

Daily Nebraskan

Editor: Eric Pfanner 472-1766
 Managing Editor: Victoria Ayotte
 Assoc. News Editors: Darcie Wiegert, Diane Brayton, Lisa Donovan, Jana Pedersen
 Editorial Page Editor: Jana Pedersen
 Wire Editor: Jana Pedersen
 Graphics Editor: John Bruce
 Photo Chief: Al Schaben
 Night News Editors: Matt Herek, Chuck Green, Brian Shellito, Don Walton 473-7301
 Art Director: Brian Shellito
 Professional Adviser: Don Walton 473-7301

The Daily Nebraskan (USPS 144-080) is published by the UNL Publications Board, Nebraska Union 34, 1400 R St., Lincoln, NE, Monday through Friday during the academic year; weekly during summer sessions.

Readers are encouraged to submit story ideas and comments to the Daily Nebraskan by phoning 472-1763 between 9 a.m. and 5 p.m. Monday through Friday. The public also has access to the Publications Board. For information, contact Bill Vobejda, 436-9993.

Subscription price is \$45 for one year.
 Postmaster: Send address changes to the Daily Nebraskan, Nebraska Union 34, 1400 R St., Lincoln, NE 68588-0448. Second-class postage paid at Lincoln, NE.
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Congress' S&L bailout delay could cost taxpayers millions

WASHINGTON - Congress' refusal to provide more money for savings and loan bailouts will delay the closing of failed institutions for months and add millions, or even billions, of dollars to taxpayers' costs, analysts said Monday.

Legislators' election-year squeeze left the Resolution Trust Corp., the bailout agency created last year, without the funds needed to close more than 300 insolvent or near-insolvent thrift associations.

That means the institutions will continue to run losses, funding themselves with high-interest deposits. That in turn weakens healthy competitors by forcing them to raise their deposit rates, raising the specter of additional failures.

"It's going to cost us additional money. We're going to have to slow up the resolution of failed thrifts," L. William Seidman, chairman of the trust corporation, said in a telephone interview.

He estimated the cost of a three-

month delay at \$250 million to \$300 million. The Congressional Budget Office put it at \$300 million to \$400 million, while Bert Ely, a private analyst in Alexandria, Va., estimated it at \$2 billion to \$2.5 billion.

The added costs, although spread over the life of the bailout program, will make it even harder for the government to meet the \$500 billion deficit-reduction goal in the five-year program adopted over the weekend.

The trust corporation, which had handled 287 failed thrifts through the end of September, has enough money left to pay acquirers to take over an additional 65 to 75 small institutions by the end of this year, according to spokesman Steven Katsanos.

But that would still leave it with more than 100 S&Ls to handle on top of several hundred others judged to be near failure.

Also, financing disruptions tend to discourage potential bidders and make it more difficult for the agency to hire

the outside experts it needs, he said.

The agency has already been forced to delay seeking acquirers for 18 large institutions until its funding is secure, Katsanos said.

Congress' Sunday morning revolt against further spending left Bush administration officials and Democrats blaming each other for the expected consequences.

Rep. Henry B. Gonzalez, D-Texas., chairman of the House Banking Committee, said Treasury Secretary Nicholas F. Brady's refusal to testify in support of the administration's request "created an unfortunate atmosphere" for approval of more money.

However, Desiree Tucker-Sorini, deputy assistant secretary of the Treasury, said, "The need for action and the consequences for failing to act were spelled out in great detail over a period of months by the (Treasury) secretary and others."

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Soviet Georgia's non-Communists win

TBILISI, U.S.S.R. - Non-Communist parties won elections in Georgia on a platform calling for independence from the Soviet Union, private ownership of land and a capitalist economy, officials said Monday.

"We are certainly going to have a majority in parliament," said Zviad Gamsakhurdia, leader of the victorious Round Table-Free Georgia bloc of political parties.

With about 90 percent of the regions reporting, Gamsakhurdia claimed victory in about 70 percent

of the vote versus 30 percent for the Communist Party. He protested what he called "gross violations" of the election law and said Communist authorities "terrorized the non-Georgian population" along the borders of the mountainous southern republic, which is dotted with pockets of Azerbaijani and other ethnic groups.

A member of the central election commission, Alexander Kobalia, said that preliminary results showed a slightly less sweeping victory for Gamsakhurdia's Round Table, with the bloc winning about 60 percent of

the vote versus 30 percent for the Communist Party.

The final results will be ready on Wednesday, and a runoff will be held for close races on Nov. 11, he said.

No date has been set yet for convening the Georgian Supreme Soviet legislature, which is expected to declare independence from the Soviet Union.

Among the 15 Soviet republics, all but Kirgizia have declared some form of sovereignty or independence.

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Bill will help pay medical costs

WASHINGTON - Thousands of additional poor children and elderly people will get federal help paying doctors' bills under one of several social programs being expanded alongside the spending cuts in the deficit-reduction bill.

Advocates for the poor lauded the initiatives Monday, saying they will direct needed federal money to low-income families not receiving welfare.

"That's the new theme here," said Robert Greenstein, executive director of the Center for Budget and Policy Priorities, a Washington-based advocacy group. "There's an increased recognition by the Congress of the problems faced by the children of families that work but are still poor."

The deficit-cutting bill, passed Saturday just before Congress adjourned for the year, contains \$500 billion worth of tax increases and spending cuts over the next five years. But it also carries with it billions of dollars for new spending, mainly under Medicaid, Medicare and Social Security.

One of the most far-reaching provisions would expand Medicaid — which helps the poor pay medical bills — to cover all children below age 19 whose families are below the poverty level.

Currently, poor children younger than age 6 are covered. Most of those covered above that age belong to families on welfare, leaving out those in families who earn just enough not to qualify for welfare.

The change would be phased in gradually, initially adding only 7-year-olds to the program and progressing to children one year older each year.

The eventual effect is expected to be enormous. Officials believe 704,000 additional children will receive Medicaid benefits by 1995, costing the government \$560 million during the next five years.

The government will spend \$580 million over the next five years to help senior citizens receive care in their homes, adult day-care centers, or in group homes.

It will also put up \$387 million to pay the monthly Medicare premium for doctors' expenses — an out-of-pocket cost for most Medicare recipients — for many of the poorest elderly.

In a separate \$100 million effort, the government will provide at-home care for retarded people.

Overall, the deficit-reduction bill envisions additional Medicaid spending of \$2.3 billion through 1995.

Private lawyers serve as prosecutors

SEATTLE - King County Superior Court is no longer hooked on drug cases, thanks partly to private lawyers who served as prosecutors without cost to the taxpayers.

About a dozen ex-prosecutors and 30 relatively new lawyers helped clear a backlog of 512 felony cases, most involving possession of illegal drugs or intent to sell, court officials said.

"It was a signal success, no question about it," Prosecuting Attorney Norm Maleng said. "We're going to continue to have the private bar involved on a pro bono basis."

Precise statistics have not been compiled, but Maleng said the conviction rate appeared to be just slightly less than the 80 percent for cases handled by staff prosecutors.

Pro bono work, in which private lawyers are paid by their firms or simply agree to handle cases without a fee, has long been common in criminal law.

Only recently, however, has the practice emerged as a potential panacea to the volume of drug cases that plague prosecutors nationwide, said Richard L. Wintory, director of the National Drug Prosecution Center for the National District Attorneys' Association in Alexandria, Va.

San Diego has a well-established pro bono prosecutor program, and for nearly two years the Delaware state attorney general's office has had a "lend-a-prosecutor" agreement with a New York law firm. Across Washington state, a similar effort has been mounted in Spokane. The Delaware program is being challenged in the appeal of a drunken-driving conviction in Court of Common Pleas in Wilmington.

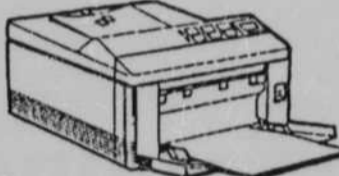
Wintory said publicity on Seattle's crash program this summer drew so much interest that he has begun a survey of prosecutors in 115 jurisdictions nationwide to identify other helpful programs.

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