

INTERESTED IN A JOB AS A LEGISLATIVE INTERN?

The Legislative Internship program is an opportunity for university graduates IN ANY DISCIPLINE to obtain practical experience working as assistants to MLAs in Government and Opposition.

Come to a seminar hosted by this year's interns on Monday, January 20, 1986 in Tory 10-4 at 3:00 p.m.

ABORTION:

Stories from North & South
an N.F.B. Production,

Tuesday January 21

12:30 and 7:00 pm

Wednesday January 22

7:00 pm

Humanties Centre 2-33

presented by Campus Pro-Choice

FEES DUE January 17

The last day for payment of the second instalment of fees and for payment of fees for Second Term only registrants is JANUARY 17, 1986. A penalty of \$15.00 will be charged if payment has not been received by this date.

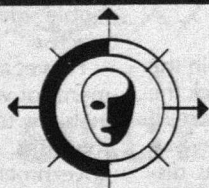
For each month in which a student's fees remain unpaid, an additional \$15.00 will be assessed.

The Regulations state that should payment not be made by January 31, registration will be subject to cancellation.

The University cannot accept responsibility for the actions of the post office if payments are not received by the deadline date. Also, if payment is dishonored and not replaced by the deadline date, the penalty will apply.

Fees are payable at the Office of the Comptroller, 3rd Floor, Administration Building, or by mail addressed to the Fees Division, Office of the Comptroller, The University of Alberta, Edmonton, Alberta T6G 2M7.

Office of the Comptroller
The University of Alberta



SORSE STUDENT ORIENTATION SERVICES

is holding an

Information and Recruitment Night

Room 227, Athabasca Hall

Thursday, January 16

7:00 PM

Anyone interested in helping in the orientation of new students during the summer are encouraged to attend.

Refreshment will be served.

Banks ignore poor

by S.D. Goldstein
reprinted from the
Charlatan
Canadian University Press

The poor are ripped off by Money Marts for up to six percent of their cheques. But the banks don't make a profit from low income families and so are content to let the Money Marts cheat welfare recipients. "Money Marts ripoff for poor" continues.

The banks would seem the most obvious place to cash a cheque, but this solution proves the most difficult and complicated. The Bank Act clearly states that banks are prohibited from charging surcharges on government cheques.

"When you go into a bank they make you feel like a criminal," says Bertha Billing, an Ottawa welfare recipient. "They wouldn't accept my cheque because I didn't have a driver's licence, photo ID — they wouldn't accept my hospitalization card because it was from another province. The only thing I had was my Social Insurance Number and that wasn't good enough. They wanted a birth certificate — I've never had one. I can't afford to buy one. I'm on welfare. I don't have the \$5 to spare."

Billing is not alone in her anguish. "I'm just getting back on my feet and I can't afford a bank account right now," says a young jean-jacketed man walking out of a Wellington Street Money Mart.

He tried opening up a bank account, but because he was new in town the bank wanted to hold the cheque for 10 days to make sure it was not bogus.

The fees banks charge make them even more inaccessible. Some banks charge up to 30 cents a transaction on personal chequing and limit the number of free withdrawals a customer can make from

daily interest accounts.

"It's a big racket," Billing says, "the banks and the Money Marts pick the poor like we're ripe strawberries in a field."

Irving Whynot, public relations officer for the Canadian Bankers' Association, said in an interview in Concordia University's student paper, *The Link*, that banks have to be careful in dealing with government cheques because of the considerable losses in revenue incurred each year by fraudulent cheques.

A *Globe and Mail* report said that out of the 160 million federal government cheques issued in 1982, 3.22 million were cashed under false pretenses.

This represents one-half of one per cent of the total amount cashed. Money Mart, which runs a much riskier business, has managed to keep losses down to a low one-quarter of one per cent.

Last year, the Parkdale Community Legal Service (PCLS) in Toronto submitted a brief to the Ontario Task Force on Financial Institutions about financial institutions and service to social assistance recipients. It concluded that "where a society is judged by its treatment of its weakest members, our banking institutions fail in their community responsibility."

The report claims that the motivation behind the banks' indifference toward low-income families stems from the "unstated fact that welfare recipients and other recipients of social assistance do not make the banks any real profit."

This belief is shared by NAPO.

"Why should the banks change when there are Money Marts picking up the slack?" Hugh-Geoffrion asks.

The PLCS' report is the first comprehensive study of the problem.

Cindy Dymond of the Ontario

Task Force on Financial Institutions says she received the PCLS' report and is studying it. She says the Committee is formulating recommendations, but declined to state whether the topic of cheque cashing will be addressed directly. The Task Force should be releasing its report some time in early December.

The only government-level recognition the issue has received was a brief suggestion by Liberal MP William Rankes to Minister of State for Finance, Barbara McDougall, in the House of Commons. She promised to look into the situation.

The fledgling Social Credit Party of Ontario is organizing a network of small businesses to agree to cash cheques on presentation of a special card. The Social Credit Party offers to cover any fraudulent cheques.

Hugh-Geoffrion likes the idea, but doesn't like the way the Social Credit Party is going about it. "From what I've seen and heard, the card people get is a Social Credit membership card and people have to buy things in the participating stores."

Hugh-Geoffrion says she thinks the Money Marts are a symptom of a much larger problem. Nothing is going to change, she says, until banks realize they should not make a profit from everything.

"There is a certain amount of community responsibility that banks should feel. When profits reach \$366.5 billion in 1984, how much more do the banks want to make?"

Hugh-Geoffrion sighs and her voice takes on a despondent tone. She doesn't think anything is going to change. "What I'm asking is for banks to be more sensitive, and to ask for social consciousness in our times."

Bailey agrees with Hugh-Geoffrion that this is a case in which people are caught up in the system. But he is more optimistic.

"If the pressure is brought to bear on the banks, they will change. It used to be that women were not allowed to take out a loan without their husband's signature. Now a woman can come in here and sign for her own loan."

In the meantime, the end of the month draws near for Bertha Billing and her family.



VOLUNTEER
ACTION
CENTRE

Phone 482-6431

Special Projects - Help needed at Winter cities '86 February 15th and 16th, and at a historic costume exhibit at the Convention Centre and on Campus. Volunteer duties are varied.

Taping Technician - Volunteer needed to tape and edit proceedings at a four-day meet on mental health subjects.

Crisis Line - Volunteers needed to staff 24-hour Distress Line (training).

Palliative Home Care - New health care program trains volunteers to help with all kinds of services and support to terminally ill patients and their families.

Cancer Prevention - Volunteers provide groups with information on nutrition and general cancer prevention.

Children and Adolescents - Volunteers needed to be matched with individuals and groups of youngsters from 7 to 17. Group interests include piano, guitar, cross-country and downhill skiing, cooking, floor hockey, computers, and astronomy. Groups include hearing and non-hearing children.

Trail Maintenance - Lake Wabamun family camp needs volunteers to repair and upgrade trails.

Board Members - Wide variety of non-profit organizations need volunteers with some expertise in finance, personnel or administration, as well as clerical volunteers to assist with office procedure.

Choir Leader - A nursing home in the Hardisty area needs a leader.



Surf Special!

FREE LOBSTER

with a 10 oz. New York Steak
(throughout January, Mondays thru Thursdays only)
Café Monterey featuring the Best in Exotic Seafoods.
Reservations Recommended.

10130 - 112 Street, Edmonton
426-3880

A Casual Name Yet Sophisticated.

Photo
meeting
Thursday,
3:30 p.m.
282 SUB