

Editorial

NDIGC negligent in Commonwealth case

The furor over the Commonwealth Savings Co. collapse may never subside. The media has focused much of its attention on the S.E. Copple family which owns the demised savings institution, the individuals who lost their deposits, and the seemingly endless line of politicians who have had business dealings with the Copples. However, far less attention has been given the Nebraska Depository Institution Guaranty Corp., which allegedly insured depositors up to \$30,000.

That Nebraska politicians had financial dealings with the Copple family, who are influential members of the community, is not a surprising fact. That hundreds of depositors have lost thousands of dollars also should surprise no one. But, that an insurance

corporation, designed specifically to protect depositors from such catastrophic losses, cannot live up to its charter, is, as they say in the business, news.

According to various media reports, members of the NDIGC are required to pay 1 percent of their total deposits to insure accounts up to \$30,000. The \$2 million currently in the NDIGC is far less than the total amount owed Commonwealth customers.

The NDIGC seems highly negligent in this matter. Its chief duty was to insure Nebraskans in case of the collapse of a savings institution. It is unacceptable for the NDIGC to respond that it just doesn't have enough money — sorry about that, gang. Their obligation is not satisfied with

a mere apology. People deposited their savings in Commonwealth and other Nebraska institutions with the expressed understanding that, in the unlikely event of a collapse, their accounts would be covered.

Commonwealth became a member of the NDIGC in 1976. The Omaha World-Herald, in its Tuesday editorial, noted that at that time, Commonwealth held deposits worth nearly \$46 million dollars. Clearly, the NDIGC funds were insufficient to cover these assets. It should have taken one of two courses of action at the time: One, it should have charged other member institutions more money in order to cover the additional burden placed on it by guaranteeing Commonwealth or two, it should have denied Commonwealth membership.

But what is done is done. The NDIGC now has the obligation to come up with the money it promised Commonwealth's depositors. Most likely, this would be accomplished by charging member banks more.

It is unfair for the other banks to be forced to pay for Commonwealth's misfortunes. However, as members of the NDIGC, they do have that responsibility. If this obligation is too much for these member institutions to handle, they should consider membership in the Federal Deposit Insurance Company (FDIC) or the Federal Savings and Loans Insurance Corporation (FSLIC). However, the NDIGC should be forced to live up its promise: accounts insured up to \$30,000.

— Mike Frost



Letters

Full of inaccuracies

Your article (Daily Nebraskan, Nov. 14) regarding professor John Noonan's presentation on abortion at the College of Law made nonsense of his remarks. For example, the first quote in the article should have read, "There is no kind of human behavior that, because of its nature, could not (not "should not") be made into a legal duty corresponding (not "by responding") to a legal right." Moreover, that quote was from Hans Kelson; it was not Noonan's view. Noonan was highly critical of Kelson and, contrary to what your reporter wrote, Noonan certainly did not support Kelson's incredible view that "a person is simply a construct of law."

There are other errors and unintelligible statements in the article, but responsibility for them should rest with the reporter, not with Noonan. Whether one agreed with Noonan or not, he at least presented a coherent argument against the abortion decisions and their underlying rationale. Sadly, your readers could not know this from reading the article.

Clark Stanton
Lincoln

No U.S. 'rights' policy

Lately there have been many opinions expressed in the Daily Nebraskan regarding U.S. and Soviet intervention in many countries. Although I don't know enough of the facts to really form a solid opinion about any U.S. policy, some things need to be considered which I don't think many people have thought about.

We tend to look upon the Soviet Union as an aggressor and exporter of unrest. I believe, in many places, the United States is as responsible for new leftist governments as the Soviet Union. Everywhere that countries are governed by people who are oppressive to their constituency, there are seeds of unrest.

Unfortunately, the United States supports many of these leaders. We hear enough to know that in El Salvador and the Philippines there is widespread unrest among the people. If we truly want to halt communist advancement, we must somehow force an improvement in the human rights records of these countries, or we shouldn't support them.

John M. Lionberger
senior
agriculture

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Board game defies video era

I don't know why I like this story so much, but I do. Around America today, there are thousands of young computer whizzes working day and night trying to design perfect programs for new video games that will make them millionaires. And up in northern Illinois . . . well, Gerry Lekas and Frank Monteleone are trying something else.



Bob Greene

Lekas and Monteleone are boyhood buddies who are now 34 years old. For the last three years they have been coming home from their offices every night and doing something that, in 1983, sounds almost quaint: They have been trying to design a new family board game.

"When I think back to my own childhood, one of my most vivid memories is of sitting around with my family playing board games," Lekas said. "As a child, it made me feel important to play those games with my parents. I'd sit there with a \$500 bill in play money, and it would really be neat."

Like most of us, Lekas and Monteleone spent the majority of their board-game time playing two specific games: "Monopoly" and "Clue." Even now, the lexicon of those games remains in their memories.

"With 'Monopoly,' I can still hear myself saying, 'I want to buy four houses on Baltic Avenue,'" Lekas said. "With 'Clue,' I can still hear myself saying, 'Colonel Mustard with the candlestick in the billiard room.'"

When video games began to soar in popularity, Lekas and Monteleone were slightly troubled by it.

"I don't think the video games are very social," Lekas said. "Even when you're competing with someone else, it's basically one-on-one with the computer. There's very little time for talk or social interaction. The video games require total concentration — you're always staring at the screen and

working the controls."

The two men decided to go out and buy some board games to see if they were still fun in a video-console world. They brought the games home, but were disappointed in what they found.

"There didn't seem to have been any progress since 'Monopoly' and 'Clue,'" Lekas said. "Either the new games were boring, or they were so complicated you had to spend three weeks trying to learn the instructions."

So the two of them decided to go against the tide. While all of America seemed to be hunched in front of video screens, they devoted all of their time devising a modern family board game.

It is called "Danger Island." Lekas and Monteleone like to think it has the same qualities as the legendary board games of their youth.

"We designed 'Danger Island' around all the fantasies of our childhoods," Lekas said. "There's a mysterious island with a million different things that can happen. There's a volcano that can explode and trap you; there are killer apes; there's a suspension bridge; there's an abandoned temple; there's a deserted lighthouse; there are mines, jungles, deserts, mountains . . ."

Sill, though, while America's current fascination with video games is centered on computer chips and microtechnology, "Danger Island" depends for its appeal on rather mundane and traditional items; dice that the players roll, and plastic markers that the players move around the board.

"That's OK," Lekas said. "I think that people may be ready for board games again. The wheel goes around — do you know what I mean? I miss the warmth I felt playing board games with my own family, and maybe other people will start to feel that way, too. I tried playing video games, but I have no desire to play them anymore. You're curious at first, because we didn't have things like that when we were young, and you want to see how they work. But they're cold, impersonal, 1984-ish; they don't bring people together."

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