

# MUGWUMP

by Allan Carter

Cats are strange animals, aren't they? Some of them are very sweet while others are just plain mean. We had a stray cat around our house which was really huge. I mean this cat looked like something out of a safari Walt Disney movie. One of my roommates who is the type of person who loves cats decided to let the monster in the house. Bad move. Although the cat obviously belonged to somebody and was familiar with the indoors of a house it was, nevertheless, a scary cat. It didn't like me a whole lot unless it was hungry. I decided that it was time I rid myself of my fear and hatred of these peculiar animals and I offered it some of my milk. Well, it accepted the offer. In fact it almost finished off a whole carton of homogenized milk. The poor thing was starving I thought to myself. Wrong. The next day it did the same thing. I figured the next time I go shopping I'll get two containers of milk and maybe some straws for the greedy creature. However, it hasn't been around a lot lately. People worry about stray cats. They figure if they don't show up again they were killed by a car or something. I don't believe that. I think cats just make rounds in nearby neighbourhoods and they probably have devised some type of visiting schedule for each house. I figured our stray will appear again next month around the same time. Maybe I'll buy it a frisbee and teach it to play fetch. I haven't had any luck with my dog lately, he keeps losing the damn thing.

I would like to lightly touch on the Student Union. I'm afraid if one touches too hard the whole Union might perish in that harsh world of sarcasm.

It appears that anybody who receives honoraria will be getting a 25% increase. Therefore, the Student Union executive, councillors, various members of the Bruns, various CHSR-FM staffers and some of the Yearbook staff are entitled to this increase. The increase will cost the Student Union about \$11,000. Of course there is no worry where the money will come from. After all, they have a \$40,000 dollar budget, well actually \$36,000 since we finally got some money for some needed equipment around here. (I'll talk about that later). Now while most of us here at the Bruns are quite happy about the increase, one cannot help but question how quickly this came about and the Student Union's decision to make this effective immediately. Usually, when something is approved in an honoraria schedule it does not take effect until the next year. However, this motion came fresh out of the blue to council last night and was approved with little opposition. Jon Lazar, Student at Large made a feeble attempt by asking whether or not it was ethical to allow the increase to take place this year. But he didn't press the issue and neither did anybody else. Naturally, everybody has bills to pay.

For some reason I just find the whole issue quite bizarre. Last year Greg Lutes was VP Finance (he is now President in case some of you don't follow the Student Union soap opera). With the help of various committees and input from the other organizations, Lutes devised a fairer honoraria plan. In order to do this the executive's honoraria was lowered. Furthermore, last year he slashed funding from various student organizations. Some of the organizations were quite upset with the cutbacks.

Now this year James van Raalte comes into the picture (as new VP Finance) and he decides that Greg has slashed everything and lowered the Student Union fee but they still have this \$40,000 surplus. Once he gets the Bruns off his back he wonders what he is going to do with the rest of the surplus. So van Raalte figures now that the honoraria schedule is all straightened out let's raise everyone's honoraria to 25%.

But the crux of the story comes when you realize that Lutes has decided to give his 25% increase (which, by the way, happens to be \$690) to needy groups on campus. Gee, I wonder if this includes any of the groups whose budgets he slashed last year.

So now one might say: "Why didn't van Raalte just allocate the money to organizations, since at least one member of council is giving his money to them anyway?" Well, it might be a fair question. However, while I'm not sure if the increase should take effect this year, I don't think it is a bad idea. And while one could argue that the campus organizations on campus need more money, considering a lot had their budgets slashed last year, I have some news for you: the Student Union forgets real quick. Therefore, it is up to the organizations to either go to council meetings themselves to make their complaints heard or lobby their council representative to do it for them. Of course many did this last year when the budget came out, but this is a new executive and one must continue the fight.

A light note (everything is light today, kind of like all the new ridiculous food they have out now) concerning our new equipment. Perhaps you may have read "Just Offensive and Vicious" in the Aquinian. The author, who is unknown to me (and probably everybody else you reads the column since his/her name is not on it) mentions the Brunswickan's new equipment. Unfortunately, he/she says that we want a memory upgrade for three computers and also a new computer and a printer. Actually this was not our proposal. We have, arguably, all the computers we need at this point and what we asked for was upgrading on our five computers and a new printer. They also mentioned the editorial on the front page of the Bruns, but they must not have read it since they screwed up what we had asked for in our proposal. What is my point, you ask? I don't know, but then again read "Just Offensive and Vicious" and you probably will ask the same question.

Have a good Thanksgiving weekend.

# OPINION

The opinions found in Opinion are not necessarily the views of The Brunswickan

by Jean Jacques Marmont

This month several hundred thousand individuals of varied ages will start, or continue, their studies at Canada's universities, colleges and technical schools. For many the venture will be costly. Most must accept Canada Student Loans or one of several provincial equivalents to finance their courses. Unfortunately, those financial packages often become substitutes for welfare and unemployment benefits in a society plagued by recession and unemployment.

Many students, especially older ones with families to support, leave their studies with a degree but no adequate employment. Thus, they acquire a massive loan burden with no foreseeable prospect of repaying it. For those who qualify, interest relief, a more recent government mechanism to appease debtors, allows for three-month grace periods. This time span commences immediately after the initial six-month exemption duration following an official end to the student's course. When interest relief is no longer feasible, former students often re-enter study programs only for loans to help support their families. Hence, their long-term debt intensifies. Many often retain a minimum 'full-time student' status rather than face the dilemma of making loan payments approaching 500 or 600 dollars per month.

The Canada Student Loan program is rife with problems that do not face those realities of today's population where 'education' and training does not have an age or economic barrier. Furthermore, the government fails to recognize pragmatic and devastating effects of student loans for many recipients. I speak as an authority on the matter as I accumulated \$35,000.00 obligation to the Canadian government. I am unable to repay it! However, I do possess an advantage over most loan recipients, having first-hand experience administering these loans.

When they were introduced in the early 1960's I processed many CSL applications, as a loan officer with the Bank of Montreal. In the program's early days there was no regulated means test. Therefore, many 'poor little rich kids' took their maximum per annum allowance of \$1,000.00 and used it to purchase a car or go on lavish holidays.

Previous to my university studies, my practical profession took me all over the world, mostly in refugee and disaster relief work. In 1983 I entered a BA program at Simon Fraser University (Vancouver) when forty years of age. Married with three young children and a wife with considerable medical problems, I raced through eight consecutive semesters, emerging with a first class honours degree. As I had spent about 15 years outside Canada, despite my being a Canadian citizen, I was ineligible for provincial grants or loans.

Therefore I supplemented student loan advances with some bursaries/scholarships, but, mostly via several part-time jobs amounting to 25 hours a week. This was no 'vacation work,' but employment while undertaking an above normal course load of 18-20 class hours per week. Alas, I have painfully learned via my own endeavours and similar experiences of friends that neither the academic world nor general society genuinely respect success by underdog achievers. The real world of a single mother or seasoned career of a mature student with children are more a threat to the academic professor who scorns practical experience. To the prospective employer, practical experience, advancing age and intellectual knowledge are not a profitable combination. Nor are they a political advantage for the prospective employer's authority image.

Nonetheless, in 1986 we left Vancouver for my studies in Israel, and the London School of Economics in England to earn a PhD. degree. My hope upon completion was to acquire an adequate-paying position to support my family. During this three-year period another \$12,000 was added to our loan burden. Unfortunately, when I finished the degree in 1989, there was no guarantee of a job in Europe, Canada, USA or elsewhere. Regardless, I returned to Vancouver, partly because I wanted to work out arrangements regarding my student loans.

Initially I received interest relief because I was unemployed. After several months of existing on BC's draconian welfare system, I registered for three insignificant undergraduate courses merely to get some aid from British Columbia's Student Loan Program to help support my family. I also tried to secure a partial loan remission being operated by the BC government. However, initially turned down for my spending three years in England and receiving some assistance via Ontario, I immediately sought legal advice. Upon that counsel, I wrote directly to the government minister for higher education in BC only to receive another indifferent and pompous letter of rejection.

During summer, 1990, realizing no adequate employment in Canada was on the horizon, I received money from a British source to finance our return to Europe. Over a previous two-year period I had applied for nearly 500 positions worldwide. The only positive developments came with temporary work in the Kurdish refugee problem in Northern Iraq, and a UK employment department program that will help me start up a small printing business.

Technically, I am still eligible for interest relief because I have such a low income for a five-member family. However, despite my keeping a post office address in Vancouver, I am not officially eligible because my residency is not in Canada. Thus, in November, 1990 I wrote detailed correspondence to Ottawa and Victoria informing them that student loan burdens constitute 80 per cent of my financial obligations. In short, if I was not given the respect and consideration of a partial loan remission, I would be forced to file for a legal bankruptcy.

The contents and urgency of my letter were essentially ignored. A response I did receive, blindly informing me of my legal responsibility to repay all loans, came four months after my initial letter of November, 1990. Thus I started bankruptcy proceedings through a trustee in Vancouver under the laws of British Columbia. My creditors quickly responded trying to pressure me through third party debt collection agencies.

Again, I fortunately possess an advantage that most students who owe loans do not have. Before I worked with the Bank of Montreal I was a bad debt collector with Canada's largest finance company. I understand collection psychology, know how these characters operate, and fully comprehend the domestic and international legal parameters of credit and collections.

When a couple of collection agencies contacted me here in UK, I merely filed a complaint with the appropriate British licensing agency and registered a harassment charge with the local police. After that action, my family received no further annoyance.

My story of loan burden is not unusual. However, the method I use to alleviate the predicament probably is. Yet I stress that government agencies must be made aware of the realities faced by people who take out these loans. Practically, they are merely another form of welfare benefits, except that one has to legally repay them. In these times of high unemployment, poor economic performance, age prejudice in hiring, and sex discrimination, there is no guarantee of any single mother or older student with a family securing adequate employment when they finish their studies. Most student loan bad debts involve this group of people.

If someone takes out a loan to pursue studies, does poorly or drops out for irresponsible reasons, he should be liable to repay that money. However, when one diligently pursues and achieves a goal, often while fulfilling stressful family responsibilities, he or she should be recognized for achieving that objective. Such reward could be total remission of the amount owed or a tax credit of comparable value.