Another set of secret tapes has turned up in the Watergate investigation. The prosecutors, however, don't know whether to believe what they have heard.

The tapes contain the monitored conversations of a banker, who boasted he handled a secret portfolio for President Nixon at Bebe Rebozo's Key Biscayne bank.

The boast was made by Franklin Deboer, who worked for awhile as vice president in charge of the trust department at Rebozo's bank. A White House spokesman and a source close to Rebozo joined in denouncing the statement as completely false.

Deboer didn't know his words were being recorded as he talked freely on the phone and elsewhere about his banking business. We have now had access to the tapes.

"I happen to work for Mr. Rebozo, Mr. Abplanalp and Mr. Nixon," said Deboer.

(Robert Abplanalp is another of the President's rich friends.)

"You work for Mr. Nixon?" asked a friend.

"Yes . . .," said Deboer. "I happen to draw a substantial salary outside the bank from them, which is obviously what all these — are trying to prove, too."

The tape is slightly garbled at this point. Deboer said either "he" or "we" run the private portfolios for these people in the bank . . ."

"You know," he continued. "I have a salary that is substantially greater than the bank pays me from these people. I don't go out and (spit) in their faces."

"No other income that they could find, okay?" said Deboer. "Let me worry about my income, huh?"

At another point, he stressed again that he was sworn to secrecy. "When two people I'm directly involved with say this is the policy I wish to have adhered to," Deboer asked, "what would you do? Go out there and say 'f— thee, Nixon?'"

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The Watergate prosecutors have found no evidence which would verify Deboer's remarks. A White House spokesman said that the President's detailed financial statement completely refutes the talk of a secret portfolio.

A source close to Rebozo declared firmly that "Deboer never handled any portfolio for any of the three individuals outside or inside the bank."

State's Attorney Richard Gerstein, meanwhile, has subpoenaed the records of the Key Biscayne bank. He is known to be searching them for evidence of Deboer's dealings.

Footnote: Deboer was hired by the Key Biscayne bank only a few months after the Securities and Exchange Commission had accused him of appropriating money of a public company for his own use and falsifying records. He has now been dismissed.