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## Banking crisis not imminent, regulators say

WASHINGTON — Plenty of troubled banks remain in danger of failing, but no banking crisis threatens to explode just after the election, senior regulators said Monday.

"A significant number of commercial banks remain troubled, and their assets are substantial. However, there should be no so-called 'December surprise,'" Federal Reserve Board Gov. John P. LaWare told a rare postadjournment hearing of the Senate Banking Committee.

Andrew C. Hove Jr., acting chairman of the Federal Deposit Insurance Corp., predicted 100 to 120 banks with \$37 billion in assets will fail this year and an additional 100 to 125 banks with \$76 billion in assets will fail in 1993.

But the \$16 billion in reserves established by the agency, \$6 billion a year in deposit insurance premium revenue and a \$30 billion line of credit to taxpayer funds should be enough to pay for failures, he said.

Hove said it was "simply not the case" that regulators are deliberately holding back on declaring failures before the election.

## Canada constitution reforms appear headed for rejection

TORONTO — Quebec on Monday was heading toward a rejection of constitutional reforms designed to put an end to 200 years of French-English squabbling and keep Canada united, Canadian television reported.

The Canadian Broadcasting Corp. projections were based on early unofficial returns from the French-speaking province, which showed the "No" vote with 58 percent and the "Yes" vote with 42 percent.

In Ontario, the "No" vote was leading with 55 percent, to 45 percent for those in favor of the reforms.

Both results, based on 4 percent of the vote counted, were compiled by Canadian Press from federal elections figures.

Newfoundland, Prince Edward Island and New Brunswick showed "Yes" winning about 62 percent of the vote and "No" about 37 percent, Canadian Press said. But in Nova Scotia, the race was about even.

Failure of a single province to approve the reforms in the nation-

wide referendum would kill the deal. Polls pointed to trouble in Quebec, British Columbia and Alberta.

The ultimate result of failure could be the breakup of Canada.

In Quebec, traffic jammed the streets of downtown Montreal on Monday night as thousands rushed home early to cast their vote.

Negotiations were begun initially to dampen secessionist sentiment in French-speaking Quebec by granting it special status. In more than two years of debate, discussions widened to include changes demanded by other provinces and aboriginal people.

When the referendum campaign began six weeks ago, the "Yes" side was considered a shoo-in. Opposition quickly grew.

Many Canadians and many came to think of rejecting the reforms as a way to get back at Prime Minister Brian Mulroney.

Referring to the document signed by Mulroney and the premiers of the 10 provinces, the referendum asks: "Do you agree that the consti-

tution of Canada should be renewed on the basis of the agreement reached on Aug. 28, 1992?"

"It's kind of a confusing vote because I think there are a lot of people who don't know exactly what they're going to do," said Dereck Harnett, who stood in the rain waiting to vote at a polling station in Newfoundland. "I'm still not sure what I'm going to do."

The referendum was really a non-binding plebiscite. The constitution can be amended only with approval of the federal Parliament and the legislatures of all 10 provinces.

Mulroney said that if the package failed in any one province, the deal was dead. It would be "morally unacceptable" for a provincial legislature to pass the reforms after rejection by its voters, he said.

The overall national vote in this nation of 27 million people was less important than results from individual provinces. The crucial test was in Quebec, the second most populous province, where polls indicated a majority of voters would vote "No."

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## Perot repeats claims of GOP political tricks

Ross Perot took over a campaign briefing in Dallas on Monday and angrily repeated his suspicions that the Republicans had concocted a plan to smear his daughter and sidetrack his candidacy.



However, Perot conceded that he had no direct evidence of any dirty tricks, and the press secretary to President Bush likened Perot to a "crazy man" who believed

in UFOs. Perot said he was trying to reduce the subject to a "one-day story" and return the debate to presidential issues.

His surprise appearance at his son's news conference, telecast live by CNN, caused a sensation as Perot discussed how he had been a victim of death threats, wiretapping and political tricks.

The Bush campaign issued a statement saying it had never "attempted, directly or indirectly, to tap Mr. Perot's telephones, disrupt his daughter's wedding, alter photographs of Mr. Perot or his family, or take any other action to interfere with the private lives of Mr. Perot or his family."

Perot reiterated his belief that Republicans threatened to release to the tabloids a doctored photograph to embarrass his daughter, Carolyn, just before her wedding in August. That threat was the real reason he pulled out of the presidential race in late July, he said.

"I decided it was a risk I should not take, could not take, did not have to take," Perot said in a combative session with reporters. "I adore her. And I would not risk ruining one of the most important days of her life, and I

Marlin Fitzwater, the president's chief spokesman, responded by calling Perot a "crazy man."

**"I'm asking a responsible news media who's going to listen to these charges and carry this crazy man's theories to at least look into the veracity and report to the American people."**

Fitzwater  
Bush's chief spokesman

"I'm asking a responsible news media who's going to listen to these charges and carry this crazy man's theories to at least look into the veracity and report to the American people," he said.

Perot "seems to have latched onto this theory much like other people latch onto UFO theories, and he seems to believe it," Fitzwater added.

Clinton said he wanted to win back Perot supporters who may have strayed from the Democratic ticket.

"You don't interrupt your opponent when he's making a fool of himself," Clinton strategist Paul Begala said.

Clinton said he felt that the Republicans had been hoping "that the anti-Bush vote will be divided and he (Bush) can sneak up through the middle." The Democratic nominee added, "This fight that Perot and Bush are in right now may make that more difficult."

If the American people "want to replace George Bush, they only have one practical alternative," Clinton said. "I've got a chance to replace him."

Perot was airing an hour-long commercial prior to Monday Night Football on ABC.

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