

Ice old-timers to go at it

One of the major events of the Saint Patrick's Homecoming on April 10, 1975 is an Old-Timers Hockey Game between the arch-rivals Saint Pat's and Queen Elizabeth. The game will be held at the Halifax Forum at 7 p.m.

Over the past two decades, many battles have been fought between the Willow Tree schools. This battle should decide which school is supreme.

92/CJCH has donated a trophy for the winner of the Willow Tree Hockey Championship.

'The Fighting Irish' are coached by Laurie Smith who has won 17 out of 18 Metro hockey championships, and also three Nova Scotia championships. His assistant will be Big Ray MacDonald who won four city championships and two provincial crowns. Jack Forrest will act as manager

for the Irish hockey team.

Some Irish hockey stars will include: Ken Mantin, Clary Fleming, Joe Scallion, Frank Croucher, John Dean, Don Flemming, John Roach, Bick Hana, and Boots Boudreau.

Al Hollingsworth is coaching the Queen Elizabeth squad. He coached the Lions for many years and is assisted by Sid Clark, another long time coach of

Q.E.H.

Some Lions trying out for the hockey team are: Paul Hunt, John Cameron, Ald, Wilf Moore, Walter Fitzgerald, MLA, Don Grant, George Croucher, Eric Parsons, Bob Hamilton, and Bill Dauphinee.

An "On Ice" ceremony will be held prior to the game. Director of Education, Arthur Conrad, will drop the puck to open the

game. He will be assisted by Mr. J. E. Lynch of Saint Patrick's High School and Dr. Fred Butler of Queen Elizabeth High.

Immediately following the hockey game, a "4th Period" will be held at the Surf Club on Cogswell Street. All former Patri-cians are requested to attend as one talks over the victories and defeats over the past 20 years.

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As in (a) above, this can be a one-sided arrangement as well. In addition to whatever emotional and social distress an agency may cause a debtor, it may accept or reject whatever is proposed to them by a debtor, despite what the government may state.

In dealing with the Federal government, banks, and loan collection agencies, it may appear that Alice's looking glass world is entered. Nothing is what it seems to be or is what it should be.

(d) Death excuses the debt.

(d) Declaring bankruptcy before becoming employed. This can be done under the federal Bankruptcy Act through the federal government's Department of Consumer and Corporate Affairs, or through some other legal body or person. The only repercussion resulting from this action is that a person may be labelled a "bad credit risk" for a period of six (6) years.

(e) Disappearing from Canada for six-and-a-half (6½) years following graduation or before the government takes a court judgement within the six-and-a-half (6½) year period. The Statute of Limitations is in force for six years from the time a debt be-

comes due. A Canada Student Loans Plan debt becomes due six months following a student's graduation. Canada has no extradition agreements with foreign governments involving loans, so a student in a foreign country is "safe" until the Statute of Limitations has expired.

(f) The financial collection agency's acceptance of a third-party offer to pay off the loan in whole or in part. The federal government states: "Such procedures are normally followed when a borrower is physically or mentally handicapped or another exceptional situation exists." But as mentioned in (b) above, an agency may accept or reject whatever is proposed to them by a debtor, despite what the government may state.

Unfortunately, many university graduates who find themselves in a bankrupt situation, due to extenuating circumstances, do not realize that they have the right to seek financial relief from their debt under the federal Bankruptcy Act.

Relief under the Bankruptcy Act is afforded to many Canadians who have fallen into debt for less noble and less worthy

reasons than acquiring an education.

Banks, governments, legal and quasi-legal organizations avoid advising Canada Student Loans Plan recipients of their right to seek relief under the Bankruptcy Act. In fact, information which they may give can be misleading and erroneous. Ignoring the existence of the Bankruptcy Act and the client's great need for emotional and financial relief from the debt, they instead emphasize the stigma attached to being bankrupt and the possible bad credit rating. They appear to reason that because the client is a university graduate, he has a debt to society which must be paid off: the debt must be paid off even though the client may be ill, poorly employed or unemployed.

But as Canadians, Canada Student Loans Plan debtors, too, have a right to be able to declare bankruptcy, to be free of the mental and financial distress of debt in order to re-establish themselves, to make a fresh start in life. Furthermore, there should be no stigma attached to a university graduate who declares bankruptcy because of a Canada Student Loans Plan debt, resulting from lack of employment, underemployment or ill health.

There exists an apparent lack of communication and co-ordinated effort between federal government departments, such as between the Department of Manpower and Immigration and the Department of Finance.

The federal government's presence is apparent in many areas of education; however, its presence is not felt in a co-ordinated manner. As the demand for federal assistance in education continues to increase while the availability of jobs continues to decrease, it is becoming imperative that federal government departments consolidate and co-ordinate their efforts.

The federal government must re-think its position on grants (living allowances) and loans. It cannot continue to give one group of Canadian citizens, the vocational students under the Adult Occupational Training Act, red-carpet treatment while not treating another group of

Canadian citizens, the university students under the Canada Student Loans Act, in the same manner. Nor can it continue to encourage university students to borrow money when there are no jobs or not enough jobs available at the level of their educational qualifications following graduation. Many applicants for the Canada Student Loan Plan do not initially question the government's magnanimity in luring them to borrow money. Being legally and politically naive, they rationalize their fears about borrowing thousands of dollars by thinking they will be treated fairly and justly as Canadian citizens, that the increased education and training will make them better Canadians, and that their educational development is as important as that of any other Canadian, as is their personal worth.

All Canadians deserve the opportunity to derive some benefit from their tax dollars. Deserving and needy Canadians requiring financial assistance in order to obtain university education should not suffer for being university students, or for having been university students, while vocational students are rewarded with money hand-outs. Canada has a need for the diverse abilities and talents of all her citizens.

The federal presence is one of the inescapable realities of life for all Canadians. One can therefore justifiably ask, "What is the federal government doing for and to its citizens of all ages?"

Recommendations:

- (a) That the discriminatory, inequitable, and punitive treatment of students under the Canada Student Loans Act as compared to other groups of students, cease.
- (b) That students under the Canada Student Loans Act and students under the Adult Occupational Training Act be treated in a similar manner as pertains to financial assistance.
- (c) That if students under the Adult Occupational Training Act continue to be provided with free tuition and grants of living allowances, then students under the Canada Student Loans Act

be similarly provided with free tuition and grants of living allowances.

(d) That if both groups of students are to be completely or partially responsible for their educational expenses, then the responsibility of both groups be identical.

(e) That if it be decided that both groups of students can borrow government money to help finance their education, then the charges, if any, be less than what the Canadian government charges foreign countries for money borrowed, BUT

(f) That preferably not interest be charged on money borrowed for educational purposes.

(g) That bankrupt Canadian students not be denied, hindered or deterred in their attempts to assert their legal Canadian right to declare bankruptcy resulting from such extenuating circumstances as ill health, poor employment and unemployment.

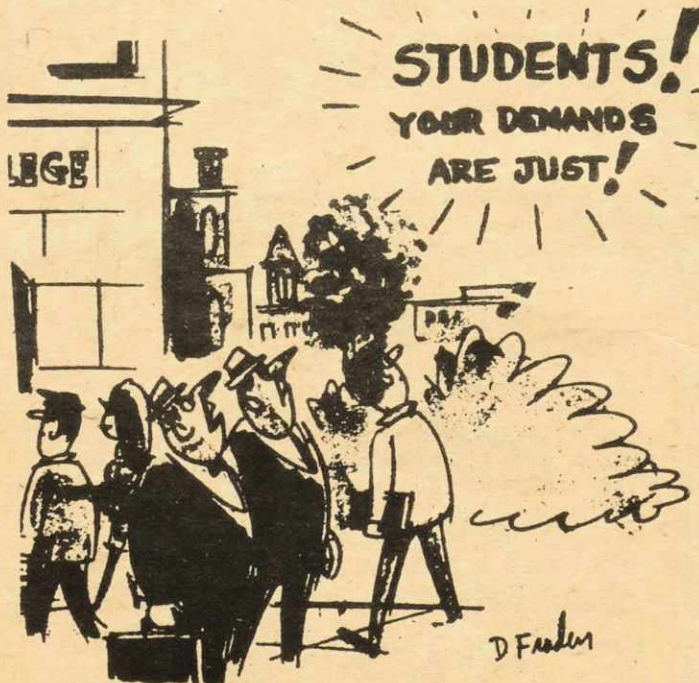
(h) That if it is necessary for a student to declare bankruptcy, no stigma resulting from such action be attached to further discourage or impede the obtaining of a new start in life.

(i) That the financial needs of students not be confused with the financial needs of institutions requiring funds for building programmes, research projects, etc.

(k) That if in its foreign policy the government should continue to adopt a policy of donating money or of low-interest loans to foreign countries, then it should also consider implementing such a policy in all its student loans plans.

(l) That in order to better equalize social and economic opportunities for all Canadians, the government consolidate into one department the efforts of the various departments which now offer educational programmes and financial assistance to students.

(m) That financial assistance to students be covered under one act rather than a multiplicity of acts.



"Now, there's 'outside agitation'!"