



FUTURES RESEARCH
Newsletter of the
International Sociological Association
Research Committee 07 on Futures Research
(ISARC07)

No. 39 (winter/spring 2015)

In memoriam: Ulrich Beck (1944-2015)



Foto: Ulrich Beck at his Acceptance Speech for the ISARC07 Lifetime Achievement Award on 15 July 2014 at the XVIII ISA World Congress of Sociology in Yokohama, Japan

Content of Issue #39:

Call for Paper Proposals

A Report from the New Chair

Message from the Past President

RC07 Theme for the Third ISA World Forum of Sociology

New Publication: *Current Sociology* Special Issue on *Future Moves*

In Memoriam: Ulrich Beck (1944-2015)

Impressum

Membership Form

FUTURES RESEARCH
Newsletter of ISA-RC07, No. 39 (winter/spring 2015)

CALL FOR PAPER PROPOSALS

RC07 will hold its next meeting at the upcoming Third ISA Forum of Sociology. The call for paper proposals will open on April 14th, 2015. Don't miss the date and keep in mind that proposals have to be submitted directly to the official site provided by the ISA International Forum of Sociology (www.isa-sociology.org/forum-2016). We look forward to your contribution to RC07 program (see comment on it below).

A report from the new chair:

Dear Friends and Colleagues,

In the name of the new board members of RC07, I want to greet you and to ask for your renewed support so as to be able to keep up with the successful trajectory of our Research Committee. We also want to express our public gratitude to the past board members for the great work they did.

While we already started preparations for our interim meeting next year at the ISA Third Forum of Sociology to take place in Vienna from 10-14 July 2016, we want to share with you a brief recollection of RC07's activities at the Yokohama World Congress. Thanks to the commitment of the previous board team, chaired with great energy and enthusiasm by Markus S. Schulz, RC07 carried over a very successful program. Under the title "Facing an Unequal World: Challenges for Global sociology", a total of 33 panels took place, including Integrative Sessions, Joint Sessions, and Roundtables. As the previously distributed program indicated, a wide range of topics was covered providing room for a lively dialogue involving colleagues from around the globe. Also noteworthy was the interaction between generations of scholars concerned with futures research.

I also take the opportunity to report below on the results of our awards and prizes announced at the 2014 World Congress.

Lifetime Achievement Awards:

The jury of the inaugural Lifetime Achievement Awards for the Most Distinguished Contributions to Futures Research was composed of Reimon Bachika (Kyoto, Japan; former RC07 President), Jan Nederveen Pieterse (University of California at Santa Barbara, USA), Celi Scalon (Federal University of Rio de Janeiro, Brazil), and Markus S. Schulz (University of Illinois, USA; jury chair). In consultation with members of the Executive Board and distinguished scholars in the field, the jury has reviewed nominations from around the world and reached its conclusions after

careful deliberation. The jury followed the Award Rules that called for making more than one award at this inaugural occasion to catch up with past accomplishments. The inaugural awards honor great living scholars from generations born before the end of World War II who have made, in quite different ways, most distinguished contributions to forward-oriented sociology. They have inspired us and shaped the way we conceive of futures. In alphabetical order, the inaugural winners are: Ulrich Beck (LSE/LMU, UK/Germany), Wendell Bell (Yale, USA), Fernando Henrique Cardoso (Brazil), Johan Galtung (Sweden), and Eleonora Barbieri Masini (Rome, Italy). As agreed before, the awards are being handed out at separate events, depending on the opportunities and conveniences of the awarded. More details will be reported in forthcoming issues of the newsletter.

Best Graduate Student Paper:

The winner of the inaugural competition for Best Graduate Student Paper is Arnab Roy Chowdhury, at the time a PhD candidate at the National University of Singapore, with the paper on “State-Formation from Below”.

Graduate Student/Junior Scholar Travel Grant:

The winner of the Travel grant award was Ladan Rahbari, a doctoral student at the University of Mazandaram, Babolsar, Iran.

Forthcoming Publication

I'm pleased to report the forthcoming publication of a special issue of the ISA journal *Current Sociology*, guest-edited by Markus S. Schulz with contributions from several of our members on the theme *Future Moves in Culture, Society and Technology* (*Current Sociology*, March 2015, Vol. 63, no. 2, <http://csi.sagepub.com/content/63/2.toc>). (See more details below.)

Elisa Reis
RC07 Chair

A Note of Grief:

It is with great sadness that we remember here our distinguished member Ulrich Beck who passed away on January 1st, 2015. Winner of our Life Achievement Prize, as reported above, Beck as the invited lecturer of RC07 attracted a large audience that heard his call for “Reinventing Sociology for the 21st Century”. While we were preparing to report on the joyful moments both at the crowded room where he offered his insightful ideas to the public, and later on during a dinner reception in his honor to him, we received the sad news that Ulrich Beck had passed away on January 1, 2015. We feel grief over his untimely death. We have lost not only one of our times greatest scholars but also an extraordinarily kind and generous colleague. Ulrich Beck's legacy will remain as an inspiration to RC07.

Message from the Past President

Dear Members of the ISA Research Committee on Futures Research (RC07):

I hope you had a great start into a new academic year, invigorated by the experience of our past World Congress in Japan. I would like to take this opportunity to thank you all very much for your many contributions to RC07 over the past several years. These were crucial not only for the huge success of our recent academic session program but also, more generally, for making RC07 such a vibrant scholarly community. Special thank goes to our Executive Board whose generous collegiality had made working for RC07 always a delight.

I am excited to serve now as Vice-President of the ISA, and I am pleased that RC07 is being led by a fantastic new Board, representing a well-balanced mix of continuing and new members from diverse world regions and an amazing array of approaches and expertise.

Elisa Reis, our new President, is VP of the International Social Science Council (ISSC) and the Brazilian Academy of Science, and past chair of RC16 (Theory), so she has ample experience and a fabulous record as a scholar. Jan Nederveen Pieterse, who is now Mellichamp Distinguished Professor at UC Santa Barbara, continues as our VP. Celi Scalon, a former President of the Brazilian Sociological Society takes on the role of Secretary-Treasurer. Radhamany Soorymoorthy is taking care of Membership. Among the newcomers to the Board are Erik Olin Wright, a former President of the American Sociological Association, and William Carroll, who has just finished a term as President of RC02 (Economy & Society). Distinguished scholars Mariolina Graziosi, Dmytro Khutkyy, Sonsoles SanRoman, Emil Sobottka, and John Urry are further strengthening the Board at large. Apart from the new Board, future editions of the newsletter will also count on the editorial skills of Vibha Arora. And of course, any member is always welcome to offer assistance in a committee's manifold activities.

Although my own focus will be on my new responsibilities for the ISA at large, I will be gladly available for consultations. Again, cordial thanks to all who had contributed during the previous term their hard work, inspiration, and encouragement to the extraordinary success and intellectual joy of RC07, and a cordial welcome to the new board.

Best regards,
Markus S. Schulz
Past-President, ISA-RC07 Futures Research

RC07 Theme for the Third ISA World Forum of Sociology

Our Program for the Vienna Forum will be organized around the general theme **“Processes, Trends, and Future Scenarios”**. The variety of issues that may be contemplated under this broad frame, implies that we expect a rich composition of sessions and papers. Indeed, as the concern about society’s forthcoming opportunities and challenges mobilize sociologists from the most diversified theoretical and methodological perspectives, a wide horizon of research developments and new ideas is offered to us. Just to illustrate how future developments can be the target of diverse perspectives, let us recall that both forecasting approaches and historical sociology can provide precious resources to illuminate the future. The former approach aiming directly at anticipating future developments needs no further elaboration. Very exciting work has been developed, and in the history of RC07 we have had many opportunities to see lively discussions around projected images of societies’ futures. Now, easy to perceive but sometimes forgotten or neglected, is the future orientation we find in analysis of long term processes. Think of Marx’s concern about the dynamics of capitalism, Weber’s about the rationalization process, or Durkheim’s focus on the implications of societal differentiation as the result of increased demographic and moral density. From quite different perspectives, the three of them looked at long-term processes because while concerned about ongoing trends they wanted to contribute to mold the future. This may sound too trivial as the ethical justification of all sciences is grounded in their social responsibility, i.e. their commitment to improvement. However, the very historical component of the social sciences, the fact that they must leave room to human creativity, and therefore must recognize that the future is always open to innovation, often leads some to wrongly play down the contribution of historical analysis to enlighten the future. To counteract this misperception about the contribution of sociology to illuminate the future, let us recall that the identification of trends is still the most powerful instrument we have to anticipate the future, and thanks to this very accomplishment to perhaps contribute to avoid the realization of our own prediction. Suffice is to say that social policies are often devised as ways to divert future anticipated outcomes thanks to the identification of trends pointed out by historical analysts.

Needless to say, we are certainly not limited to long term analysis to ground research on future studies. The investigation of contemporary phenomena are equally relevant to our subject. As we investigate current developments involving class disputes, social movements, cultural innovation, inequality patterns, new forms of sociability, particular institutional changes, and so many other topics that have mobilized sociologists around dialogues about the future, we are confronting the main target of RC07.

Once again let us join efforts to make of the next meeting of our Research Committee a new opportunity to renew its successful trajectory.

Editorial Note:

Exceptionally Elisa Reis took charge of this issue of the Newsletter. She wants to thank Markus Schulz and Radhamany Sooryamoorthy for their generous help. Vibha Arora whose offer to act as the Newsletter Editor was approved at the business meeting held in Yokohama will be actively engaged in the elaboration of the next issue. Please, send her any news and announcements relevant to our Research Committee. (Vibha ARORA, Indian Institute of Technology Delhi, India: isarc07arora@gmail.com)

Current Sociology



ISA journal **CURRENT SOCIOLOGY**

Special Issue, 2015, Vol. 63, no. 2

Future Moves in Culture, Society and Technology

<http://csi.sagepub.com/content/63/2.toc>

Edited by **Markus S. Schulz** (USA)

with further contributions by

Natàlia Cantó-Milà and **Swen Seebach** (Spain), **Frédéric Claisse** and **Pierre Delvenne** (Belgium), **Mariolina Graziosi** (Italy), **Lars Geer Hammershøj** (Denmark), **Timothy W. Luke** (USA), **Giuseppina Pellegrino** (Italy), **Emma Porio** (Philippines), **Alexander Ruser** (UK), **Christina Schachtner** (Austria), **Hebe Vessuri** (Venezuela)

Forward-oriented sociology explores the trends, processes, and forces that shape futures from tiny micro situations of every-day life to the broad macro dynamics of our increasingly globalized planet. It analyzes the assumptions in the discourses about the future, its risks and opportunities that limit or expand social imagination. Listening not only to elites but also to subaltern actors challenges technocratic closures and uncovers alternative possibilities. The concern for the future was once at the core of sociological endeavors but it had been marginalized by one-sided professionalization. Theoretical and methodological innovations allow the future moves needed for the renewal of sociology's public relevance.

Future Moves in Culture, Society and Technology

Guest-Editor: **Markus S. Schulz**

Introduction

Markus S Schulz

Future moves: Forward-oriented studies of culture, society, and technology

Approaching Futures

Lars Geer Hammershøj

Diagnosis of the times vs description of society

Frédéric Claisse and Pierre Delvenne

Building on anticipation: Dystopia as empowerment

Alexander Ruser

Sociological quasi-labs: The case for deductive scenario development

Future Selves

Mariolina Graziosi

Projecting selves: From insecurity to reflection?

Natàlia Cantó-Milà and Swen Seebach

Desired images, regulating figures, constructed imaginaries: The future as an apriority for society to be possible

Future Technology

Giuseppina Pellegrino

Obsolescence, presentification, revolution: Sociotechnical discourse as site for in fieri futures

Christina Schachtner

Transculturality in the internet: Culture flows and virtual publics

Global Futures

Emma Porio

Sustainable development goals and quality of life targets: Insights from Metro Manila

Markus S Schulz

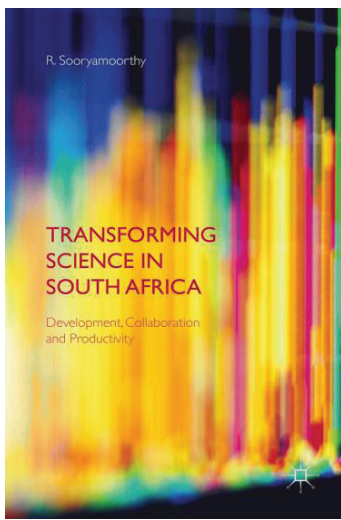
Inequality, development, and the rising democracies of the Global South

Timothy W Luke

The climate change imaginary

Hebe Vessuri

Global social science discourse: A Southern perspective on the world



Transforming Science in South Africa Development, Collaboration and Productivity

R. Sooryamoorthy

Hardcover 9781137493064 £65.00 / \$100.00

Ebooks available

Science is the cornerstone of development. As the connection between scientific advancement and development becomes firmer, efforts are directed towards strengthening the scientific system. This is increasingly relevant and indispensable for countries on the path of scientific progress. Collaboration has been accepted as a key factor in scientific advancement, and the effects of collaboration are often manifested in the productivity of scientists.

This book explores how science in South Africa has grown due to collaboration over the course of its colonial, apartheid and democratic regimes. It provides a comprehensive analysis of the role of collaboration in science and its relation to communication, networks and the productivity of scientists. In giving a detailed account of the concept of scientific collaboration, the South African model presented in this book has great significance not only for other African countries but also for developing nations generally. *Transforming Science in South Africa: Development, Collaboration and Productivity* will be of interest to anyone who wants to know how science works nationally and internationally in the contemporary world.

Includes a foreword by Arthur Stinchcombe.

R. Sooryamoorthy is Professor of Sociology at the University of Kwazulu-Natal, South Africa.

palgrave
macmillan

Available from all good booksellers or online at www.palgrave.com

To order in the USA or Canada: T: 888-330-8477
If you are in Australia or New Zealand: E: palgrave@macmillan.com.au
To order in UK or rest of world: T: +44 (0)1256 302866, E:
orders@palgrave.com



In memoriam

**Ulrich Beck (1944-2015)
ISA-RC07 Inaugural Lifetime Achievement Award Winner**



Foto: Ulrich Beck (3rd from right) with Jury Members Jan Nederveen Pieterse, Celi Scalón, and Markus S. Schulz at the Special Session on "The Sociology of Ulrich Beck" at the ISA World Congress in Yokohama, July 2014.

Ulrich Beck (London School of Economics, UK, and LMU, Germany) is inaugural recipient of the Lifetime Achievement Award for Most Distinguished Contribution to Futures Research. This quadrennial award is given by the International Sociological Association's Research Committee on Futures Research (ISA-RC07). Beck received his award in July 2014 at the XVIII World Congress of Sociology in Yokohama, Japan. In presenting the award, Markus S. Schulz, the then President of ISA-RC07 and Chair of the Jury, pointed out that "Ulrich Beck's oeuvre spans across the most critical issues of our time and has a profound influence on how we see the world". Beck presented his acceptance speech "Towards a Cosmopolitan Turn: Reinventing Sociology for the 21st Century" to a fully packed auditorium in the Yokohama Pacifico Congress Center. Beck's speech will be forthcoming in a collection of future-oriented articles. ISA-RC07 is honoring four other distinguished scholars for their lifetime achievements during this inaugural cycle of the quadrennial award, including: Wendell Bell (Yale, United States), Fernando Henrique Cardoso (Brazil), Eleonora Barbieri Masini (Italy), and Johan Galtung (Sweden).

Remarks by the Chair of the Jury for the ISA-RC07 Inaugural Lifetime Award at the World Congress in Yokohama, July 2014

Markus S. Schulz

It is a delight to make these introductory remarks about ISA-RC07's Inaugural Lifetime Achievement Award and to explain why we are so pleased to have Ulrich Beck here tonight, before then turning over the microphone first to Jan Nederveen Pieterse for a brief *laudatio*, and then to Ulrich Beck for his talk about "Cosmopolitanism".

As ISA-RC07 has been growing enormously over the past few years in terms of membership and in terms of scholarly output, we had felt it was time to take stock of the accomplishments in our field and to find some way for thanking the giants of our field for their hard work. We therefore established during our last General Assembly Meeting in Buenos Aires 2012 the framework for a Lifetime Achievement Award to honor the Most Distinguished Contributions to Futures Research.

An award will be made every four years, except for this inaugural occasion, for which our Award Rules asked us to identify more than one winner, in order to catch up with the past.

The Jury for the inaugural award was composed of

- Reimon Bachika (Kyoto, Japan; former ISA-RC07 President),
- Jan Nederveen Pieterse (University of California at Santa Barbara, USA),
- Celi Scalon (Federal University of Rio de Janeiro, Brazil),
- and myself ex officio and in the role of a committee chair.

The Jury reviewed the nominations from around the world, consulted with the Executive Board and other scholars in the field, and, in the end, came to unanimous conclusions.

The inaugural awards honor great living scholars from the generations born before the end of World War II who have made, in quite different ways, crucial contributions to forward-oriented sociology.

They have inspired us and shaped the way we conceive of futures.

Our winners:

- Fernando Henrique Cardoso, an early member of RC07, has spearheaded the so-called "dependency" approach to a global sociology long before 'globalization' became a buzz word, and was elected twice President of Brazil.
- Johan Galtung, an early President of RC07, put the study of peace at the center-stage of his future-oriented approach.
- Wendell Bell, now emeritus at Yale University, authored the Foundations of Futures Studies, a towering achievement that is required reading in futures seminars around the world.
- Eleonora Barbieri Masini, born in Guatemala but for the most part based in Rome had been a committee president for almost two decades and nourished generations of students.
- And, here tonight: **Ulrich BECK.**

Ulrich Beck is by far the “youngster” among RC07’s Inaugural Lifetime Award winners. In some instances, over two full decades younger [*1944]. Ulrich Beck is currently professor at the University of Munich in his native Germany and at the London School of Economics in the UK.

Ulrich Beck’s oeuvre spans across the most critical issues of our time and has a profound influence on how we see the world.

Ulrich Beck’s work on

- risk society,
- reflexive modernization,
- globalization, and
- cosmopolitanism has been for decades, and continues to be to date, at the very cutting edge of sociology.

Not confined to academia, Ulrich Beck has also ventured into the futures praxis and worked for several years as a member of the futures commission of Bavaria and Saxony. More recently, Ulrich Beck is increasingly intervening in European public debates.

On a personal note, let me allow to add that I had been reading Ulrich Beck’s work already as a young student in Germany, and nowadays I assign his work in a whole range of seminars that I’m teaching in the United States.

I’m very pleased that the Jury’s recommendation was unanimous. On behalf of RC07, let me say that we feel all honored to have you here tonight. For further words of appraisal, let us now turn over the microphone to our distinguished colleague Jan Nederveen Pieterse, who is currently the Mellichamp Distinguished Professor of Sociology and Global Studies at the University of California at Santa Barbara.

POST-SCRIPT 2015:

The untimely death of Ulrich Beck on January 1, 2015 took us all by complete surprise. We were shocked and saddened. We have lost not only one of the greatest scholars of our time but also an extraordinarily generous colleague. His enormous work ranged from the intimate to the global, and, as a public intellectual, he inspired wide audiences by pushing the cutting edge of debate with his 'critical optimism'. In the summer, Ulrich Beck was still bustling with energy and talking about the next projects. At a dinner over sushi and sake, he pointed out with a bright smile how he had relished being called “youngster” among the award winners. - There was at least some consolation in the fact that many of us had the opportunity of seeing and hearing him in Yokohama during the special events held in his honor. And certainly, his spirited ideas continue to live on and inspire us.

International Sociological Association Research Committee 07 Futures Research (ISARC07)

Executive Board (2014-18)

President:

Elisa P. REIS (UFRJ, Brazil)

Vice-President:

Jan NEDERVEEN PIETERSE (University of California at Santa Barbara, USA)

Secretary-Treasurer:

Celi SCALON (UFRJ, Brazil)

Membership:

Radhamany SOORYAMOORTHY (Univ. of KwaZulu-Natal, South Africa)

<sooryamoorthyr@ukzn.ac.za>

Board Members at large:

William CARROLL (University of Victoria, Canada)

Mariolina GRAZIOSI (University of Milan, Italy)

Dmytro KHUTKYY (Kiev International Institute of Sociology, Ukraine)

Emma PORIO (Ateneo University of Manila, Philippines)

Sonsoles SANROMAN GAGO (Universidad Autónoma de Madrid, Spain)

Emil Albert SOBOTTKA (PUCRS, Brazil)

John URRY (University of Lancaster, UK)

Erik Olin WRIGHT (University of Wisconsin at Madison, USA)

Past-President:

Markus S. SCHULZ (University of Illinois, USA)

The International Sociological Association Research Committee 07 Futures Research (ISARC07) was founded in 1971 and is dedicated to the promotion of future-oriented social research. A newsletter with details of ISARC07's activities is published about twice a year. For more information on ISARC07 and on how to become a member, please visit our websites at:

<<http://www.isa-sociology.org/rc07.htm>> and <<http://futures-research.org/>>.

Contact email: <isarc07info@gmail.com>



**International Sociological Association
Research Committee on Futures Research (ISA-RC07)**

President: Markus S. Schulz <isarc07@gmail.com>
Secretary-Treasurer: Hiroyuki Toyota <htoyota@kansaigaidai.ac.jp>
<http://www.isa-sociology.org/rc07.htm> and <http://futures-research.org/>

Membership Form

This form is for new and current RC07 members with already updated ISA membership. Please **send the completed form** directly to the ISA secretariat per **email: isa@isa-sociology.org** or **fax: +34-913 524 945** or **postal mail to: ISA, Facultad de Ciencias Políticas y Sociología, Universidad Complutense, 28223 Madrid, SPAIN**

In case you are not yet a member of ISA, then please use the general form to join both ISA and RC07 available at: <http://www.isa-sociology.org/memb_i/index.htm>.

You have also the option to sign up online via ISA's secure site at: <<https://secured.com/~f3641/formisa.htm>>.

Family Name: _____ Given Name: _____

Mailing address: _____

Country: _____ Phone: _____ Fax: _____

E-mail: _____

RC07 membership fees cover a period of four calendar years. Applications received before October 15 will be processed for the current calendar year. Applications received after October 15 will be processed for the following calendar year. Please indicate your selection:

Supporter US\$40 (voluntary)

Regular US\$20

Discount US\$10 (for students from any country and members residing in a category B/C country, including:

Afghanistan, Albania, Algeria, American Samoa, Angola, Antigua & Barbuda, Argentina, Armenia, Azerbaijan, Bangladesh, Belarus, Benin, Belize, Bhutan, Bolivia, Bosnia-Herzegovina, Botswana, Brazil, Bulgaria, Burkina Faso, Burundi, Cambodia, Cameroon, Cape Verde, Central African Rep, Chad, Chile, China, Colombia, Congo, Cuba, Costa Rica, Côte d'Ivoire, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Eritrea, Ethiopia, Fiji, Gabon, Gambia, Georgia, Ghana, Grenada, Guatemala, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, India, Indonesia, Iran, Iraq, Jamaica, Jordan, Kazakhstan, Kenya, Kiribati, Kyrgyzstan, Lao, Latvia, Lebanon, Lesotho, Liberia, Libya, Lithuania, Macedonia, Madagascar, Malawi, Malaysia, Maldives, Mali, Mauritania, Mauritius, Mayotte, Mexico, Micronesia, Moldova, Mongolia, Montenegro, Morocco, Mozambique, Myanmar, Namibia, Nepal, Nicaragua, Niger, Nigeria, Pakistan, Palau, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Romania, Russian Fed., Rwanda, Samoa, St. Kitts & Nevis, St. Lucia, S.Tome & Principe, St. Vincent & Grenadines, Senegal, Serbia, Seychelles, Sierra Leone, Solomon Is., Somalia, South Africa, South Sudan, Sri Lanka, Sudan, Suriname, Swaziland, Syria, Tajikistan, Tanzania, Thailand, Timor-Leste, Togo, Tonga, Tunisia, Turkey, Turkmenistan, Uganda, Ukraine, Uruguay, Uzbekistan, Vanuatu, Venezuela, Vietnam, West Bank & Gaza, Yemen, Zambia, Zimbabwe

Lifetime Member (only available to ISA Lifetime Members aged 65+ years):

US\$80 (voluntary) US\$40 US\$20 (discount for residents in category B/C country, see list above)

Donation to RC07 activities: You can, if you wish, make a donation to the ongoing activities of RC07.

Donation amount: USD 10 20 30 50 75 100 150 Other USD _____

I agree that my postal address may appear in public communications: Yes No

I agree that my email address may appear in public communications: Yes No

I agree to receive e-mail announcements from the ISA/RC07: Yes No

Both this form and your payment must reach ISA Secretariat in order to validate your membership. Cancellation of payment is not possible; ISA reserves the option to adjust the amount charged to correct inadvertent errors.

International Money Order to be arranged at a post office, Western Union or MoneyGram system.

Personal cheque or bank drafts in US dollars - drawn on USA bank/branch

Credit card – Please note: Credit cards will be charged in euro. As a result, local currency fluctuations may occur. 3.5% of the total amount will be added to cover the banking charges.

American Express MasterCard VISA EuroCard

Card No: _____ Card expiration date: ____ / ____

Card Holder (print name as it appears on credit card): _____

Signature of Card Holder: _____