

editorials

No free checking is bite in wallet

Anybody got a hundred bucks? That and more is what major Lincoln banks now require for free checking privileges. And that means tough luck for many students.

Some of the smaller banks in the area still plan to offer free checking—at least for a while.

The rest of the banks offer a variety of deals. Several of the plans are quite complex. One offers for an earnings allowance on the account's average balance during the month. Non-accounting majors may find it fun to balance their books with that deal.

Other plans are somewhat simpler: your balance is that much so you pay this much; each check costs this much to write and it costs that much per month.

From the bank's point of view, free checking apparently is a bad deal. It costs money to service a checking account and apparently there were not enough deposits in return to justify the deal.

From the check writer's viewpoint, however, free checking was a great deal. Most students seem to live on what a quick Bic and a piece of paper with a bank's name provide.

And it seems that students live by the check even more than other segments of the society.

Therefore, it's an even bigger shame that in this

university town, students have to search to find free checking. In Omaha, a town not swamped by universities, students and others still qualify for free checking.

What can be done? It might not be a bad idea for the ASUN Senate and the university administration to get together to urge bankers to give students a break.

Much downtown business depends on students and it would be a good idea for businessmen to appeal to students.

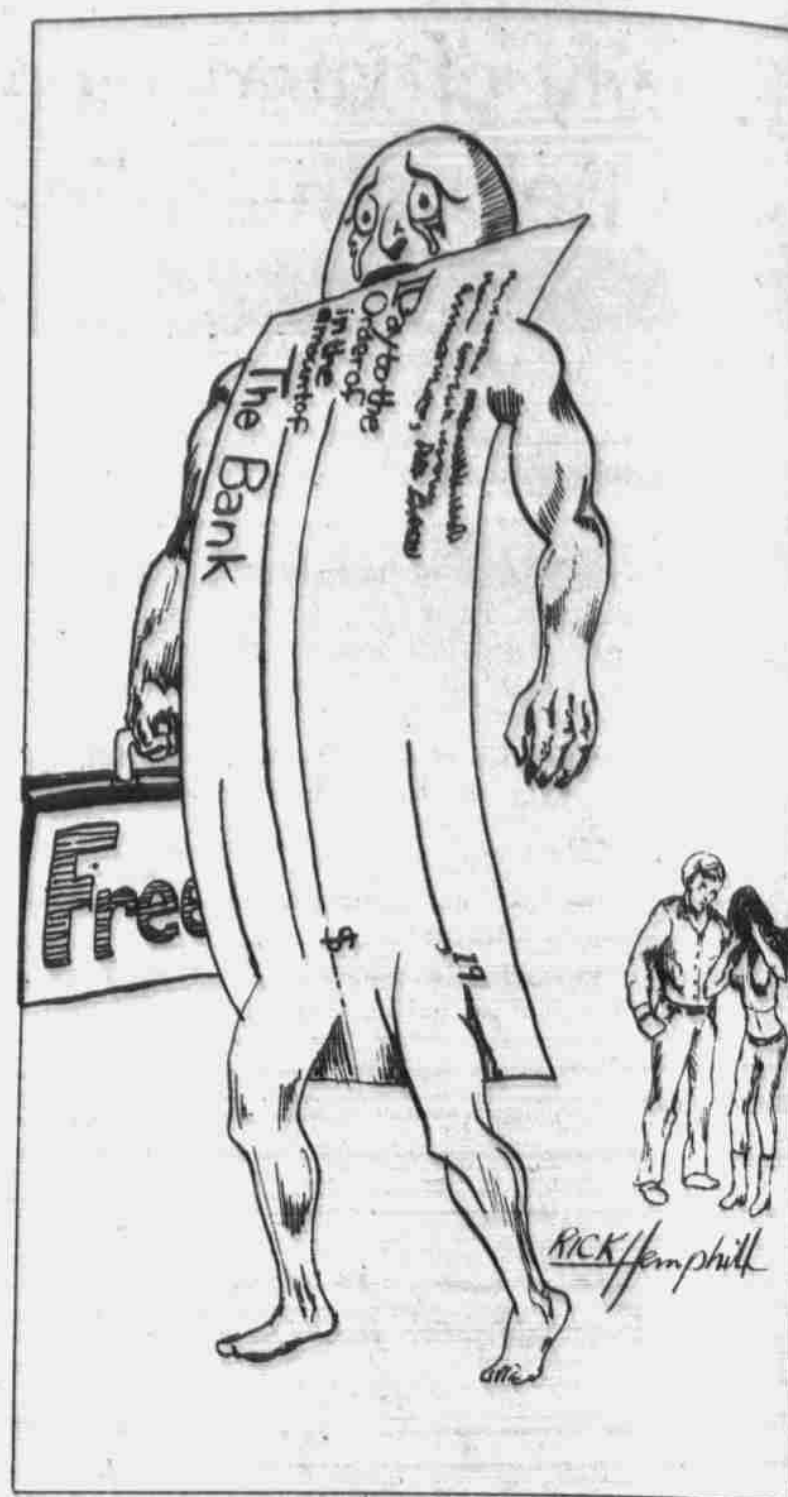
Who knows, there may be a warm heart among the cold cash of the banks.

Unfortunately, there can be no guarantees of increased student business for kind-hearted banks. The National Bank of Commerce made a point of advertising its free checking when the campus bank, Gateway, began charging for checks.

Now, too, NBC is going to charge. The indication is that not enough business was drawn to the bank to dissuade it from charging.

For those of us whose accounts drop below the magic \$300 or \$100 level a kind heart would be appreciated. Can't the university apply some pressure in the interests of students.

If not, now seriously, does anybody out there have a hundred bucks?



Ratings are networks' key to boob tube bonanza

New York—The three corporate headquarters of the television networks stand along Sixth Avenue, two blocks apart. Each appears different: NBC of gray concrete, CBS of black glass and ABC of chocolate glass.

But they all stand on the same foundation: thin air. Recently, at the dawn of a brilliant fall day, the first two buildings you looked at, NBC and CBS, appeared to tremble.

Upstairs, somebody had just done a nasty thing. They had delivered the copies of *Broadcasting* magazine, whose cover line said, "ABC starts pulling away from the pack"—which it was.

After about a month of the new television season, ABC had a five and a half point lead in the ratings over NBC, which was a tenth of a point ahead of CBS. As far as the trailing managements were concerned, particularly at NBC, if the people placing losing programs on the air had the least bit of true honor, they would now kill themselves.



jimmy breslin

In business power, a rating point is one step before nuclear. I never understood what ratings actually meant: If ABC took a point lead, I figured they kicked the extra point. But yesterday my friend Neil Faber of the Della Femina-Travisano advertising agency explained it.

"A show like 'Soap' on ABC gets from \$22,500 to \$25,000 for 30 seconds," he said. "Now, take a show a point behind it. Take 'One Day at a Time' on CBS. That costs from \$18,000 to \$20,000 for 30 seconds. So add up all the 30-second spots for the whole year and one show makes a lot more money than the other."

"Then you figure all the shows that ABC has on every night of the week, seven nights a week, for a whole year. You're dealing with millions for a point."

Nielsen power

The ratings are put out by the Nielsen company, which places black boxes on television sets of 1,200 families around the country. From this tiny sample all of television is determined—it's shows, its impact on the country.

Nobody gainfully employed in television seems to question the Nielsen ratings, although recent history sug-

gests that when so few people are involved with this much money and power there is a clear chance for larceny. If we caught a president stealing and lying, why can't a ring of people sit in their living rooms and sell out: "We love 'Barney Miller' but we can't watch him tonight. You see, we're dumping."

But the ratings are all that anybody in television lives for. So Monday at ABC was a day of shining opportunity. At the other two places, CBS and NBC, contracting flu was a fine move.

At NBC, for example, there have been four program chiefs in the last four years. Yesterday, NBC was one-tenth of a point ahead of CBS. The NBC man in charge of compiling the ratings couldn't be reached. The phone line was busy all morning with people going over things with him.

Falling man

It seems that another set of figures was to be up soon, and if anything happened to the one-tenth of a point, if NBC would come up last, then you could bring fire department training classes for rescue drills and catch the falling man out on the sidewalk.

"The only reason they put on shows is for money," a guy was explaining at lunch. "The safest thing to do, then is to put on a lousy show. Why gamble on something lousy that has a better chance to bring in all the money? So imagine how bad you feel when you deliberately pick a lousy show and it still doesn't go anywhere."

The television season began in the first two weeks of September, with the networks going for \$8 million apiece on shows ranging from ABC's "Washington: Behind Closed Doors" to expensive movies and prizefights on the other two. It was an exhibition season, at the end of which the ratings were cloudy.

Prime time

Then the regular run of prime-time shows began, and ABC became the nation's chief purveyor of modern culture. When the first flash from the people who handle figures came on a Tuesday, the people at NBC and CBS shuddered.

By Thursday of that week, Robert Wussler, the president of CBS, was howling that ABC was cheating.

"They are using junk!" Wussler said. This was like one bust-out joint criticizing the other's whiskey. Wussler's complaint surprised most people in television. Name-calling always has been considered bad for the game.

Two blocks away, over coffee, a guy at CBS was saying that his place was not as nervous as NBC.

"We've got a class act," he said. "Paley's a class guy. Our problem is that Freddy Silverman at ABC has a stranglehold from 8 to 9 every night—'Kotter,' 'Happy Days,' 'Laverne and Shirley.' He gets all the kids. Now you're an hour into the night and by that time you're in a jam. To get somebody to change, you have to have him get up, walk to the set and turn the dial."

"It's murder. But we're not worried. We started 'All in the Family' last night. It did great. We got a 50 share in New York. That's great. We weren't worried."

Numbers

"What time did you find out about the numbers?" he was asked.

"At 9:32 this morning."

He finished his coffee and went back to his business, back to trying to catch "Charlie's Angels" and "Donny and Marie." It is a business of haggling with half-formed ideas, trying to shape them into something with the pressure of money determining everything.

On a creative level, to put together a show, even a bad show, is work of the hardest sort. I've written everything from a paragraph to a novel and found that the job of trying to write a script for a half-hour situation comedy is work so frustrating that it pulls you out of sleep at night.

What is disturbing, then, is why, if the work is so hard, so delicate, do networks set out to deliberately aim at the lowest public taste?

Once you ask it, the answer appears immediately: Everything is done for the money.

Another season

And so, this great instrument of our time is off on another season, with 40 to 50 million people staring at shows that come across the public sky in disdain of us all and earn hundreds of millions of dollars for the networks. And have an effect on us that we still do not know how to measure.

I was thinking of this the other night when ABC had on its docu-drama about imaginary trial of Lee Harvey Oswald. The theme was that if Oswald had lived, this was what his trial would have been like. The show took an event that shook the nation in 1963 and now, in 1977, moved the facts around and ran it with headache commercials butting in.

I watched the actor portraying Oswald. He looked like Oswald, which automatically made him distasteful. You wondered, however, what it would be like if somebody in one of three buildings on Sixth Avenue decided that an Oswald character needed some help. It needed, say, Robert Redford in the part.

On television then, you would have a captivating Lee Oswald. One smile could rearrange the facts of our time in millions of minds. Any business with that kind of power ought to be basing itself on something more important to our lives than their money.

Copyright, 1977, Jimmy Breslin
Distributed by the Chicago Tribune—New York News Syndicate

