

# Daily Nebraskan

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## Mood lightens at Capitol

By John Meissner  
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The interstate banking bill, LB3 died at the hands of the Legislature's Banking Committee Monday, but the real surprise was the joviality of the proceedings.

Gov. Bob Kerrey and Sen. John DeCamp of Neligh, whose verbal battles overshadowed the bills introduced at the special session, put down their rapiers and opted for repartee instead.

Kerrey, the first to testify before the committee, established im-

mediate rapport with DeCamp and the crowd by sporting a Ghostbusters T-shirt. The shirt, a less-than-subtle reference to DeCamp's non-existence in the governor's eyes, earned applause from the packed gallery and ended fears of another face-off.

An impromptu rendition of "Happy Birthday to You" followed after a smiling DeCamp announced it was the governor's birthday.

"Well, we've started on a happy note," Kerrey said to the crowd. Addressing the committee, he said it was time to "tone down the

arguments" and look clearly at the issues.

Kerrey contended it was necessary to introduce LB3 at the emergency session because the state was confronting an emergency problem.

"This is a problem independent of Commonwealth," Kerrey said. "Deregulation caused problems in the late '70s, and the farm economy weakened banks in the early '80s."

Kerrey said there were "banks going broke and banks already broke" in the state.

For evidence that interstate banking would not cause a deterioration of Nebraska's economy or a concentration of power, the governor told the committee to look at the record of NorWest Bank NorWest, a Minnesota-based corporation, entered Nebraska in 1963 and established five banks before the Legislature passed a law forbidding interstate banking. The branches were retained in a grandfather clause.

"They haven't used and abused their privileges or ruined the bank-

ing community," Kerrey said.

Kerrey then conceded to DeCamp by announcing he would support an amendment allowing for reciprocity. DeCamp had opened the hearing by comparing LB3 as it presently read to a boxing match in which one of the opponents wasn't allowed to throw any punches.

Kerrey said that with the amendment the bill resembled LB1069, a DeCamp-sponsored measure restricting interstate banking. That bill failed in the regular session.

"With this amendment, a non-domestic bank can buy a failing or failed institution," Kerrey said, "but cannot buy a second bank until their state allows reciprocity."

Kerrey also quieted another DeCamp diatribe by instructing state Banking Director Roger Beverage to make all the information he had from State Security Savings Co. during the past five years available to the committee. DeCamp has accused Kerrey of covering up wrongdoings at State Security, which filed for bankruptcy this summer.

Kerrey said this would show there was no surreptitious action.

A question from Sen. Robert Clark produced the only terse dialogue of the day. Clark asked Kerrey how many failing institutions he had. "How many do you need?" the governor asked, visibly angered. Clark said he didn't need any.

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David Creamer/Daily Nebraskan

### Who ya gonna call?

Gov. Bob Kerrey keeps his wits and his sense of humor about him as he testifies at the hearing for his interstate banking bill Monday.

## Warning: Slick landlords on the loose; tenants advised to seek legal sanctuary

By Dave Wesely  
Daily Nebraskan Staff Writer

August is traditionally the season for apartment hunting. But students be advised — it's a jungle out there.

Shelley Stall, UNL director of Student Legal Services, says students should try to put all agreements between landlords and tenants in writing.

In landlord-tenant disputes, Stall says, tenants are always at a

disadvantage unless they have kept written records of all rental agreements.

Good business in avoiding unforeseen conflicts between tenants and landlords is also good policy between roommates, Stall said. She says students should sign written agreements on rent, utility payments and household chores. Even among the best of friends, problems arise, Stall said.

To avoid problems with high utility bills, Stall advises students to call the utility company and ask what the utility rate will be at the new address before signing the lease. Sometimes the landlord's estimates are misleading, she said.

If for some reason tenants need to break a lease, Stall said, they should notify the landlord as soon as possible with a phone call and a followup letter. If tenants move out before the lease has expired, they are legally liable for the unpaid rent until the landlord can find a new tenant.

Stall said the landlord has no claim to the damage deposit for a broken lease unless it is deducted from unpaid rent or damages to the residence by the tenant.

If equipment is supplied by the landlord, it is his duty to fix it and keep it up to housing codes, Stall said. In Nebraska, permanent repairs and improvements to the residence must also be approved by the landlord if he is to pay for them, Stall says. It is not possible to repair the residence and deduct the cost from the rent, she said.

Stall said the tenant is at a disadvantage in the rental agreement when it is written by the landlord. It is advisable to keep a written record of all tenant-landlord interaction with copies of all written correspondence, she said.

Prospective tenants also should ask previous tenants and potential neighbors about a landlord's reputation, Stall said. Even if the place looks great, she said, it isn't worth renting if you end up with a troublesome landlord.

## Varner back after break

D. B. Varner, chairman of the NU Foundation, said he "feels fine" and should return to his job on a part-time basis after Labor Day.

Varner, 67, is recovering from prostrate surgery performed earlier this month at Lincoln's Bryan Memorial Hospital.

"I'm getting well on schedule and look forward to getting back to work," Varner said in a telephone interview Monday.



Daily Nebraskan File Photo  
D. B. Varner chairman of the NU Foundation.

In February, Varner spent four days at Lincoln General Hospital where he underwent surgery on his carotid artery. In early June he had open heart/bypass surgery at Bryan.

Varner has been chairman of the foundation since 1976 when he resigned as university president, a position he had held since 1969.

Tuesday

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