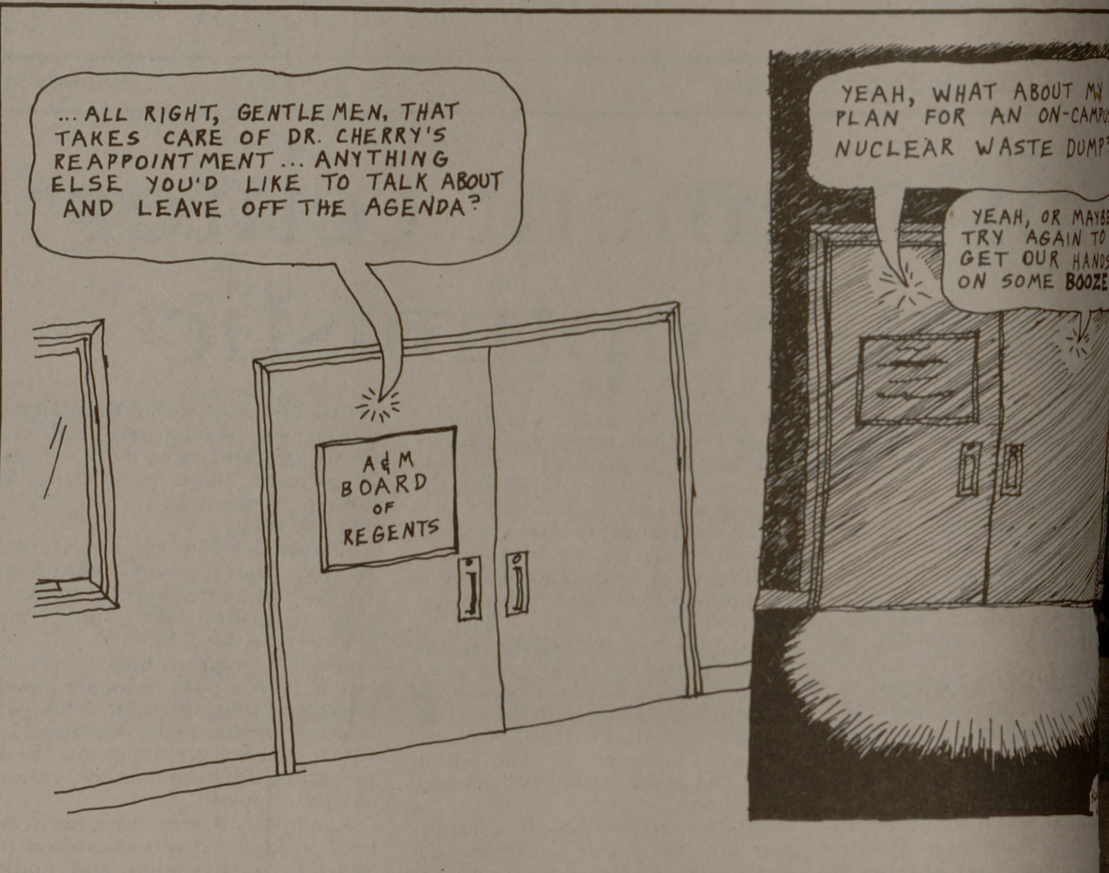


opinion



Bankers distrusted at Capitol

by Robert Shepard
United Press International

WASHINGTON — The nation's bankers may walk away from the 98th Congress with their legislative prizes neatly in hand, but their standing in the eyes of federal officialdom could be severely bruised.

The bankers angered many members of Congress and administration officials, including President Reagan, with their high-pressure lobbying campaign to kill the new law requiring withholding of taxes on interest earnings. A second issue now building up steam in Congress — the International Monetary Fund — is causing even more suspicion to fall on the bankers.

The administration is seeking congressional approval of an \$8.4 billion increase in U.S. support for the IMF, but many members of Congress think the plan is just a bailout for banks that are facing big losses because of imprudent loans to several debt-ridden nations. Administration officials such as Secretary of State George Shultz and Treasury Secretary Donald Regan are the ones dealing with Congress on the IMF legislation, so the bankers are able to maintain a low profile. But the banks and their interest in the legislation frequently are mentioned at committee hearings.

Sen. Nancy Kassebaum, R-Kan., is one of those opposed to the requested increase in the U.S. contribution to the IMF.

"The banks refuse to acknowledge any

culpability in their international lending practices," she said last week.

She criticized the banks for not conceding that they are stuck with bad loans and instead carrying the loans on their books at full value. The practice results in overstatement of bank profits, she said.

Kassebaum suggested the banks write off the loans in "an orderly, systematic" manner. Such a move "won't be popular with bank officers or stockholders, however, it's the honest thing to do. If these were consumer or farm loans they would have been off the books long ago."

Conservative Rep. Jack Kemp, R-N.Y., agrees the banks are being "unrealistic in not writing off part of their non-performing loans."

The banks "should assume their share of the burden," Kemp said recently.

Shultz and Regan have insisted before several congressional committees the IMF bill is not a bailout for banks. They do agree, in hindsight, that the banks could have been more cautious in their lending policies.

The officials say the countries with debt problems need continued credit in order to revive their economies, but private banks will pull out if the IMF is not able to go in and press for reforms that will stabilize the situation.

"The IMF's financing does not pay bank debt, but rather encourages increased bank lending," Shultz told a House committee last month.

Regan, in May 17 testimony before a Senate committee, acknowledged a possible bank bailout.

"Many would contend that the whole

debt and liquidity problem is the result of the banks — that they've dug themselves and the rest of us into this hole through greed and incompetence, and now we intend to have the IMF take the consequences off their hands. This line of argument is dangerously misleading," he said.

Berrys World



Opening lines good, closing remarks better

by Dick West
United Press International

WASHINGTON — If a poll could be taken, it probably would show that some of the most likely locales of fragmented conversations are health clubs, streetcorners, Laundromats, antique shows, skating rinks, Chinese restaurants, tennis courts, incinerators and singles' bars.

In such places, I understand, you need a good opening line to make connections with the opposite sex.

Eric Weber, author of "How To Pick Up Girls" and other instructive manuals, has compiled a list of what he calls the "101 Best Opening Lines."

"We live in a fragmented society," writes Weber, who is partial to such pseudopsychological jargon as "cut off from traditional support systems ... a sense of isolation, a withdrawal into self ... fewer opportunities to develop social skills."

But once in a while he coins a truism, as in: "Although not every conversation will lead to a relationship, every relationship starts with a conversation."

To get the conversation rolling, depending on where one is at the moment, Weber nominates these ice-breakers:

At the incinerator — "I see we have the same taste in trash."

Tennis courts — "You must be the pro here."

Health clubs — "Would you hold my legs down while I do my sit-ups?"

Laundromats — "Is a cup of this stuff enough?"

Butcher shops — "Excuse me, but how long do you fry a roast beef?"

These are effective openers, I don't doubt. The only problem, I would imagine, would be in making certain the line and the site are compatible.

Although "I see we have the same taste in trash" might be a great little gambit to use at an incinerator, anyone who tried that line at an antique show could be making a big mistake.

By the same token, "Is a cup of this stuff enough?" might go over big in Laundromats. But anyone using that line in a singles' bar does so at his or her own risk.

And clearly "You must be the pro here" would not be the right thing to say on streetcorners.

Moreover, the odds of encountering someone at such spots with whom you desire to strike up a conversation, must less form a relationship — fragmented, meaningful or otherwise — are pretty slim.

If I frequented those spots, I also would want in my repertoire a number of closing lines with which to discourage further advances. Here are a few tried and true verbal repellants that are guaranteed to leave you in splendid isolation:

On an elevator — "Does this bus stop at the Algonquin?"

At a skating rink — "Which one is the intermediate slope?"

Bakeries — "Do you realize how many calories there are in that cream puff you just bought?"

Chinese restaurants — "How do you say 'moo goo gai pan like mother used to make' in Cantonese?"

Health clubs — "I see we have the same taste in leotards."

"Get lost, buster" remains a highly effective all-purpose closing line, as does, "I think I hear my wife calling." But if you insist on a more subtle way of getting nowhere, you might try: "Haven't we met someplace before?"

Short campaign good idea

Britain offers lessons

by Maxwell Glen
and Cody Shearer

WASHINGTON — Prime Minister Margaret Thatcher's call for British parliamentary elections Thursday prompts a not-so-surprising question in this country: If the Brits can limit their campaign period to 24 days, what's to keep us Yanks from doing something similar?

After all, America's unending presidential circus has only made politics more boring and made front-runners of those who can best stomach 1,001 nights in Holiday Inns.

Who and what, then, would collude to prevent shortening the presidential schedule? Too many American institutions is the answer.

Journalists, who bear substantial responsibility for encouraging presidential ambitions and early announcements, would have fewer straw polls and Florida trips to bank on.

Consultants and pollsters, who bear an equal responsibility for America's political promiscuity, might be forced to live in middle-class neighborhoods.

Politicians would lose an excuse for missing roll-call votes. Harold Stassen and John B. Anderson might lose speaking dates. Ronald Reagan would have to decide his own intentions, dousing months of cocktail party conversation.

Iowa would return to being just another wholesome farm state and New Hampshire would, well, be forgotten. John T. "Terry" Dolan, the 32-year-old troublemaker who is already planning pro-Reagan television commercials for his National Conservative Political Action Committee, would have to retire.

San Francisco Mayor Diane Feinstein might never make welcoming remarks at

a Democratic National Convention. New York Mayor Ed Koch, who under his city's eyes set on 1988, might lay off his "I Love New York" campaign. No matter how much a sudden campaign might enthrall the elect, too many powerful Americans have much at stake in the system as is. A common-sense system such as Britain would leave campaign reformers with much less to complain about.

** Briefs **

Vice President George Bush, who began a nine-city European trip June 1, is being pressured to make a speech in Copenhagen, Denmark. The likely reason: Strong domestic opposition is threatening to force Democratic conservative government to NATO's planned deployment of U.S. nuclear missiles in Europe. Washington and Copenhagen say that a pep talk is in order.

Update on insurance equity: As the House and Senate began consideration of measures to end sex discrimination in insurance policies, the 500 member companies of the American Council on Insurance pledged last week to urge customers — about 64 million policy-holders — to pressure Congress to vote against the bill.

ACLI President Richard Schuler, former senator and Reagan campaign member, told us that the political atmosphere on Capitol Hill was swinging away from women's groups, which have been fighting gender-neutral insurance poli-

The Battalion

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Questions or comments concerning any editorial matter should be directed to the editor.

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