

I consider myself very human and very moral...

...and I would have been very excited to see one of those helicopters burn and the bodies inside melt.

Sean Penn on the airborne media

# The Gateway

Tuesday, April 8, 1986

## LHSA pres elect dies at 22

by John Watson

Lister Hall Student Association (LHSA) president-elect Dave Tuckey died suddenly of leukemia last Wednesday.

Up until Wednesday, "everything was positive", said Jeff Millang, current LHSA president.

Tuckey was scheduled for chemotherapy treatment on Wednesday at the Cross Cancer Institute.

Millang and Tuckey were quite close. "He was always active in the association and he was always there when you needed him," said Millang.

Tuckey, a fourth-year mechani-

cal engineer, had lived in residence for three years. He was a floor coordinator last year and vice-president of Henday Hall this year.

The funeral was held Monday in Tuckey's hometown of Barrhead. About 60 Lister Hall residents were in attendance.

A memorial service at Lister is planned, though a date has not yet been set.

The LHSA has not yet made any decision about holding new elections. "We have a lot of talking and a lot of thinking to do," said Millang.

A decision is not expected until late April.

## Pembina open but students unhappy

by Ann Grever

Pembina Hall, along with the Faculte Saint-Jean residence, will be open for the first time over the spring and summer. But unfortunately the move has been marred for Pembina residents by communication and administrative problems with Housing and Food Services.

A proposal was formulated in October to allow students to remain in Pembina over the spring and summer sessions, rather than move to Lister Hall for four months. In the past this move has involved disconnecting phones, changing addresses, and packing everything to move to Lister, only to move again in another four months time. Lister is also a poor place to study over the spring and summer because the Halls are filled with temporary visitors.

The proposal was accepted at the December 10 meeting of the Administration Board.

In the following months however, Pembina residents encountered confusion and red tape in dealing with Housing. The Pembina residents, many of them mature and graduate students, received contradictory signals leaving many of them wondering if they would have to move by April 26,

right in the middle of exams. By March 23, the director of Housing and Food Services, David Bruch, and the Student Housing Officer, Penny Hiebert, met with residents to sort out the problem.

"I think it's a case where the left hand doesn't know what the right hand is doing", said a Pembina resident who did not want to be identified because she feared that her tenancy at Pembina would be threatened if she was named.

The second draft of a newsletter outlining Housing's policy was received by residents on Friday, April 4.

"Anyone beyond that point have had to make arrangements (whether they were staying for spring and summer session)", said this resident. "I'm not convinced that they are meeting the needs of students. In light of the time element, if they had a policy...they didn't know it and...it is late."

However, Bruch says there never was an issue about the resident staying over the spring and summer. Housing has "had very good relationships" with the students at Pembina. There were a number of issues that had to be worked out in the agreements like the number of

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Put away the snow tires, warm up the ten-speeds... It won't dare snow again

Photo Marc Tremblay

## At least someone's working

by John Gushue  
of Canadian University Press

**OTTAWA (CUP)** — Business is booming for the credit agencies the federal government employs to collect outstanding student loan debts.

The number of students who have failed to make payments has doubled since 1982, when 12,000 defaulted on their loans. According to Ted Kubacki, manager of the Canada Student Loans Program, as many as 25,000 students could default this year alone.

To retrieve missing payments, the government uses three collection agencies — Associated Credit Bureaus of Canada, FCS International Limited, and Canadian Bonded Credits — to track down defaulting students and ask them to come up with the money.

With fewer grants, higher loans, increased costs, and slimmer job prospects upon graduation, the situation for students threatens to become worse.

But for Kevin Belgrave, manager of Associated Credit Bureaus' head office in Toronto, business is brisk. "We're probably dealing with about 13,000 cases right now. We have at least one person, and maybe two or three in larger centres, handling Canada Student Loans in each of our 114 offices. Things are working out very well for us indeed," he said.

Because the federal government guarantees its loans, banks are less interested in helping debtors pay

off an outstanding balance. Instead, says Hugh O'Reilly, assistant to NDP MP Dan Heap, "the banks seem a little trigger happy, in turning the loans over to a collection agency."

As soon as a bank turns a student's account over to a collection agency, the bank collects its money from the government.

The federal government sets guidelines that collection agencies must respect when dealing with debtors. "First of all, they have to gain the cooperation of the debtor," Kubacki said. Students cannot be verbally harassed, called at work, called at parents' homes, or encouraged to take out more loans.

But Barb Donaldson, chair of the Canadian Federation of Students, said collection agencies are repeatedly profiting at the expense of students.

"At the best of times, they operate on this side of the law," said Donaldson, who worked for a credit company one summer.

"Yet they somehow manage to get away with those things because students don't know their right under the law," she said.

Donaldson said a common violation many credit companies make is listing a client's student loan history in her or his credit file. "They're not supposed to do that, and they know it," she said.

In the House of Commons March 11th, Liberal MP Lloyd Axworthy (Winnipeg-Fort Garry) asked if the government endorses "a general pattern of harassment of those who

are benefiting from student loans."

Youth minister Andree Champagne said, "I am not aware of this being a policy in any way," and promised to bring the matter to Secretary of State Benoit Bouchard's attention.

Axworthy heard several cases of debtor harassment, including a complaint laid by "a young woman with a small child (who) had repeatedly tried to negotiate a long-term loan payment schedule with the bank and collection agency", but was still being harassed.

"This is not an isolated case," Axworthy told the House.

Donaldson said most banks are intolerant of student clients. "There are a few banks I can name that are very patient, but I think the majority would rather not give you the time of day, let alone the same amount of counselling you'd receive if you were someone else," she said.

A former York University student who asked not to be identified said one collector tracked her down to an office where she was working, although she said she had "absolutely no idea how they found that one out."

Belgrave said his collectors "find telephone work elicits the best response. It's long and tedious work, and the largest hurdle is to locate the debtor. That's our big problem."

Belgrave insisted his collectors remain within legal jurisdiction. "They have guidelines over what

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