Graduate school .....	37.2	65.6
<b>Age</b>		
Less than 25 .....	13.4	31.6
25-34 .....	14.8	37.6
35-44 .....	24	44
45-54 .....	20	45.8
55-64 .....	12.3	32.2
65-74 .....	6.3	15.7
75 or over .....	2.3	6.6
<b>Race</b>		
White .....	16.0	36.1
Black .....	6.7	17.9
Asian .....	25.0	49.1
<b>Region</b>		
Northeast .....	15.3	36.2
Midwest .....	13.3	32.6
South .....	12.8	29.8
West .....	21.0	41.2

Figure 2 (Percent of households owning computers by demographic characteristics, Consumer Expenditure Interview Survey, 1990 and 1997)



In the report by Eric C. Newburger (2001), there are stated important facts about computers and internet access at home. In Figure 3, we can see that in 2000, the percentage of households with at least one computer increased by more than 14 percent in comparison with 1997. The number of households with internet access in the same period of time increased by stunning 23.5 percent. In the same figure, we can also see how much the fourth-generation computers influenced the general public. However, this massive spreading was not caused directly by the invention of microprocessor-based computers, but more by software. For example, Microsoft with their Windows operating systems, as mentioned before, affected the number of computers in households greatly. According to the graph, the number of households with computer significantly increased in 1997 compared to the percentage from the earlier years. In 2000, 42 percent (44 million) households had internet access. The computer availability was nearly always connected with internet access, which means that many people started to purchase computers only for the reason to have internet access. Of course, the ability of purchasing computer related to the family income – the households with high income were more presumable to buy computer. The access to computers and internet for children had never been that much expanded like in 2000. Almost 65 percent of children in the age of 3 – 17 years had the access to computer at home. One of the crucial reasons why the access to computer or internet for children was relatively easy around 2000 was that schools started to equip their classrooms with computers in order to improve and enhance the quality of teaching. As can be seen in Figure 4, almost 57 percent of school-aged children could use computer both at home and at school. More children (22.8 percent) had access to computer only at school than at home (9.9 percent) and 10.4 percent of school-aged children had no access to computer. The last graph taken from Eric C. Newburger's report (Figure 5) represents how adults and children spent their time on internet in 2000. The most common activity on internet both for adults and children was sending or reading e-mails. Thanks to internet, work and school assignments started to be easier to perform at home. In the case of almost 21 percent of children, internet was used to perform schoolwork such as researches or taking online courses. In this graph, we also can see how grown the use of computers for everyday tasks such as reading news, weather, sport results, information search, writing documents etc. was.

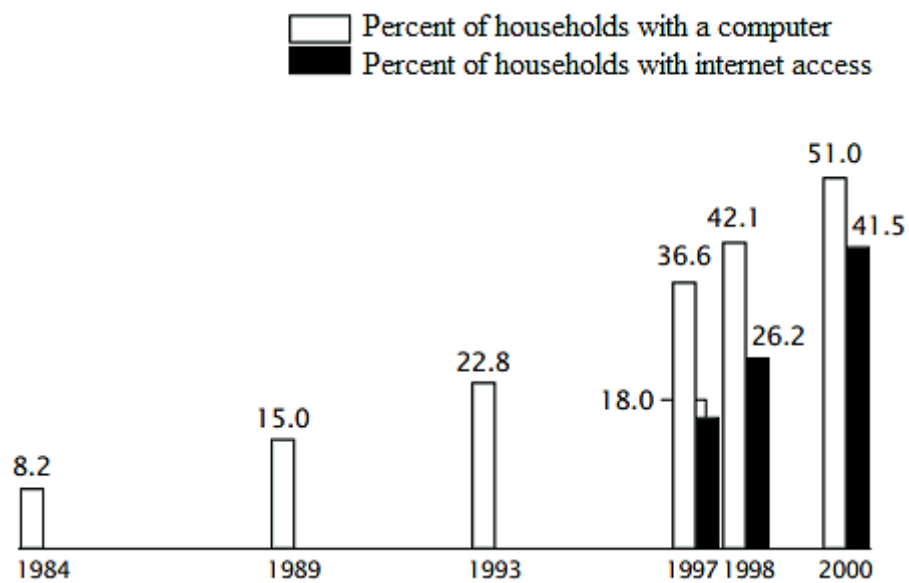


Figure 3 (Computers and Internet Access in the Home: 1984 to 2000, U.S. Census Bureau, Current Population Survey, various years)

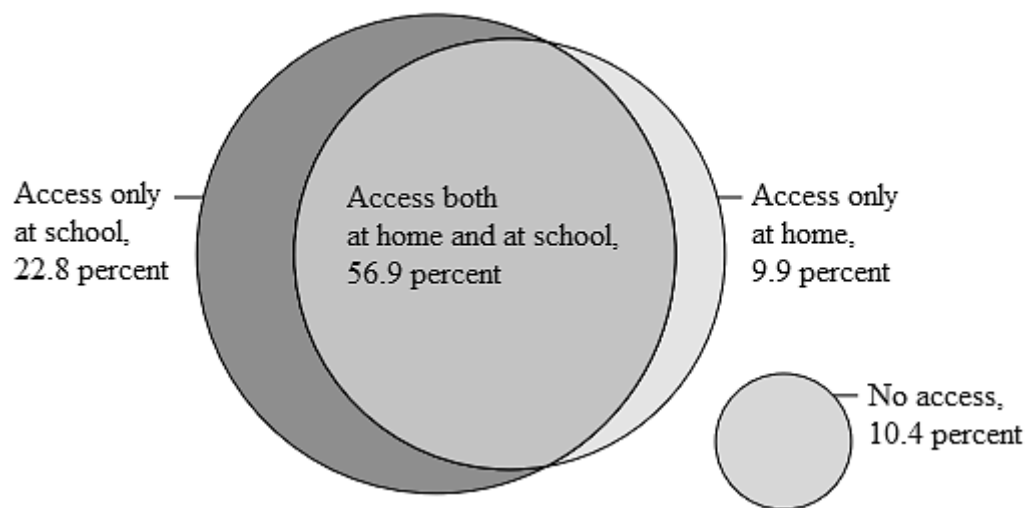


Figure 4 (Access to Computers Among School-Age Children, U.S. Census Bureau, Current Population Survey, August 2000)

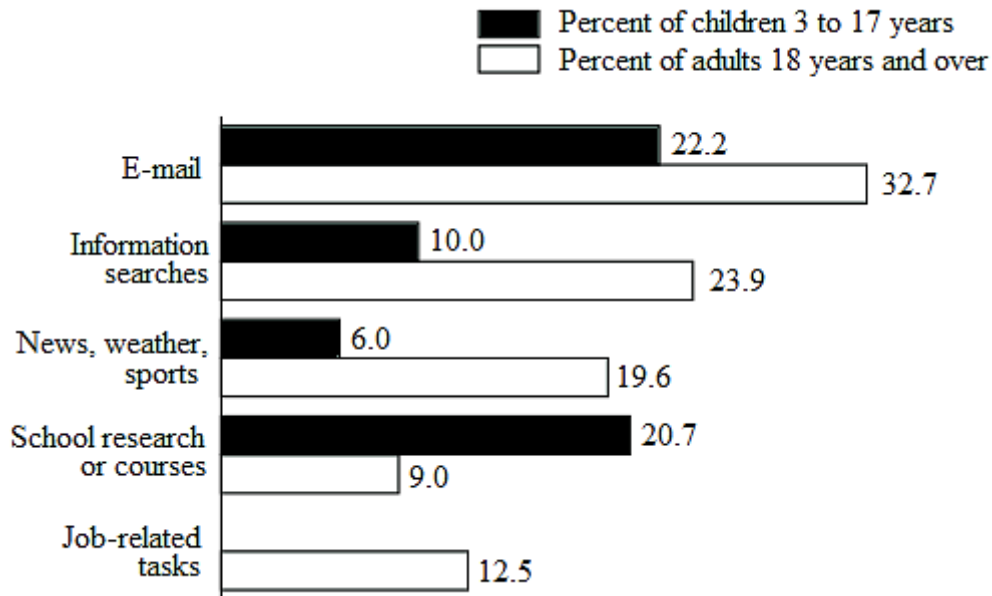


Figure 5 (Adults and Children Using the Internet for a Specific Task, U.S. Census Bureau, Current Population Survey, August 2000)

The last graph (Figure 6) in this topic taken from Camille Ryan's report (2018) represents the percentage of households with computer and internet access from 1984 to 2016. This shows us how much computers and internet spread into our lives and how much the percentage changed between 2000 and 2016. It gives us a brief picture how the situation can look today – in 2016, computer was present in 89 percent of households and 82 percent had internet access. From 2013 to 2016 there are presented data not only by Current Population Survey (CPS), but also data founded by American Community Survey (ACS). CPS is based on a longer questionnaire which means better detail availability about each subject; however, ACS has bigger sample size thus its estimate is more accurate.

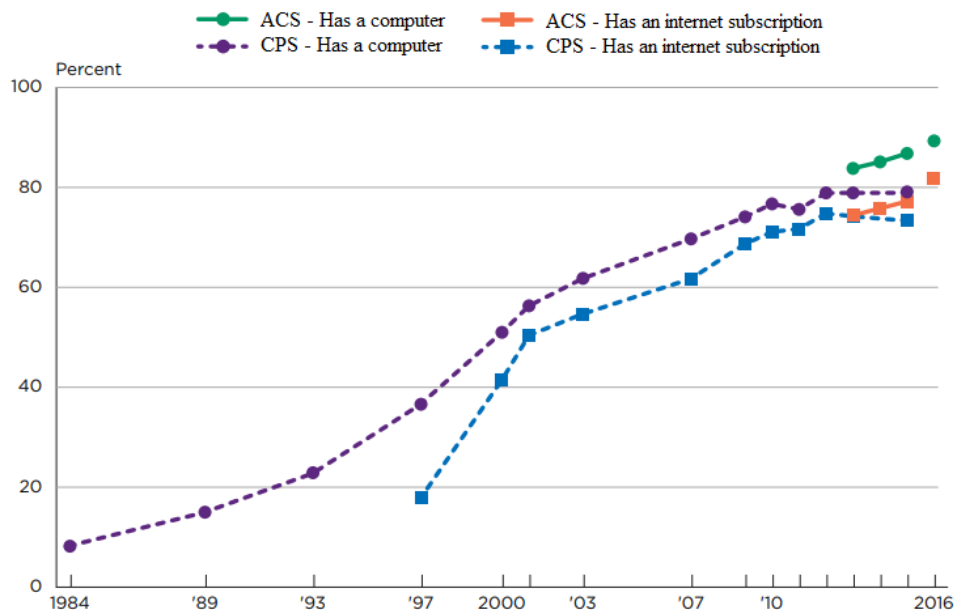


Figure 6 (Percentage of Households With Computer and Internet Use, U.S. Census Bureau, 1984-2015 Current Population Survey, 2013-2016 American Community Survey)

### **3.2. Influence of computers on children**

Even though the influence of computers and internet on children does not directly concern the topic of this thesis, it is still essential to investigate this area at least partially, because the negative influence of computers and the use of internet on children is necessary to mention when dealing with the influence of computers on people. Parents and their behavior are held up as an example for their children, which is why computers and internet influence them as well as adults. In terms of the negative aspects of computers, the influence on children is even more serious. Nowadays, computers and electronic devices belong to everyday life of children and adolescents, since computers can be used not only for entertainment, but also as a tool for learning and self-education.

Working with technology at a young age has advantages as well as disadvantages. It has shown that computers may facilitate social interactions - A. Svensson (2000) in his book *Computers in school: Socially isolating or a tool to promote collaboration?* describes that children often more collaborate in computer activities than in other pursuits. Wartella and Jennings (2000) in the book *Children and computers: New technology - old concerns* explain that child using computer also hesitates less to ask for help from an adult or from the other children, thus increasing the collaboration in the classroom. Research focused on computer programming supports the argument that age-appropriate computer education allows children to learn and apply concepts of analysis, abstraction, automation and interactive design (Mioduser & Levy 2010). The information age brought numerous advantages and improvements to our lives, however, the children should be led to use the technology appropriately, because it does not only provide them support and entertainment, but it also poses dangers. Many youths who reported high levels of conflict with parents, peer victimization, depression and delinquency also reported they spent excessive time on internet (Wolak, Mitchell, & Finkelhor, 2003). According to the survey of Common Sense Media in October 2017 reported by Jacqueline Howard (2017), 42% of children 8 years old and younger own tablet devices. The report also describes in detail that these children spend an average of 2 hours and 19 minutes a day with screen media. The survey also showed that children under nine years old spend less time reading than they use mobile devices (30 minutes compared to 48 minutes). Almost half of them watch TV or play videogames before bedtime and in 42% households with children at this age is the TV turned on most of the time.

What became a common phenomenon is "media multitasking" - being engaged in two or more media activities at the same time, whether all executed on one device or divided, e.g. on computer, tablet, CD player or TV. Children tend to think that it is normal to ignore others when they are looking into the screen but paying attention to the online chat simultaneously with watching a YouTube video is common these days. On the other hand, the adults often do not set a good example as parents – they talk to their kids less when they have a phone in their hands, they borrow them these devices to have a few minutes of silence and use these devices even when it is family time. The overuse of computes and mobiles also prevent the children against physical activity. Also, playing games or chatting online is combined with snacking and those habits can lead to a significant weight gain. Children who spend less time playing outside, running and burning off calories also become lazier and more depressed as they do not get enough dopamine, endorphin and serotonin, what leads among others to arguments with family members and negativity towards the real world. Some surveys suggest that children use the technology for escaping to the world where anything is possible, although the youths to relieve feelings of isolation and rejection – e.g. adolescents who lack proper family background may be overly trusting on internet. The internet's potential for increasing disengagement from everyday life and exposing youths to harmful social experiences must be weighed against the need of computer skills in information age (Berk 2013:624-626).

## **4. Processed World**

### **4.1. Introduction**

Office work is often the synonym for boredom and monotonous work for many people. Even though it was not initially associated only with computers, office work and computer soon became inseparable. In 1981, a small group of people working in San Francisco's financial district decided to do something more than just being sorry for themselves and founded the Processed World magazine. According to the magazine's history described on the official webpage, they were just temporary workers in offices, though few of them thought that they are at least full-fledged office workers. They often called themselves photographers, writers, artists etc. probably to disguise the fact that they are just temporary workers. For a lot of university graduates, the temporary work in offices was an easy (and sometimes the only) way to earn some money and still have certain time to develop their creative skills and strive for their dream jobs. The general purpose of the Processed World magazine was to make an association point for dissatisfied office workers and a creative release for those people who were forced to do an unsatisfying work for money instead of developing their talents. The magazine is basically about the absurdity of modern office work, which frustrated people whose job description was repetitive and the same every day. One of the main purposes of the magazine was to serve a humorous, empathic way how to "survive" boring shifts in offices.

The very first issue was printed in a garage of two members of the Processed World's collective, Steve Stallone and Tom Price. Printing of other issues had a similar scenario – some of the members printed them in their households or somewhere else. In the beginning, the members worked for free, but as time went on, sometimes they got paid a small amount of money. In total, 35 issues of the Processed World magazine were published - 33 of them between years 1981 and 1995 (not in exactly periodical time span, but approximately quarterly or semiannually), 34<sup>th</sup> issue, which was 20<sup>th</sup> Anniversary Special Edition, was published in 2001 and the last issue was published in winter 2004/2005. The distribution of the magazine took place on streets around financial district in San Francisco and sellers shouted catchy phrases such as "Are You Doing the Processing, or Being Processed?" or "If You Hate Your Job Then You'll Love This Magazine!", as is stated on the Processed World

website. The goals of the magazine were filled, it brought entertainment and escape from boring reality to clerical workers. As the creators of Processed World stated on the official webpage:

By serving as a forum for “ordinary” workers, Processed World has reinforced the often suppressed truth that social knowledge and subversive wisdom flow from people's daily lives and not from an ideology or group of experts. By building a radical publication around art and humor, PW has reemphasized the importance of immediate enjoyment, both for surviving this insane world, and for reintroducing fun into radical attempts to change it. (Carlsson, Cornford, Williamson 1989-1991)

The magazine deals with topics that office workers found urgent. First issue, for example, is focused mainly on the technology spreading to businesses. Articles in all issues are associated with interests of the office workers, such as politics (especially connected with business matters), strikes or social issues including corporate feminism, sexism at work or the influence of computers on children. Issue 14<sup>th</sup>'s special theme is dedicated to questions involving children, childcare and learning. On the front page is an illustration of child in playpen surrounded by computers and curious robots symbolizing the technology looking after him/her. Every issue has its special theme focused on actual social issue those days, which also explains why this magazine was popular and close to people in the office environment.

## **4.2. Structure of the magazine**

At first, the reader or anyone who picks up any of the issues of Processed World will be impressed by an unusual font which could remind the reader of science fiction movies such as Blade Runner, Alien, etc. On the first issue's cover (Figure 7), the title written in this font accompanied by the upper half of the human's body with computer instead of head can easily disclose that the topic of this magazine is uncommon – computer technologies and their negative aspects. On the very first page, there is an editorial introducing the magazine and individual articles. On the following you will find a contents list, which is slightly shorter than in the other issues, consisting of only five articles. These articles are often interrupted by quotations, illustration or a comic strip. In this issue occur quotations accompanied by clocks displaying the time (Figure 8), which highlights the fact that many people in a boring, monotonous work often watch the clock hoping it will speed up the time and their shift will

be finally over. In my opinion, it is a good way to sympathize with the readers, because they surely experienced this feeling, when it seems that they spent few hours doing some work, but in fact only half an hour passed.

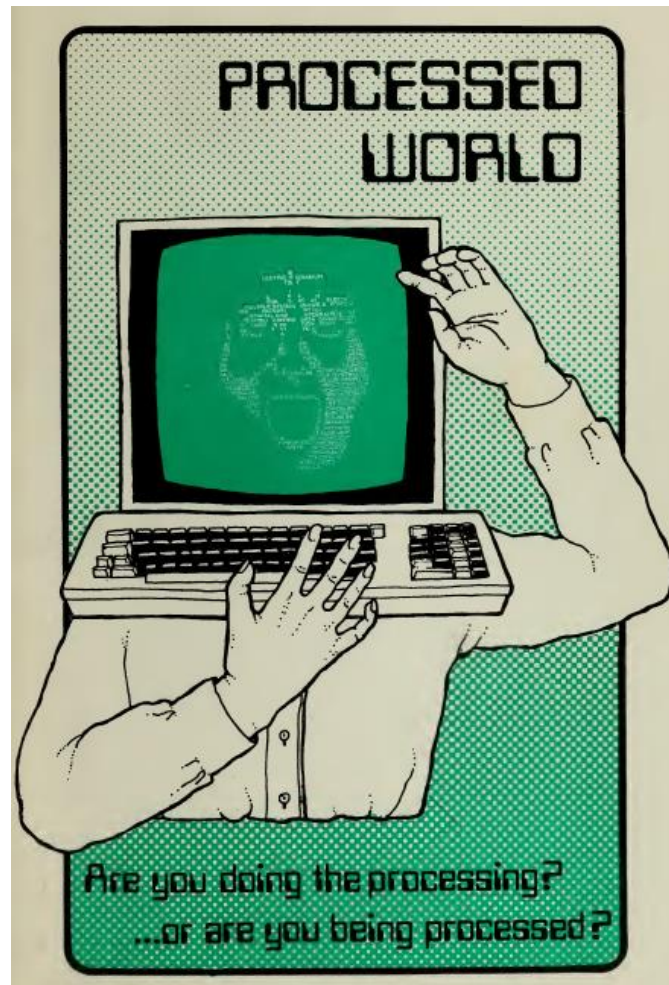


Figure 7 (The cover drawing, issue 1, 1981, <https://archive.org/details/processedworld01proc>)

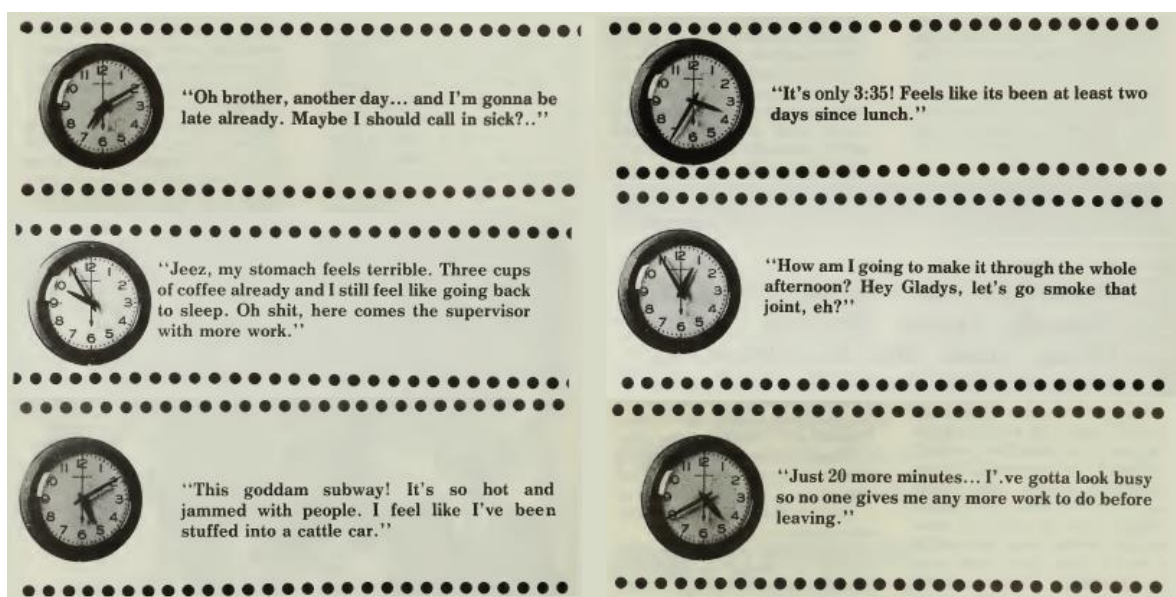


Figure 8 (Issue 1, 1981, <https://archive.org/details/processedworld01proc>)



The overall structure is very similar in all issues. The first four issues are printed in the black-and-white except the title and occasionally other pages which might be in color. In most cases it means an addition of only one color to the black-and-white tinge. However, this makes the first visual impression of each issue until 1994 more interesting and extraordinary than the last two issues, 2.001 and 2.005, because their title pages are colored in a more regular way, which is presumably caused by the fact that these last issues are newer than the “classical” ones. As mentioned before, the first four issues are printed in black and white, with rare occurrence of colored pages. But in the fifth issue from summer 1982, there is a slight change. The text and drawings are printed in different colors making the magazine more unusual at that time. In 1986, the authors returned back to the more regular color scheme, black text with only occasional occurrence of differently colored paragraphs or drawings.

The very first article of several issues is an article called “Talking heads” (or in some issues with different modifier such as “Gawking heads”, “Walking heads” or “Shitting heads” to make it extraordinary, interesting and sometimes maybe to underline the opinion of editors or the nature of particular issue), which introduces the articles, often discusses important facts and events that happened or were happening at the time the issue was written such as strikes, protests or information about the Processed World’s background including changes in the group of participants, their life situation or topics discussed inside the group. It also gives a brief outline of the articles and reasons for publishing them. This is a proper way of communication with the reader, giving them the feeling that they are reading a magazine which cares about the readers and that the authors want their audience to know what is happening in their lives and behind the creation of the magazine. The name “Talking heads” is a term used in English denominating a person who never stops talking, often about unnecessary, boring and meaningless things. Another definition of this term is used in TV jargon meaning the shot of a person’s head close to the camera without their body visible – only the head and shoulders. These two definitions can lead us to the conclusion that authors used this term with both these meanings in mind to perfectly define the content of this article.

Another interesting part of the Processed World issues is called simply “Letters”. As the name implies, there are published letters sent to the redaction by readers. One can say that it is normal that magazines print out the letters from their readers, but in the case of the Processed World there can be seen a difference. These letters indicate the main purpose of the magazine – to create some kind of a forum or a social point for its readers. Some of these

letters just hold an appreciation for the authors for creating this magazine, but most of them are reacting to articles and topics in previous issues. Readers express their own opinion on these topics, agreement or disagreement with the author's idea and opinion and present their own point of view. People also describe their life situation in these letters, such as their situation at work, work goals, workspace relations, current job and how they feel about it, how they got to the magazine etc. An example of such letter is shown below. Some of these letters are followed with the reaction of editors explaining their articles, giving reasons for their opinions and trying to force the readers to understand it. It can be assumed that the purpose of this magazine was not only to create a social point for its readers, but also for its editors.

Dear PW people:

Huddled secretively over my non-private desk, not in the mood to try to look busy, I put aside my copy of Processed World to reverse the communication flow. Hi!

But my brain is fried and I can't concentrate. The beginning of my third week of legal secretary-ism (not my favorite ism, to say the least), marked, like all the weeks, with fresh cut flowers, also marked by my beginning to take drugs at lunch. Yesterday it was only a glass of wine, much less than the 3-martini crowd consumes; today it was (how do You spell relief?) m-a-r-i-j-u-a-n-a. Gidget forgot the cost of coping in her quick calculation of job-related expenses on her way to the interview. By the way, my small triumph is that I've only spent \$1.50 on "acceptable" office clothes, and zip on pantyhose, and we have to dress up. Otherwise Gidget had the whole trip right on, down to the nausea you feel when you discover your work is directly or indirectly contributing to the military. In my case, my last temp job had a connection to nukes and the NRC. I took it, and with a few acts of sabotage against my favorite nukes, probably had more effect than in six months of anti-nuclear activism.

I've been wandering... what I was getting at is that between the lunch-time relief and the word-processor simulation my brain has been performing, as I said, my circuits are smoking.

Surreptitiously slipping in and about the cubicles of the most likely of my co-workers, I have distributed the Processed Worlds I got from your literature table on Market Street last Thursday. I hope they start some wheels spinning.

Processed World clarifies and enhances an already acute awareness of the nature of the work I have sold myself into for the next four months, and lets me identify with a group of people around the common experience of alienation. I like PW's sardonic tone, its prank and sabotage orientation, and appreciate the inclusion of positive alternatives at the close of almost every article.

Oh yeah, one good outcome of this particular job interlude... my slumbering political activism has become wide awake; in the face of these 7 hours of non-productive time spent here, it is all the more imperative to spend the "free" time effectively.

Yours truly, Ilios Aditya

(Processed World, issue 3, 1981:5)

This letter taken from the third issue presents how people perceived the magazine. The first sentence gives us a picture of what the typical Processed World reader might look like. Especially, if we look at the part "*not in the mood to try to look busy*" which expresses the attitude of such office worker – tired of their work and often just pretending they have some task to do in order to avoid additional assignments (obviously, in this case we know that he/she is too bored or frustrated to even pretend something). In the second paragraph of this letter, the author describes what their work-life looks in a few days scale. This part gives us an impression that drugs like alcohol or marijuana are important key elements when regular person wants to survive these frustrating office hours. However, surviving office hours full of frustration may not be the only reason to take drugs because of work. Many people were forced to do a huge amount of work in a short time period at that time, which could lead to drug use in order to handle the job. This phenomenon is with a great probability even worse today. According to the article by Heather Somerville and Patrick May (2016), drug addiction caused by workaholism in the Silicon Valley is worse than many people think or expect. Many office workers there, in Silicon Valley, resort to various kinds of drugs in order to meet the demands of their work. It may all start with prescription pills and lead up to heroin, all caused by the employers' demands and the competition between companies. A great attention deserves the last but one paragraph, in which we can observe one of the purposes of the Processed World. The author of the letter highlights how important is the awareness of the work they do, and that the magazine "*clarifies*" and "*enhances*" it.

### **4.3. Illustrations in the Processed World**

Drawings presented in this magazine play an important role when it comes to forming an opinion about it as a whole, especially the cover drawing of each issue. One may find these cover drawings rather weird or peculiar, but after some time used to get familiar with the whole magazine, these drawings make perfect fit to the nature of it. The cover of the second

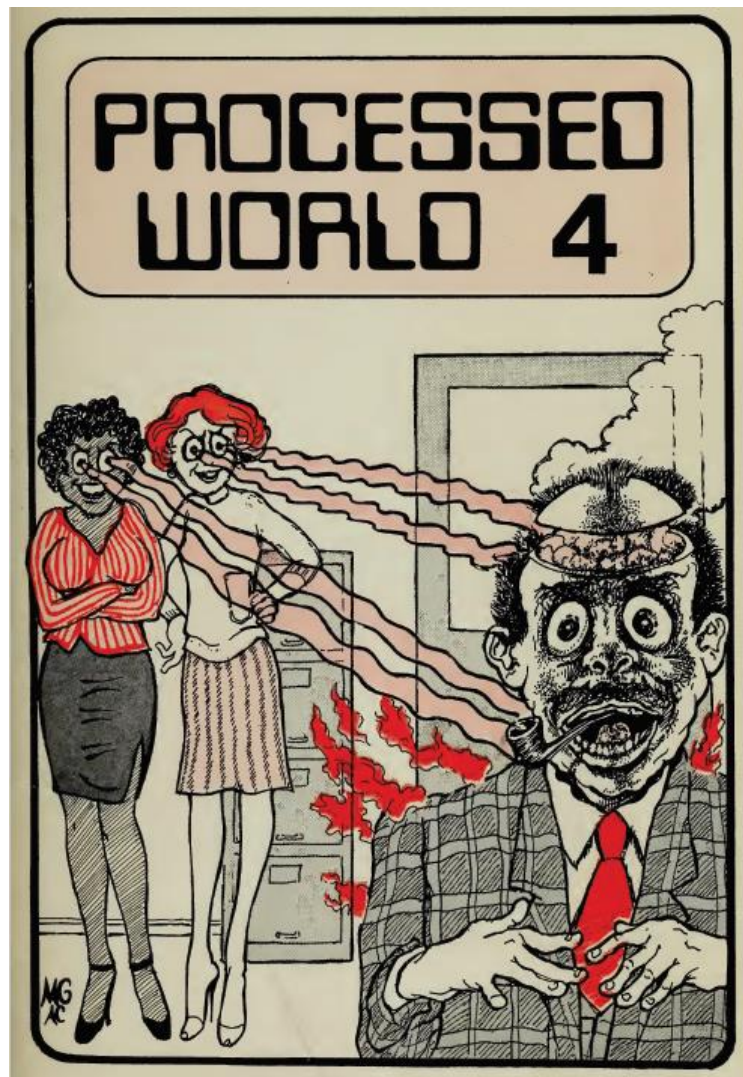
issue (Figure 9) represents the supremacy of computers and technology by picturing it as the head of a human body. This giant human-computer creature is smashing the city like some sci-fi-based monster with a furious expression on its digital face displayed on the CRT screen of its computer head. This scenario is observed through the eyes of an office worker from an office building which is obviously the next target of this monster, whose origin could be inspired by the King Kong movie, but with the difference that in this case the furious creature does not come from nature, but from the computer technologies. This cover drawing might capture the feelings of regular office worker in those days when computers came in their life in a form of horrifying nightmares. It could illustrate the thoughts of the office workers at that time, which were probably about seeing how computers gradually conquer the workplaces and people's lives and forces them thinking about when this hand will reach for them as the next target. We can without any doubt consider this cover image as a perfect representation of the fear or the feeling of insecurity about the future of people at that time.



Figure 9 (The cover drawing, issue 2, 1981, <https://archive.org/details/processedworld02proc>)

Another interesting picture we can find on the cover of the fourth issue (Figure 10). This drawing accurately displays common feelings or maybe desires of tired and exhausted office workers. In the foreground is a man dressed in a suit and with a pipe in his mouth. In

other words, the typical picture of a boss. Two women are torturing him from behind by using rays of the force or imaginary lasers firing out of their eyes. Another picture that looks like it was taken from a science fiction movie. His brain is overheating, suit is on fire and the expression on his face is demonstrating the suffering that is being caused to him. Probably the dream of many office workers who are dispirited and depressed by their monotonous work to which their boss forces them. Often without many breaks, they are forced to do tedious work in large quantities and very quickly to increase their work efficiency. Generally speaking, this cover drawing is another great example how this magazine empathizes with the target readers.



*Figure 10 (The cover drawing, issue 4, 1982, <https://archive.org/details/processedworld04proc>)*

The drawing on the title page is often in some way related to the main essence of particular issue. To demonstrate this, we can take a look at the fourteenth issue of the *Processed World*. The cover drawing (Figure 11) depicts a baby inside a playpen with a sign “CHILDCARE UNIT” which brings us to the conclusion that it is a kind of computer-



controlled robot developed for the purpose of childcare. As can be seen on the picture, the baby has probably “everything” it needs for living. There are toys lying on the ground, TV screen mounted in the bars for entertainment or maybe learning purposes. The robot itself is taking care of baby’s food, changing diapers and moreover is offering the baby computer with keyboard presumably in order to receiving commands and requirements of the baby. This picture may at that time cause the reader to think about different questions – Is this the right way of childcare? Is this what the future will look like? These questions can be asked even today. Even though the illustration is rather exaggerating, it does resemble the present situation in many families to a certain extent, as described in the chapter 3.2 (*Influence of computers on children*). The caption “*PROCESSED KIDS?*” expresses all these questions in one and besides, it can be considered as an intertextuality where the modifier “processed” is

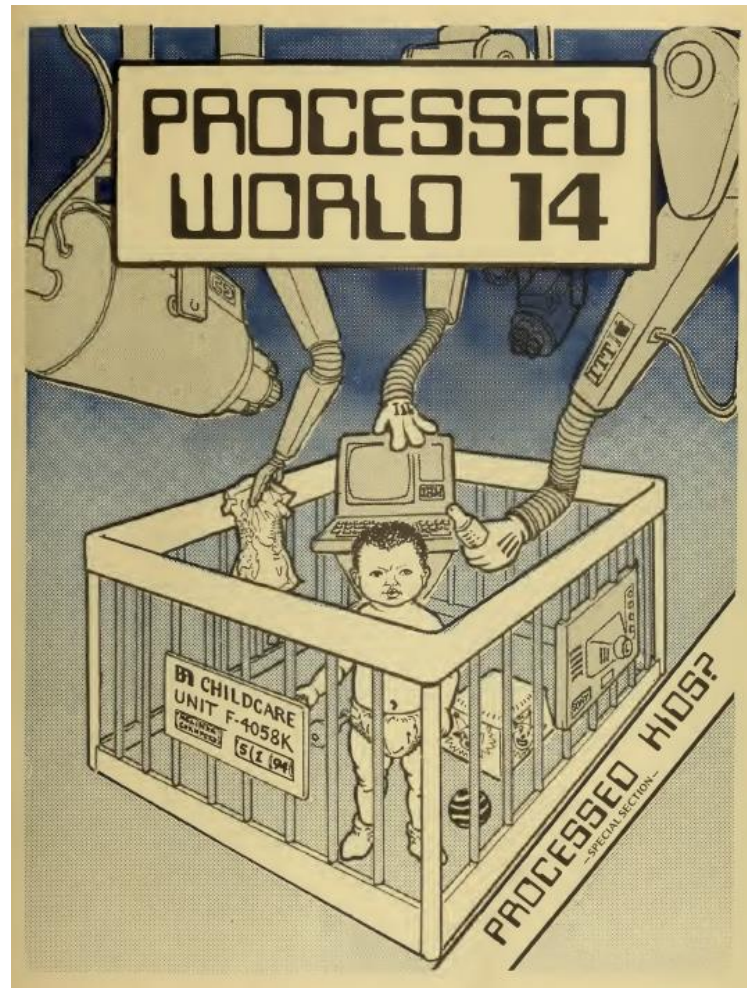


Figure 11 (The cover drawing, issue 14, 1985, <https://archive.org/details/processedworld14proc>)

a direct reference to the name of the magazine, which connects the cover and content with the magazine. What should be mentioned is that on the back cover of this issue is the same drawing, but with the baby outside of the playpen creating the impression that the baby presumably does not like the childcare unit and would be rather cared by its parents. As

mentioned in the beginning of this paragraph, this cover drawing is a great example of the relation between the cover art and the content of the magazine. The topics such as “*Equal Opportunity Parents*”, “*Motherhood & Politics?*” and “*Computer Education = Processed Kids?*” listed in the content list give us a partial notion of what this issue is about – kids and topics related to them.

The illustrations inside each issue have different purposes. At first, we can observe additional illustrations with purpose to fill the empty places or interrupt the text in order to distract the reader during a long reading. These illustrations can be often found on the first pages of the issue located above or below the blocks of text. Drawings of an office equipment or any items even unrelated to the topic of the issue around a content list can attract reader’s attention and entertain them or at least force them to think about the purpose of it, which could make this magazine indisputably memorable for them. The Letters part is often



Figure 12 (*The Typewriter Lady*, issue 3, 1982, <https://archive.org/details/processedworld03proc/page/4>)

accompanied by related drawing, for example a smiling lady behind a typewriter who looks like if she was taken directly from an advertisement from the 1950s or 1960s. In Figure 12 is shown an example of such drawing with the lady saying “*Y’know, office workers say the darndest things.*” The “*Y’know*” expression is usually used among all generations and is not

anything special, but the word “*darndest*” is something worth at least brief examination since it is not a frequently used word today. “Darndest” which is correctly spelled “darnedest” is a euphemism for word “damnedest” with a meaning of something surprising, remarkable and amazing. In this case, it can be understood both negative and positive way as letters from readers can be surprisingly unfavorable or written in a pleasant way containing a useful constructive criticism.

In addition, we can observe diverse illustrations related to specific texts or articles. This kind of illustration is presented to support the meaning of individual article, to direct the reader to specific feeling or to make fun of particular topic in order to entertain the reader or to mediate a certain break for them within an extensive article. Furthermore, there are illustrations with no direct relation to individual articles, but often relate to the overall nature of the magazine or issue. Some of these illustrations may cause the reader to think about the meaning or purpose, because they occasionally, at the first sight, have absolutely no sense. These illustrations are probably created by some of the editors, who, as mentioned in the introduction part of this chapter, often called themselves artists being forced to suppress their talents and ambitions in order to do boring monotonous work for living. For these people, the Processed World was a place where they could release their artistic inclinations and public their creativity.

Photography shown in Figure 13 captures a person with an imitation of computer monitor on their head and a keyboard hanging down on a cable. On the top of the monitor, there is an abbreviation “GM” that stands for General Motors, an American multinational corporation. On the bottom we can see what this abbreviation stands for in this case, which is “*General Monotony*”. This can be considered as an intertextuality, since in most cases people understand this abbreviation as General Motors, which forces them to the certain meaning of this phrase. With the caption “*Ever feel trapped by office monotony?*” under the photo, this image creates an impression that office work in a great company such as General Motors is often monotonous and exhausting duty. The person captured on this photography is presumably one of the vendors who were selling issues of the Processed World on the streets of San Francisco given the fact that on the previous page is similar photo of a different person, but with the same “costume” with a caption “*Your friendly P.W. vendor in downtown S.F.*”





Figure 13 (*General Monotony*, issue 2, 1981, <https://archive.org/details/processedworld02proc/page/n5>)

In the same issue as the previous photograph is taken from, we can find another great example of sympathizing with the reader on the level of relationship with their boss. This illustration (Figure 14) is in the form of an advertisement on a new product called “*Supervisor Shredder*”. Using this format of ironical advertisements is a common way at present, but at the time of this issue it was probably more original and unusual and thus more humorous. The reason why this kind of humor was entertaining and perceived to be funny was in all probability the same as today. Everybody is surrounded by many advertisements, including the most extravagant ones, which often persuade the potential buyer using unrealistic words and statements. By creation of an illustration parodying this kind of advertisement, the author causes an amusing effect on the reader since they often except just being amused by the irony of the illustration itself also remember this form of advertisement they faced sometime in the past. The persuading words and statements presented in this parody of advertisement were chosen nicely. “*The supervisor used to give us a hard time, always hanging over our shoulders telling us to hurry up*” catches the reader since these words are probably taken right out of their mind. “*Now, our problems are solved!*” is on the other hand a typical sentence for a regular advertisement. If we analyze the joke “*Shredded Supervisors Don’t Talk!*” we can consider that it is based on the obviousness of such sentence. If we shred anyone, they do not talk. The caption “*Surety Shredding, Inc.*” which

is closing this illustration perfectly underlines the meaning of it. It is yet followed by *“The latest in pest extermination for the office”* which refers to the supervisor as pest, which is in this case meant as a bug, insect or other living thing that often attacks human environment in large groups with a need of calling a special service (pest control) to clean such affected area.

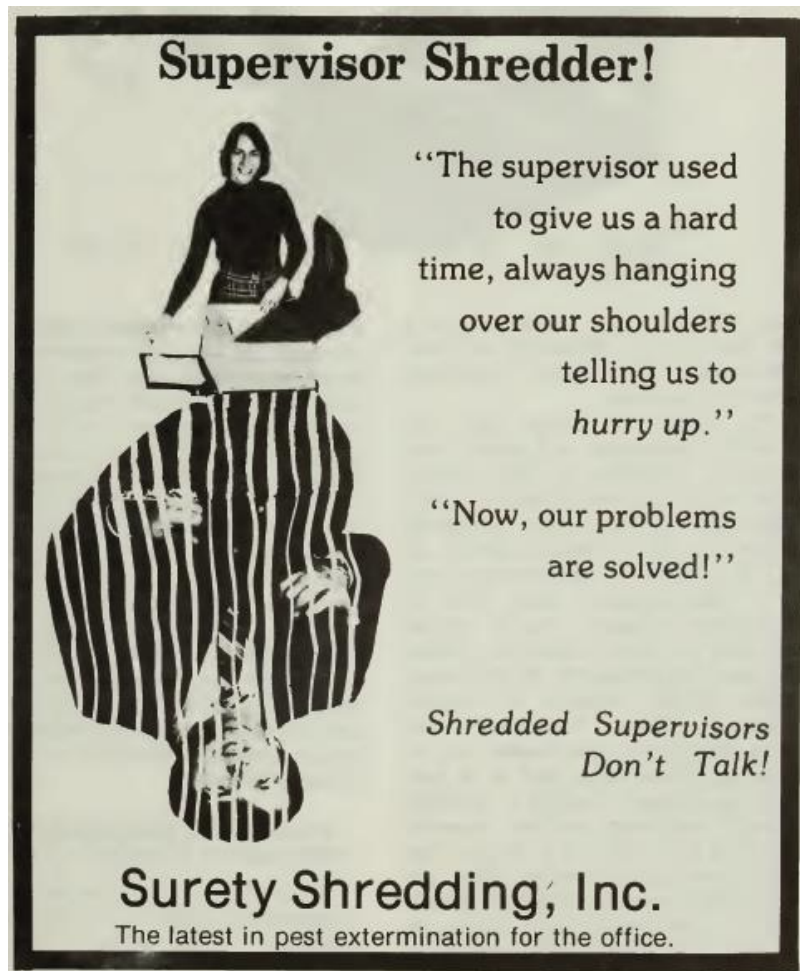


Figure 14 (*Supervisor Shredder*, issue 2, 1981, <https://archive.org/details/processedworld02proc/page/n11>)

Many articles in different issues are accompanied by comics. They are likewise the whole magazine created by a large number of different authors. Therefore, they are very varied both in the style of drawing and the expressed meaning or humor. We can examine a few examples of the shorter comics from different issues. In the first (Figure 15) illustration from 13<sup>th</sup> issue we can observe a comic focused on people working in sales. It simply makes fun of stereotypes about salesmen. The drawing is simple but classical and the language presented is informal and colloquial which is typical for this kind of illustration. To demonstrate this claim, we can observe contractions and colloquial expressions. We can also look at phrases such as *“Oh boy”*, *“thanks a bunch”*, *“beat it”* or an interesting phrase

“g’wan” which is according to Urban Dictionary a term used by Jamaicans with two definitions – go away or going on. In this scenario, the meaning is obviously “go away”. The usage of such phrase suggests that people in the Processed World community are from various social groups.



Figure 15 (Issue 13, 1985, <https://archive.org/details/processedworld13proc/page/62>)

The second example (Figure 16) shows us a different comic. This illustration is focused on pitfalls of a job interview. In a humorous way, author depicts that companies want to know almost everything about the potential employee. The drawing style in this example is sophisticated and the green ink in which it is printed gives the illustration remarkable savor. Language presented can be considered as polite, which is not surprising in a job-interview situation, with an obvious occurrence of contractions.





Figure 16 (Issue 17, 1986, <https://archive.org/details/processedworld17proc/page/14>)

Lastly, let us examine an example from the twentieth issue (Figure 17). This comic tries to serve stereotypes about people's life in humorous way. The expressed point is that the one of the characters in this comic has planned his future, but the plan is literally the stereotypical life scenario of regular person in the working class. At the end of this comics, we see that both characters are terrified, because the first one does not plan her future. The amusement in this illustration is created by using irony since both characters take it seriously, but in reality, there probably are not many people who would want to live their lives in this manner, even though many of them do so. The caption "*Please kids! See your guidance counselor today!!*" completes the joke by advising children to plan their future probably in this stereotypical and unsatisfying way. However, it can be understood as an incentive for readers with kids to help their children to plan a better future.



Figure 17 (Issue 20, 1987, <https://archive.org/details/processedworld20proc/page/42>)

For a better notion about illustrations related to particular article in the Processed World, we may inspect illustrations of one specific article. An article about drugs from the eleventh issue is a sufficient instance. The first illustration (Figure 18) is an undeniable exhibition of a typical title in the Processed World. Many titles are depicted in a form of

illustration with elements related to the theme of a specific article. In this case, these elements are hypodermic syringe, joint, bong and pills. The style of this illustration may seem slightly infantile which often lightens the first impression of such article. Illustration showed in Figure 19 (Appendix A) provides us with a picture of kids who are honoring the American flag. Each child has an added label of their future kind of drug addiction summarized by sentence “*Good Americans every one...*” which raises an idea that every human has to have a drug addiction in adulthood to survive in this horrible society, whether the drug is legal or not. Another illustration of this article is shown in Figure 20 (Appendix A). It is an advertisement for Bayer’s pharmaceutical products. The reason for choosing this advertisement is clear – Bayer is one of the largest pharmaceutical companies in the world known for advertising and selling heroin as a cough medicine at the turn of the nineteenth and twentieth centuries. Figures 21, 22 and 23 (Appendix A) show further illustrations related to the Drugs article. We can consider all of these illustrations as related to the topic. Each drawing is related to the different part or point of the article. In some of them, the point is expressed directly (for example the Figure 19, where we can observe the direct relation between the photo of children and the part about spreading of drug use in the article) and in others rather indirectly (the advertisement in Figure 20 – we are able to notice the point about heroin if we have the contextual knowledge about Bayer, however, there is no direct relation to any part of the text, we can only observe the relation based on the same topic that are drugs).



Figure 18 (Issue 11, 1984, <https://archive.org/details/processedworld11proc/page/52>)

#### 4.4. Articles in the Processed World

The style of the individual articles varies across every issue, because they are not written by one editor and not even by one group of editors as the group grew with time and the number of people who participated in creation of the magazine was not constant. We can observe some instances of articles written in formal style, but the writing which prevails the most

could be considered semi-formal, since it does not meet the requirements of formal writing, but it is not entirely informal. One may expect some form of journalistic writing in the Processed World, but as we know what the magazine is about, we can assume that it is not completely true. The magazine is composed of independent texts written by different people. Not by people who are paid to write an article about the current trends or the new way of planting flowers, but by people who want to share their stories, observations or troubles with readers in a similar life situation. Of course, we can find articles about strikes or events that can be considered as some kind of a report, but even these articles are something slightly different than what we would expect from a regular magazine. According to the book *Investigating English Style* by David Crystal and Derek Davy (1973:173), texts and articles in a journal, magazine or a newspaper may not always be homogenous in a linguistic way. This is not surprising, since these forms of publication are written by various editors and every article presented in them is often served with different purpose or deal with diverse subjects. It is almost impossible to define an overall characteristic of language and style used in magazines. In this part of the thesis, we will try to take a closer look on the writing and prove the mentioned claims.

The first article which we will examine is the editorial from the first issue of the Processed World magazine (Appendix B). The editorial is chosen in order to present a work of all editors and the very first issue is an appropriate option as we will be able to compare the differences with the editorial from more recent issue in the later stage of this chapter. The text begins with an unusual title “*hello out there*” in the same science-fiction looking font as used on the cover page. The non-use of a capital letter in the beginning and the addition of dots cause that the title is slightly drab, which makes it difficult for the reader to form an opinion based on the first impression while emphasizing the meaning of the text itself. The first paragraph simply introduces the magazine, respectively its purpose. Directly in this paragraph we can observe the interaction and effort to impress the reader’s feelings provided by describing editors’ own life situation, opinion and view. In the sentence “*We hope it will serve as a contact point for the office workers who are dissatisfied with their lot in life and are seeking something better*”, the author refers to the target audience and even to themselves as “*dissatisfied office workers*”. In the part of the next sentence “*...meaningless work with little material reward in a deteriorating and self-destructive social system*” we can observe a similar situation – author refers to the readers and themselves as people who are forced to do an unsatisfying job in a poor system for living.

These references are appropriate and well-chosen, since they define the initial purpose of the magazine as well as sympathize with the potential reader. The reason why these sentences seem so true has, without any doubt, its origin in the fact that the author in reality describes their own life and feelings.

The following three paragraphs are just introducing the content of this particular issue by presenting the individual topics and description to each article. The fifth paragraph partially serves the purpose of the magazine again. From the sentence *“We hope these articles (and those in other issues to come) will begin to challenge the assumptions upon which this society is built”* we can observe author’s effort to attract the reader again and to give them a sort of hope that there is a chance to change this society into a better shape. According to the text, the group of editors who stood behind the Processed World at that time wanted to *“live in a radically different social system.”* Such statements could arouse the reader’s interest, because there is a high probability that they had the exact same opinion.

The next paragraph continues in expressing the different society and raises thoughts about sharing feelings, opinions, problems and desires between all people in the same situation. The last part of this paragraph’s last sentence *“...we can counter the false images and stereotypes encouraged by those who want to keep us in our ‘place’”* seems like it was taken from some famous rhetorician’s speech or a political campaign. It explicitly persuades the reader to “join” the Processed World’s community and stand up against the society. In the next paragraph, the author expresses the absurdity of their work again and suggests that even if their time is wasted, it is necessary to *“experiment with ideas and activities that are enjoyable.”* By encouraging the readers to write letters about their life, work, desires with sentences such as *“Write to us. Tell us about your situation ...”* or questions *“What kind of a world would you like to live in?”* the author tries to sympathize even more with them and forces them to be a part of the Processed World’s community.

Another article we will now focus on is the editorial called “Talking Heads” in the nineteenth issue (Appendix C). We already focused on the naming of these editorials in the chapter 4.2. (Structure of the magazine). By the first look on this article, the first thing that we can observe is the length – it is considerably longer than the editorial in the first issue. The first paragraph, composed of just one sentence, simply salutes the readers by providing a brief context by mentioning the last issue’s topic and presenting the topic of the one at hand. This editorial is mostly only about giving information, unlike the editorial from the

first issue, which has the main purpose of introducing the magazine and impressing the readers.

The text tries to introduce the reader to the topic and to the articles of this issue by giving factual background and arousing interest in reading by asking rhetorical questions such as “*Does the growth in temporary and part-time work signal progress – a release from unsatisfying, full-time work?*” or “*Does increased job turnover fulfill popular aspirations for greater individual autonomy?*” The author extensively describes the situation about work force and temporary workers. In the ninth paragraph, we can observe the connection between this problematic and computers and technology. According to the sentence “*Electronics has become America’s largest manufacturing sector*”, we can see how fast the electronics, computers and technology spread at that time which we focused on in detail in the chapter 3.1. (Influence of computers on the general public). Further paragraphs continue in introducing individual articles and try to arouse more interest in reading them, again by presenting interesting context and rhetorical questions.

Last three paragraphs that are closing this editorial are about the Processed World itself. Editors are presenting the situation in their group and around the Processed World, which is necessary to keep positive editor-reader relationship. After the explanation of their financial situation, author urges the reader to contribute, whether by subscribing or by leaving the Processed World’s issue somewhere to widen the community of the magazine. Sentence “*Wampum is what is wanted*” may attract one’s attention. Not because of the structure of it, but because of the word “*wampum*”. Wampum was a jewelry from organic materials mainly made by Iroquois. This jewelry was used as money by Native Americans in the time of colonialism and thus it was, at the time of Processed World, still used by some people as an informal expression for money (Shell, 2013). Even though we can find this as a secondary meaning in some dictionaries (e.g. Merriam-Webster), this word is probably not used very frequently with this meaning today.

In the last paragraph, we can observe the occurrence of exhorting the readers to write more letters again, as we observed in the first issue’s editorial (Appendix B). The very last words “*...-hey, we’ll read anything!*” gives the reader the feeling of confidence that their letters are not thrown away and that someone is interested in their thoughts. We can consider that the style of this editorial is similar to the editorial from the first issue. Although this editorial from the nineteenth issue is more extensive and gives more detailed information



about particular problematic, the impression that the reader may feel from these texts is similar – the editors’ goal was to express the interest in the reader and give them a sense of understanding and empathy.

The last text that we will focus on is the article from the twenty-third issue called “*CREDIT CARD GULAG*” (Appendix D). This text is a perfect example of articles in the Processed World. As we know, they are written by people in the same social group as their readers, whether they are the founding members or readers who later joined them. Author of this article wanted, according to their own words, to remain unknown probably because of privacy and their job, hence the usage of an alias. In the first paragraph, the author describes their career, but in a rather unusual way. The usage of “*I am the one who...*” in the beginning of the sentences may cause the reader to feel uncomfortable, scary or, conversely, curious and excited. Author directly addresses the reader to highlight the task of their work and to attract the reader’s attention in the sentences such as “*I send you letters*” or “*What I do can affect your employment...*” After introducing themselves, author forces the reader to continue in reading with the sentence “*Come with me into the Ministry of Truth for a little tour; but, please leave your ethical outrage at the door.*” The beginning of this sentence looks like it was taken directly from a fantasy fairytale and the second half of it prepares the reader for a probable occurrence of some unpleasant facts.

Author further describes their work, the situation and practices in the bank. The simply understandable style of writing and presentation of facts may enable the reader to empathize with the situations presented and teach them to be more careful when it comes to credit cards. The reader’s attention is kept by presenting interesting facts from the author’s job routine or by the depressing stories of debtors. In the sixth and seventh paragraph, there is a proper example of the fact repeated in this thesis many times – the monotonous, boring, unsatisfying work. Author expresses this, for example, in a commentary in brackets “(*who can truly rest in the place where they do a job they dislike?*)”, asking a rhetorical question with an obviously ironic tone. The very last sentence of this article “*You can get on, but is it worth the cost to ride?*”, which is in fact another rhetorical question may force the reader to think about the whole problematic and maybe to think some of their life decisions over.

## 5. Conclusion

Technology and especially computers are powerful. Not only in terms of computing power, but also in the way how they can influence people. Thanks to computers, we can do things that are sometimes unbelievable, such as calculating complicated equations or simulating real life. They are making our lives easier in many ways, but we have to realize the fact that computers and technology can also influence us in a negative way. This thesis provides general view on computers from the perspective of ordinary people and how computers have influenced their daily or work life. Thanks to individual steps in computer history described, we can see the process of computer development. The change between 1990 and 2000 was appreciable – with the knowledge that in 1985 almost nobody even knew what a computer was and then, 12 years later, nearly 37 percent of households in the USA owned computer and 50 percent of these computer owners had access to internet. The *Processed World* magazine reflects all these aspects – the influence of computers, negative aspects of them, expeditious spreading of technology and computers etc. It may seem that this “crisis” is now over, and we are fully accustomed to computers, but in my opinion, the opposite is the case. Today, people are used to technology and children are exposed to it from an early age, however, development is tremendously fast so the possibility of another invention which will fundamentally change people’s lives is high.

The thesis analyzed particular extracts of illustrations in the *Processed World*, which gives the reader the insight into the topics. The analyses showed how illustrations reflect people’s feelings, fears and ideas at that time. The illustrations, especially the cover pages, often present issues related to that time, computers and technology in a humorous and ironic way, which may entertain the reader, lighten the importance of such problem or, conversely, force them to think about it. In the chapter “Articles in the *Processed World*”, specific texts were analyzed in order to find out how the editors interacted with readers at that time. Thanks to the analysis of the editorials from the two issues, it was possible to describe the editor-reader relationship. These editorials serve as a good example, since they were written by the group of authors of the *Processed World*. Thanks to the one hand appealing and to the other hand empathic styles in which they were used and the authors’ effort to understand the reader and their situation or to ask them to react to what they read and share their experiences, we can say that the original purpose of the magazine was accomplished – the purpose of creating a community of people in the same situation as the authors. However, it was found out that

the purpose of this magazine was not only to create a social point, but also to actively influence the society, to make an effort to change the office environment. According to the editorials of several issues, the editors took part in different conferences in order to raise a problem of office work and office workers who are not satisfied or even scared by the “automation” of the office. Even if it is impossible to get familiar with the whole magazine only by analyzing a limited number of illustrations and texts, the thesis provides a brief insight into the Processed World, and thanks to the historical background of computerization, how computers spread and how they influenced the general public, it is possible to at least partially understand the Processed World’s community and its nature.

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## 7. Appendices

### 7.1. Appendix A – Selected illustrations



Figure 19 (Issue 11, 1984, <https://archive.org/details/processedworld11proc/page/52>)



Figure 20 (Issue 11, 1984, <https://archive.org/details/processedworld11proc/page/54>)



Figure 21 (Issue 11, 1984,  
<https://archive.org/details/processedworld11proc/page/58>)

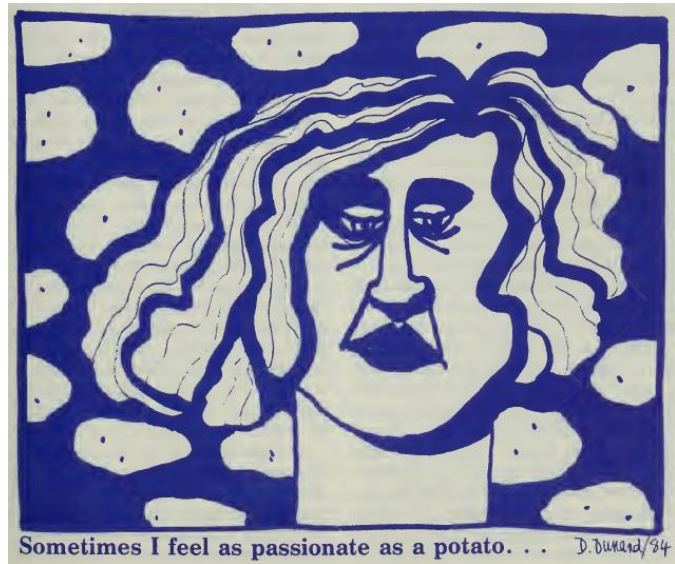


Figure 22 (Issue 11, 1984,  
<https://archive.org/details/processedworld11proc/page/54>)

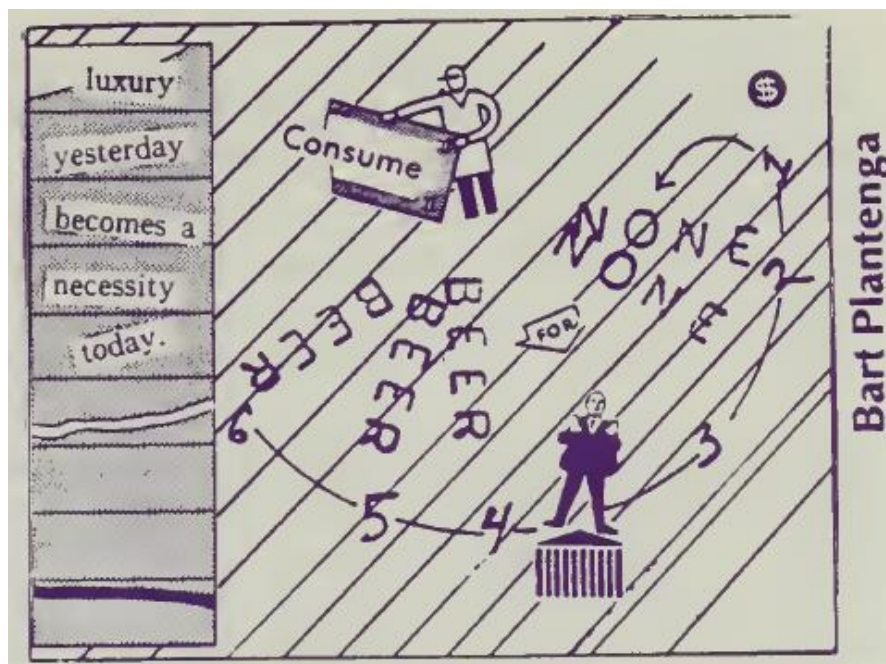


Figure 23 (Issue 11, 1984, <https://archive.org/details/processedworld11proc/page/58>)



## 7.2. Appendix B – Editorial of the issue 1

Hello out there. *Processed World* [online]. 1981, (1), 2. Retrieved May 15, 2019 from <https://archive.org/details/processedworld01proc/page/n3>

### ..hello out there.....

*This is the first issue of Processed World. We hope it will serve as a contact point for office workers who are dissatisfied with their lot in life and are seeking something better. The current situation of most clerical workers, secretaries, and “processors” of various sorts is our starting place: meaningless work with little material reward in a deteriorating and self-destructive social system.*

*The opening article offers a compelling description of the individual mired (but not hopelessly) in Corporate Office Land. From there we go to the Blue Shield strike, which is still going on as we go to print. This trade union-based attempt of office workers to improve their situation has run up against institutional and strategic constraints.*

*The following article, “New Information Technology: For What?” has undergone intensive discussions among the writers and editors of PW. After a brief economic analysis of automation in the office it broaches the touchy subject of whether or not computers—and high technology in general—are inherently oppressive. Also discussed are some of our ideas of how a society based on free social relations can put new information technology to use.*

*Next is a short story about*

*distorted in improbability and easy laughs.*

*We hope these articles (and those in other issues to come) will begin to challenge the assumptions upon which this society is built. At the root of this effort is our desire to live and take part in a radically different social system, a society which as yet exists nowhere on Earth.*

*These new forms of social existence begin with communication, with breaking down the barriers that isolate us and finding different ways to express our feelings and thoughts. With a shared understanding of the fears, desires, and pleasures of our daily existence, we can counter the false images and stereotypes encouraged by those who want to keep us in our “place.”*

*In a world where so much of our time is wasted on boring tasks or ridden with anxieties, it is important that we experiment with ideas and activities that are in themselves enjoyable. Rebellion can be fun, and humor subversive. Only by cultivating our imagination and talents will we be able to find ways to shatter the existing order.*

*Write to us. Tell us about your situation—where you work, what conditions you work under, what kinds of resistance you are already involved in, how you coordinate*



*insurrection in San Francisco in 1987, beginning with the occupation of the Bank of America buildings by the workers inside. A review of the movie "9 To 5" concludes our first issue. Hollywood's attempt to address the reality of office work gets lost and*

*your activities with coworkers, etc. And write to us about your dreams. What kind of a world would you like to live in? What would you do with yourself if you could do what you enjoyed instead of what you've been forced to do to make a living?*

ii

### 7.3. Appendix C – Editorial of the issue 19

Talking Heads. *Processed World* [online]. 1987, (19), 2-3. Retrieved May 15, 2019 from <https://archive.org/details/processedworld19proc/page/n3>



With *Processed World 19* we return, flushed, but unchastened, from our special sex issue with a focus on a neglected feature of modern life—workplace transience.

America is becoming a land of transient workers and moveable workplaces. The job



turnover rate, supplemented by wave after wave of layoffs and forced early retirements, is cresting higher and higher. In this issue, we look not so much at the movement of workers away from old-line, dying American industries, but rather at the more aimless flow into and out of the new service, office, and electronics sector jobs. Where is the Information Age taking us?

According to a *Harper's Index* item (September, 1986), the geographic center of the U.S. population is moving west by 58 feet and south by 29 feet each day. Whether they depart from the drying husks of Eastern factory towns or from the bulging shantytowns of Central America and Asia, the white, black, brown, and yellow emigres arrive in patchwork urban habitats that offer very little community stability and even less job security. Stability and security of this sort are going the way of the manual typewriter and the great Amazon jungles. In place of the union hiring hall and the "permanent" full-time worker looms a "personnel services" industry that traffics in temporary and part-time workers, who comprise an ever larger proportion of the labor force.

To a great extent, the new workplace transience reflects the rise of low-paying, boring, and often dangerous "processing

jobs that no one can tolerate indefinitely—or even, it seems, for more than 20-30 hours a week. Likewise notorious is the upper-tier job-hopping of salaried "professionals," whose career trajectories are described increasingly as "lateral movement." Upward mobility, that hallowed American artifice, is today more elusive than ever.

Does the growth in temporary and part-time work signal progress—a release from unsatisfying, full-time work? Does increased job turnover fulfill popular aspirations for greater individual autonomy? Probably. But what are the implications of workplace transience for workers—and for the workplace itself?

Throughout contemporary American life, there remains much to rebel against and to fight for. Many people might even agree on a limited agenda for social change. But what happens when people don't stay in one place long enough to develop common agendas, or, more important, meaningful ties to other people? Rootless people can and do rebel. But they rarely do so in groups. Instead, the social entropy of transience constricts the channels of rebellion to the most convenient, individual options—quitting frustrating jobs, moving away from uncomfortable social relationships, escaping disconcerting personal affairs, dodging a "bad record." Drifting, like gothic cowboys, through town after town.

Neighborhoods, communities, and workplace associations create bonds between people, a melding of personal and social identity. These bonds can impede the mobility that capital, always seeking more profitable horizons, historically has imposed upon labor. A people unattached to one another are more likely to move where business needs them and to pursue its exaggerated, competitively derived dreams of isolated good fortune. This is why a transient workforce has long been attractive to western capitalism, especially during periods of rapid structural decay and transition.

The personal autonomy to leave oppressive jobs, to "move on," is often the best option for individuals. During the current realignment of capital and culture, however, unbridled individual mobility gives free rein to capital's most rapacious and speculative tendencies.

What happens when workers come and go with increasing frequency from job to job? A cluster of articles explores this question—and raises others. In "Itinerant Cultures, Lonely Trails, Work's Diminishing Connections," Dennis Hayes examines the impermanence and loneliness of Silicon Valley work. Electronics has become America's largest manufacturing sector. But unlike auto, steel and previous such employers, volatile electronics firms rely essentially on a transient workforce. With the deployment of immigrant, temporary, and highly mobile professional workers, workplace organizing—and by implication, the power to strike for better conditions, wages, and benefits—has eluded high-tech workers. Is the workplace vanishing as a focus for collective rebellion? As electronics products assist in the economic transition to more servile, machine-paced office and shop work, workplace transience is structured into more and more occupations. In "Small Is Not Beautiful" Tom Wetzel describes the discontents and hypocrisy of the *SF Bay Guardian*, a nationally known "progressive" San Francisco weekly that has buffeted its workers with job-displacing automation and willfull neglect. Wetzel documents failed attempts to organize among workers made transient by low pay and by part-time job assignments.







The author is heartened by the success of the Industrial Workers of the World (IWW), who vigorously, if temporarily, organized transient workers early in this century. At that time, however, the spirit of rebellion was given an immediately social outlook by the practical, often revolutionary, trade union traditions of European immigrant workers. More recently, American unions have lined up with banks to sell credit cards, have co-engineered CIA-backed intrigues from the Philippines to El Salvador, and have milked dwindling pension funds to the exclusion of workplace organizing. Today's immigrants are, as always hopeful. But unlike their European forebears, many arrive from lands where workplace organizing is greeted with American-supplied bullets fired by American-trained police.

Sophia Furia's "A Teaching Temp Talks Back" is a visceral expose of a public university/community college system in disarray and of the milieu of underpaid and overworked part-time teachers that increasingly populate its faculty positions. S.F. describes the stodgy cynicism among tenured faculty, the bitter ironies that confront teachers who care about education, and the underdevelopment of fraternity among part-time teachers. Joni Hockett's view is "From Inside the Beast—Temporarily." A placement counselor for a temporary agency, Hockett tells all, including how temps and jobs are systematically mismatched, how secret discriminations result in the "release" of many temporary workers, and—in the author's case—how temporary temp counseling can be.

# ING DS

Has a nearly unbroken chain of union betrayals impaired our ability to imagine collective solutions to workplace problems?

What happens when workers confront, rather than sidestep, workplace problems? "Kaiser Don't Care, SEIU Neither" is a brief account of a strike by health care workers that ended in

qualified defeat. But a special PW interview (by Lucius Cabins) with activists critical of, yet sympathetic to their union generates provocative dialogue and insights into the dilemma of workplace organizing. Our periodic column *Hot Under The Collar* returns in this issue with a report on the unlikely settlement of a bitter and often violent strike by Hispanic frozen produce workers in Watsonville, California (see PW 15 and 16) and the microchip industry's curious response to a study that found twice-normal miscarriage rates among its workers.

Fiction is an appropriate genre for exploring the trauma of the job interview—an occasion to which transient workers frequently must rise. Had a rough one lately? So has David Ross, whose "Thursday Morning" gets to the clammy heart of the matter. Vignettes of American work and its discontents are captured with angst and verve in "All in a Day's Work" by Kurt Nimmo. In the tradition of James Thurber, G.Y. Jennings' "Sand and Steel" depicts a bored accountant's flirtation with the boxcar transience of hobo life—and the hobos' little surprise. Thoughtful reviews of *Cultures in Contention* (Ed. D. Kahn & D. Neumaier) and Langdon Winner's *The Whale and the Reactor*, poetry you'll not likely see or hear elsewhere, and your letters round out the issue.

Our little surprise is that, in contrast to this issue's theme, a semblance of stability has insinuated itself into the PW collective. It's not often that a core of willful people can coalesce for long around such an unwieldy project. Frankly we're wondering if we shouldn't begin to worry. The chaos of

production is somehow becoming more tolerable, thanks to improvements in process—and product, we hope. We've seen the puffy face of the future—desktop publishing—and we're still blinking. But after a cautious look, we're taking the leap.

Financial stability, however, has been less forthcoming. We've managed to contain, and even reduce, some of our production costs. But we are about to launch—gee, there it goes—er, just launched, a campaign to increase our circulation. That means higher production and distribution costs once again. Wampum is what is wanted. You could help us immediately by subscribing now, or by renewing your subscription early, or by giving a gift subscription, or by suggesting a bookstore that doesn't yet carry PW, or by just leaving one on a bus seat.

In the meantime, enjoy this issue, and think about contributing to the next one, which, among other topics, will explore the health care industry from the inside out. Take some time to write us a thoughtful letter—we've moved letters back to the front to emphasize PW's role as a forum for readers. And keep those articles, poems and short stories coming—hey, we'll read anything!

**NEXT ISSUE:**  
**HEALTH CARE**  
from the inside out  
\*\*\*\*\*

We want articles, cartoons, photos,  
Tales of Toil, poetry, etc.  
**DEADLINE: June 15, 1987**

**PROCESSED WORLD**  
41 Sutter St. #1829  
San Francisco, CA 94104  
(415) 495-6823



## 7.4. Appendix D – Selected article

CREDIT CARD GULAG. *Processed World* [online]. 1988, (23), 19-22. Retrieved May 15, 2019 from <https://archive.org/details/processedworld23proc/page/18>

# CREDIT CARD GULAG

## Credit cards and collections in America

*It is next to impossible to become as indifferent or brutal as the system in which one is caught...After a day thus spent, the working-man has one complaint which is meaningless to anyone who has never experienced this condition: I thought the day would never end.*

- Simone Weil, "Factory Work" Essay, 1936

I work for America's corporate financial thought police. I use an alias; you will never know my name. When you miss payments on your Mastercard or Visa, I send you letters. I am the one who calls you at home or at your work. I am the one who decides to accept arrangements for payment, to refer your account to a collections agency, or to sue you. I can set in motion an investigation which could result in your arrest. My words and actions carry the weight of an immense and faceless bureaucracy. What I do can affect your employment, your ability to purchase a home or an automobile, to borrow money or rent an apartment, for up to ten years.

I have worked in the collections area of a major bank's credit-card division for several years. How I found myself there is a story in itself: suffice to say I am trying, very hard, to get out. As a consumer-survivalist and as a worker, I want to pass on something of what I've learned—part observation, part cautionary tale. In order to survive financially in the America of the 1990's and beyond, you need to understand how the credit card system works. Come with me into the Ministry of Truth for a little tour; but, please leave your ethical outrage at the door.

To finance growth in an increasingly competitive marketplace, America's corporate banks continue to rely on credit cards as the most lucrative aspect of their business portfolios. With the deregulation of banking in the early 1990's, the hunt for new customers will lead to more unsecured lines of credit being offered to consumers, causing them to juggle even more debt.

Surviving in America's mainstream in the last quarter of the Twentieth Century proves the idea that access to credit is more than a privilege. It is a necessity. We live in a consumer society, whose *raison d'être* is the purchase of goods and services. This society is totally dependent on the lobotomizing dazzle of marketing to convince us that we should *want* to go into debt. A culture doesn't produce such sardonic quips as: "You are what you owe"; "When the going gets tough, the tough go shopping"; "He who dies with

the most toys wins"; or, "Can I pay for my Visa with my Mastercard?", without being aware of the symbiosis between reaching for the brass ring of the American Dream, and the price of admission to stay seated on the consumer merry-go-round.

To remain competitive in the credit-card market and make the issuing of plastic profitable banks must limit the losses they suffer through default, fraud and bankruptcy. Fraud is taken seriously, not only from the standpoint of criminality, but because all charges proven as fraudulent can be declared a business loss and deducted as a write-off on the corporate taxes. Little can be done about bankruptcies. The number of personal bankruptcies increases each year. The largest problem for banks is delinquent credit-card payment. The bank's only answer to that problem is the collections department.

In a windowless office occupying the entire floor of a building near a major metropolitan area, separated by beige-colored dividers, some two hundred people sit down to work each morning at eight a.m. (seven a.m. if they are calling to the east coast). With a headset plugged into one ear, hunched forward to stare at a CRT, we begin another day of calling people for payment; within five minutes, the noise from scores of conversations rises to just below a dull roar and remains there for the rest of the day. I must process over one hundred accounts per day. My work is monitored on a daily basis—so many accounts per hour. Of these accounts, I must contact a minimum of three out of every ten people. If I fall below any production level, consistently, I will be fired.

Any collections environment for a bank is an image out of Fritz Lang's *Metropolis*: a dull, focused place where windows might as well be walls, and routine tasks are performed over and over, day upon day until the weeks begin to blur. The collectors are effectively chained by their production requirements to their CRTs for seven-and-a-half hours a day, with time off (who can truly rest in the place where they do a job they dislike?) for lunch or a short break. The only variation in their routine lies in the calls they make—each one different, every conversation a glimpse into a life beset with problems not unlike our own. That contact should, ideally, end by resolving the debt in the banks' favor. The bottom line of the whole deadening experience is: *get the money*.





P. MORALES, GREEN FUCHSIA, AND OTHERS

That resolution could be handled in a businesslike manner. More often than not talking to people in debt becomes a contest of wills. The nature of collections work is a parent-and-child confrontation; the debtor plays the part of the guilty youngster and the collector plays the part of superego. Collections departments actively seek persons who are adept at this kind of manipulation. Psychologically Americans tie their money directly to their self-esteem and collectors know it. Shame is the greatest weapon in the collector's verbal arsenal.

The same people who are gifted at manipulation (usually referred to as "negotiation skills") often use their positions to vent their own self-loathing and anger on the people they contact. They badger, taunt and even humiliate people into paying their debts. They frighten debtors with the specter of litigation and bankruptcy. All this is reinforced through the basic attitudes of other collectors—an "us-versus them" outlook. The job is deadly boring and incredibly stressful. The eye of your manager is never far from your shoulder (his job, too, depends on your performance). As a result of these conditions, the way

people handle money is equated with a person's value.

Having depersonalized debtors, it's a simple thing to begin screaming at them. After a long and sarcastic shouting match, a collector near my cubicle slammed his phone down and then sat back with a huge grin. "Boy do I feel better," he bubbled. "I think I'll sue this bitch." Customers who call to complain, asking for a supervisor, may end up in a second confrontation with the same collector, or may talk to another collector who declares herself or himself to be a supervisor. Managers turn a blind eye to this. Their own time is consumed by projects and paper work and they would rather not have to soothe an irate caller for half an hour. Even if the angry customer manages to reach a supervisor, the collector will not be fired or even reprimanded. Business, after all, is business.

The truth is very few people go into debt with the idea of taking the banks to the cleaners. They all seem to be seeking a better life—which in this culture is achieved through consumer spending. They have simply overspent themselves or suffered a sudden misfortune—loss of

a job, a second income, injury, illness, a divorce or tax problems. Next to "I am doing the best I can," the phrase I have heard the most often is, "I didn't plan for this to happen, you know."

To the collector this is useful information, but it makes no difference. I listened to one woman berating a man for ten minutes demanding to know why he couldn't pay (it was hard not to hear her, as she was shouting into her phone). She slammed her receiver into its cradle after telling the man she would search for any assets he might own and recommend that our bank sue him. The man called back asking to complain to a supervisor. I took the call. We spoke for twenty minutes. I ended by apologizing for the bank and, also, as a human being. The man had AIDS and was about to be hospitalized. I checked the account several months ago and found he had died. His account was marked "Deceased" and placed in the bank's Net Credit Loss file.

In addition to basic attitudes toward money and self-worth, the collections business reinforces class, racial and sexual biases. "Check this out," a collector said to me, waving a hand at the



account on his CRT screen. "Another rude Chicago nigger and he owes us six thousand. Living over his head, probably doing crack." This same "nigger" was a neurosurgeon going through a divorce. There are few black or hispanic collectors in our office. However, even they talk about their own racial groups, if they are debtors, as lazy or trying to get something for nothing. Women who work as collectors are frequently unsympathetic to their debtor sisters.

A collections department is organized to handle a bank's receivables (credit cards from zero days past due through six or more months gone). There are also specialty areas to handle accounts still valid and over their credit limit, bankruptcies, deceased, numerous bad checks, over-seas accounts and those marked for special handling (the accounts of wealthy or famous persons or political figures).

The accounts are held in the bank's computer system. These accounts can be accessed by collectors regardless of their status. Friends? Enemies? Parents? If they have the bank's plastic, they're in the system along with their addresses, telephone numbers, social security numbers and other information.

What follows is the general sequence



of collections action as accounts sink towards write-off which occurs when an account becomes seven months past due. The account is added to the Net Credit Loss column at seven months past due. All collection activity is designed to prevent as many accounts as possible from reaching this stage.

From one to two months past due,

you will receive an automatic notice with your bill that you are delinquent—a friendly reminder. At two months past due, you will receive a call, asking if you had overlooked the payment.

At three months, the account is reported delinquent to TRW, CBI and Chilton's—the three major credit bureaus in the United States. At four months past due, you begin receiving messages at your home or office, dunning letters every two weeks and calls every three or four days. The tone here is darker. There is talk of litigation, wage garnishment or levy. Attachment of assets is suggested.

Five months past due is more of the same. Here you can expect to meet the borderline dysfunctionals, the shouters and the growlers whose lives and stomachs are wastelands corroded with bad coffee and bile.

At six months past due, most collectors (in order to keep the account from being written off) will try to reason with you. Suddenly, their attitude may change from Freddy Krugger to your favorite uncle. However, if you make an arrangement with Uncle and break it, Freddy will return. The talk of "lawsuit" and "collection agency" are now quite real. If the account writes off, the bank doesn't forget it, or you. It is assigned to

### A Short History of Credit Cards

Credit cards were first offered by banks in 1963. At the time, credit was a radical idea—allowing a customer to charge a purchase, with the merchant reimbursed by the bank. When the idea seemed tested, the American Banker's Association (known simply as "The Association") founded Visa and MasterCard as trademarked names, and developed centralized operations for validation and purchase authorization. ABA member banks could issue credit cards through the association, but at a cost: banks must put up what amounts to a surety bond to cover the cost of carrying the new credit cards in their computers and for other support services. There is also a fee for use of a trademark name, the use of which has to be approved by the ABA. These factors effectively keep many smaller banks out of the credit card game.

In the mid-1970's, New York-based Citibank began to make major offerings of credit cards to customers on a scale that made its competitors laugh. The risks involved in

what amounted to a credit giveaway were large; Citibank appeared to be violating the basic tenet of the banking industry: You do not make loans without guaranteed repayment. Citibank was relying on its marketing division, which (like any major bank today) develops or purchases lists of potential customers from such esoteric sources as the subscription lists of *Esquire*, *Forbes* or *Reader's Digest*. Citibank's competitors expected them to fall on their faces and take losses commensurate with what was seen as an unacceptable risk. The New York bank, however, did not stumble. Its gamble paid off very well. Other banks began trying to catch up, to gain their share of the consumer market, and the great Credit Card Sweepstakes was born.

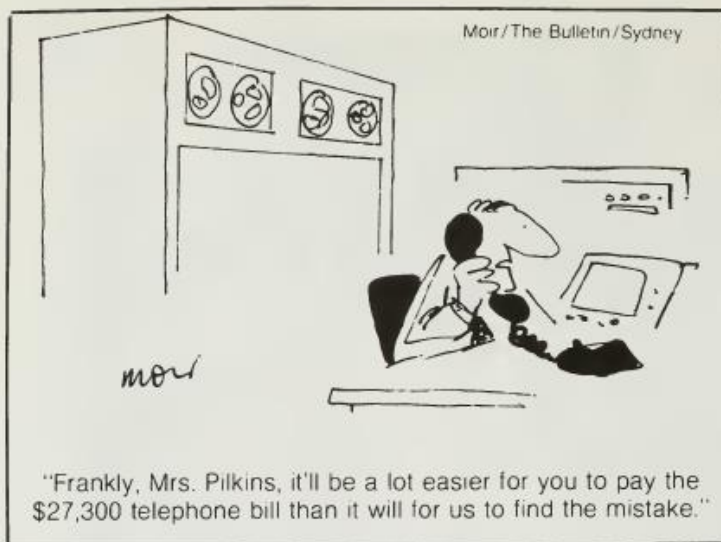
The idea, once heretical, is now gospel. The greater the number of credit cards you offer, the greater the potential for profit from the interest on that mass of floating debt. One industry source estimates that Citibank (the leader in the bankcard industry) has issued over twelve billion dollars worth of plastic credit. Even if customers have

only spent ten billion of that available credit, at 19.8% annual interest that means a gross profit of nearly two billion dollars a year. As deregulation approaches, the battle within the corporate financial community for larger "market shares" of the credit card industry will increase.

The dark side of this picture is the nature of the loans being offered. They are unsecured. If a customer decides to default, the banks cannot recoup some of their losses through repossession or forced sale as they can with auto or real estate loans. America's banks may have as much as 150 to 200 million dollars in unsecured debt floating on plastic with more planned in the future. A major recession could result in hundreds of thousands of defaulting credit card holders. The Stock Exchange of the late 1920's collapsed due to speculative buying, "on the margin," without adequate capital to pay for what was purchased, and without investor safeguards...very much like buying with a credit card.

by Harold Tuttle





the recovery area and the pressure becomes even worse.

The numbers game and the willingness of banks to give credit cards does work in your favor as long as you're current in your payments. But, how do you get a credit card, or more than one, in the first place? The chances are good that by doing nothing the banks will come to you. In your mailbox you may find a letter from Chase Manhattan Bank, or Citibank, or American Express with the words "pre-approved" sprinkled through it. Fill out the application and send it in. If you've lived at

the same address for three years or more, worked at the same job for at least two years or more, and can claim an income of \$20,000.00 or more, you will probably receive a card within three weeks of returning the application.

Solicitations by mail are, along with applications by customers, the prime method to generate new cardholders. As mentioned earlier, how a bank's marketing department determines who to solicit is anything from esoteric to harebrained. Occasionally, banks will perform a test solicitation by sending pre-approved applications to everyone

in a specific zip code who has lived there at least one year. Several banks targeted the baby-boomer or yuppie market for solicitation in the early to mid-1980's. Most of these new customers liked having credit and overextended themselves in droves.

From my own experience, if you can get along with no credit cards, or one with a small credit line, do it. The industry that created the idea of plastic, and will foster its growth into the next century, is dependent upon our greed as much as its own. The siren's song of the American Dream is, for most of us, a greedy tune played on the callopie of a merry-go-round. You can get on, but is it worth the cost to ride?

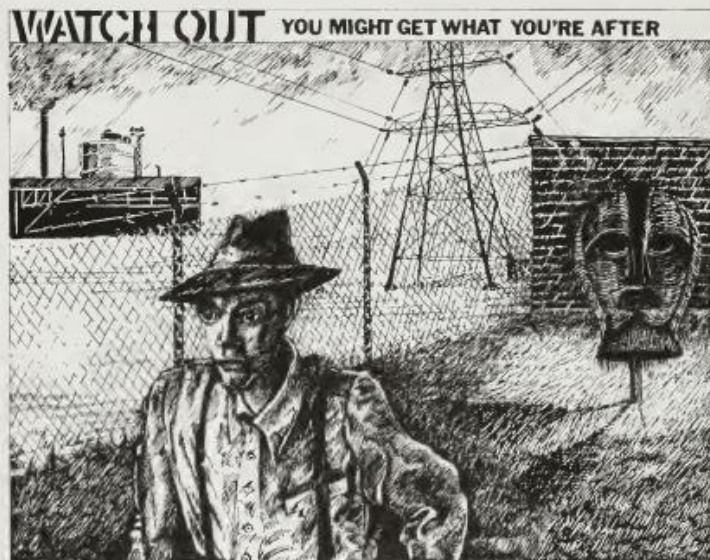
by Harold Tuttle

#### Truth or Consequences

A word of caution: using fraudulent information to secure lines of credit is a crime. If you fudge a bit on an application for a Visa with a \$1,200 credit line, even if the bank discovered it, the likelihood you would be prosecuted is akin to the college of cardinals electing a Jewish pope. However, if you use false information on multiple accounts with different banks and are found out, if and when the accounts fall delinquent, you are in serious hot water. Even then, if the total amount you owe on all the accounts is ten thousand dollars or less, the banks' security and fraud divisions may ask you to sign a statement admitting your actions and promising to pay the money back—generally on the same terms as if the accounts had never fallen delinquent.

If you owe \$25,000 or more, the chances of prosecution are good—and not by the banks. As of January 1, 1988, all banks must report any and all fraud charges to the FBI, Secret Service and Treasury Department as a method of keeping banks accountable for the fraud charges they will later declare as business losses. I have handled several cases in the bank where, when informed of high dollar amount fraudulent applications the U.S. Attorney's office in my area had criminal complaints sworn against the individuals involved. Two went to prison; another was placed on probation.

— H. Tuttle



# List of Figures

Figure 1 (Percent of households owning computers by education level of the reference person, Consumer Expenditure Survey, 1990 and 1997) .....	8
Figure 2 (Percent of households owning computers by demographic characteristics, Consumer Expenditure Interview Survey, 1990 and 1997).....	8
Figure 3 (Computers and Internet Access in the Home: 1984 to 2000, U.S. Census Bureau, Current Population Survey, various years) .....	10
Figure 4 (Access to Computers Among School-Age Children, U.S. Census Bureau, Current Population Survey, August 2000).....	10
Figure 5 (Adults and Children Using the Internet for a Specific Task, U.S. Census Bureau, Current Population Survey, August 2000) .....	11
Figure 6 (Percentage of Households With Computer and Internet Use, U.S. Census Bureau, 1984-2015 Current Population Survey, 2013-2016 American Community Survey).....	11
Figure 7 (The cover drawing, issue 1, 1981, <a href="https://archive.org/details/processedworld01proc">https://archive.org/details/processedworld01proc</a> ) .....	16
Figure 8 (Issue 1, 1981, <a href="https://archive.org/details/processedworld01proc">https://archive.org/details/processedworld01proc</a> ).....	16
Figure 9 (The cover drawing, issue 2, 1981, <a href="https://archive.org/details/processedworld02proc">https://archive.org/details/processedworld02proc</a> ) .....	20
Figure 10 (The cover drawing, issue 4, 1982, <a href="https://archive.org/details/processedworld04proc">https://archive.org/details/processedworld04proc</a> ) .....	21
Figure 11 (The cover drawing, issue 14, 1985, <a href="https://archive.org/details/processedworld14proc">https://archive.org/details/processedworld14proc</a> ) .....	22
Figure 12 (The Typewriter Lady, issue 3, 1982, <a href="https://archive.org/details/processedworld03proc/page/4">https://archive.org/details/processedworld03proc/page/4</a> ) .....	23
Figure 13 (General Monotony, issue 2, 1981, <a href="https://archive.org/details/processedworld02proc/page/n5">https://archive.org/details/processedworld02proc/page/n5</a> ) .....	25
Figure 14 (Supervisor Shredder, issue 2, 1981, <a href="https://archive.org/details/processedworld02proc/page/n11">https://archive.org/details/processedworld02proc/page/n11</a> ) .....	26
Figure 15 (Issue 13, 1985, <a href="https://archive.org/details/processedworld13proc/page/62">https://archive.org/details/processedworld13proc/page/62</a> ) .....	27
Figure 16 (Issue 17, 1986, <a href="https://archive.org/details/processedworld17proc/page/14">https://archive.org/details/processedworld17proc/page/14</a> ) .....	28
Figure 17 (Issue 20, 1987, <a href="https://archive.org/details/processedworld20proc/page/42">https://archive.org/details/processedworld20proc/page/42</a> ) .....	28
Figure 18 (Issue 11, 1984, <a href="https://archive.org/details/processedworld11proc/page/52">https://archive.org/details/processedworld11proc/page/52</a> ) .....	29



Figure 19 (Issue 11, 1984, <a href="https://archive.org/details/processedworld11proc/page/52">https://archive.org/details/processedworld11proc/page/52</a> ) .....	38
Figure 20 (Issue 11, 1984, <a href="https://archive.org/details/processedworld11proc/page/54">https://archive.org/details/processedworld11proc/page/54</a> ) .....	38
Figure 21 (Issue 11, 1984, <a href="https://archive.org/details/processedworld11proc/page/58">https://archive.org/details/processedworld11proc/page/58</a> ) .....	39
Figure 22 (Issue 11, 1984, <a href="https://archive.org/details/processedworld11proc/page/54">https://archive.org/details/processedworld11proc/page/54</a> ) .....	39
Figure 23 (Issue 11, 1984, <a href="https://archive.org/details/processedworld11proc/page/58">https://archive.org/details/processedworld11proc/page/58</a> ) .....	39