

NEWS

Fighting the "scandalous" 3% student loan tax

BY DAWN MITCHELL

HALIFAX (CUP) — Student organizations and the chartered banks may join forces in an attempt to overturn a federal decision to tax student loans.

Effective August 1, students now pay a three per cent tax on their loans. The Mulroney government claims the tax is an attempt to recoup money lost when students default on their loan repayments.

Students could dodge the tax by writing cheques they know will bounce

The tax, administered by the chartered banks, must be collected before students receive their cash.

"We've heard through national sources that the banks are very upset and don't want to collect [the tax]," said Scott McCrossin, chair of the Students' Union of Nova Scotia.

McCrossin said he thinks students could dodge the tax by writ-

ing cheques they know will bounce.

"I understand that if a student writes a cheque for the tax on an account that does not have enough money to cover it, the banks are not worried about going after it, or implementing non-sufficient funds charges," he said. "It's a fifteen dollar gamble for the students."

A spokesperson for the Canadian Bankers' Association said she wasn't aware of the practice.

"That would be a bank by bank or branch by branch decision, but probably would not be an announced policy," said Barbara Amsden, CBA director of financial affairs.

"No matter what some people think, banks do have some sympathy for students," she said. "But, it would be an expensive experiment for students and for banks in terms of public relations."

The Canadian Federation of Students wants to capitalize on the bankers' negative feelings by encouraging students to make the collection of the tax as cumbersome as possible.

"We're asking students to write their cheques on legal size pieces of paper and demand to see the bank

managers," said Jocelyn Charron, CFS communications officer.

He said he hopes this will lead to renewed protest on the part of the chartered banks, and increase pressure on the federal government to abandon the tax.

Despite the publicity about the tax, many people were still unaware of the surcharge until they negotiated their loans.

"I'm mad as a hopping turtle," said one Mount St. Vincent University student. "I got to the bank and had to take \$100.80 out of my own pocket. It's scandalous."

The student said she was not informed of the charge by the student aid office when she applied for her loan.

"I was going to call the Receiver General and ask why the government is doing this, where is the money going, and can I get a receipt for the money I paid," she said.

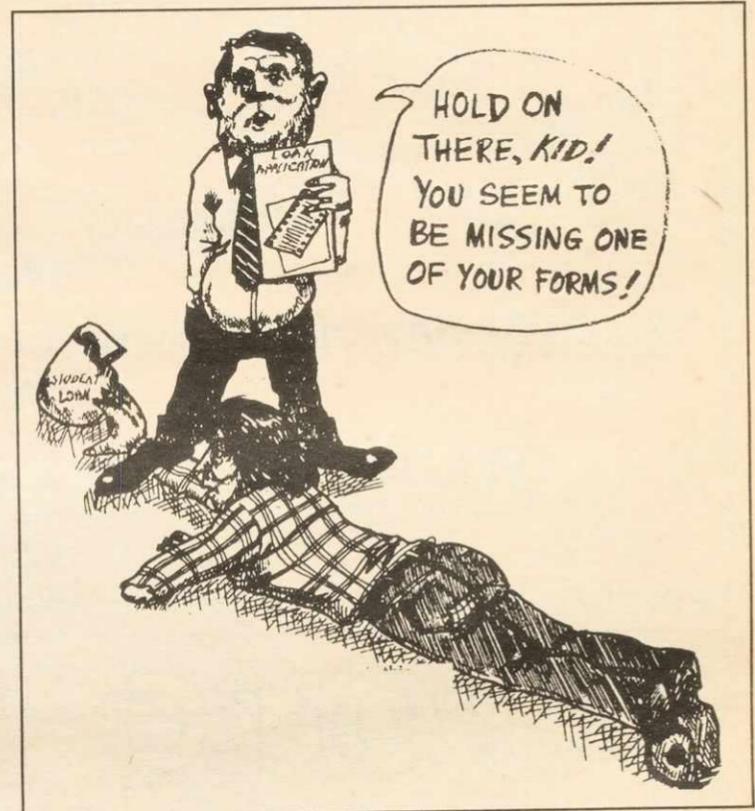
And to add insult to injury, students will also have to pay interest on the amount they are taxed.

Six months after a student leaves a post-secondary institution, interest charges on the loans kick in. Charron said some students do find

profitable employment but many have to take odd jobs and cannot afford to repay loans.

CFS estimates the government stands to make \$18 million from

the tax, while it has cut transfer payments to the provinces, reduced its services to help students find jobs after graduation and levied the GST on textbooks.



Registration is a mess of biblical proportions

BY STEVE MILLS

In the beginning, there was registration week. Thousands of students flocked to Dalhousie with a common goal: to take care of school business as fast as possible in order to enjoy the final week before classes. Unfortunately, the powers that be forbade such zealous idealism.

As one of the foolish sheep, I headed to the student accounts office early Tuesday morning. Entering the A&A building, I was confronted by a wall of people awaiting the opening of the registrar's office. I pondered why these masses had not registered by mail to avoid such a line-up, and upon further scrutiny concluded that there are many factors involved.

Firstly, many students probably had to find out if they were financially set to return this year. With the lack of jobs nationwide, many students are relying heavily on student assistance plans.

Secondly, with the limitations and lack of availability of classes, many had to be confirmed in certain courses before committing to registration.

Being fortunate enough to have registered by mail, I squeezed through the line and proceeded to student accounts in the basement, where a sign redirected me to the second floor. Upon reaching the second floor, my fears were realized; there was a line of students

that made the registration line pale by comparison. I looked up and down the hall at the seemingly endless (and beginningless) line, and then muttered aloud, "No way!" And out I went.

Walking back toward the SUB, I was awestricken by the spectacle which I beheld outside the Studley gym. It was yet another wall of students, this time stretching around the building and off into parts unknown. Again I questioned why so many students had not already chosen their classes, and I came to the realization that even if a student got into all but one class, he or she would still have to brave this situation in order to make a course selection inside. I immediately bowed to the gods of course

The greatest of all evils: the university Bookstore line-up

selection and thanked them for allowing me into all of my chosen classes.

This event prompted me to do a little investigation as to why so many students still needed to select courses. I randomly chose the poli-sci department and found out

that of 59 possible courses, only 42 are offered this year and, as of last Thursday, all but 12 were full. Of the 12 remaining courses that were still available, two are listed in the course calendar as not being offered this year, and four are not even listed in the course calendar! No wonder students cannot get required courses, they do not even know what is available.

Now one might assume that all these administrative mishaps would give first year students a bad impression of university life, but they are really suckers for punishment. The following day, after many of them suffered the demeaning and time consuming line-ups of registration, student accounts and course selection, they were now voluntarily lined up outside the SUB to buy tickets to frosh events. Too much!

So finally school began this past Monday and all the happy students, having emerged unscathed from the previous week's horrors, merrily trotted to their respective classes only to be slapped in the face with massive book lists. This, of course, is part of the party. But what happens when these thousands of students all converge to buy books in order to fulfil their first day's reading assignment? The greatest of all evils: the university book store line-up. Here you do not merely stand in line, you stand in line so that when you are finally allowed entry, you then forfeit in-

credible amounts of cash for overpriced American textbooks. What fun.

Now that this dreaded nightmare is finally over, we can all sit back and relax and start to worry about reading assignments, tests,

essays and exams. Of course, if you are a first year student, you may still be fortunate enough to experience the added bonus of once again waiting in line, this time to have your student-card photo taken. Have a good year.

Not random

Mount Woman attacked

BY MARIE-FRANCE LEBLANC

A 19-year-old Mount Saint Vincent University student escaped physical harm when a knife-toting masked man attacked her at 11:00 Sunday night. "The victim was not injured," said Constable MacDonald of the Halifax Police Department. She was grabbed from behind while walking along a path between the Rosaria Centre and the E. Margaret Fulton Communications Centre.

"This was not a random attack," MacDonald says. Still, students are anxious. "I walked home alone Sunday night," a Mount Saint Vincent student said "but I don't feel safe doing that again. This scared me."

Halifax police have increased their patrols in the area, MacDonald says. The university has also alerted all students of the incident and made them aware of security means at their disposal.

The campus police has a walk home service, says Karen Casey President of the Mount Saint Vincent Student Union. "Anyone can call the campus police office to get walked from any building to their room, their car or the bus stop," she said. "Two campus police, a male and a female will come and escort you to your destination."

Also, there is a "Buddy system" operating in the residences. People can sign up and arrange to walk to class with other people in the same residence, says residence don Suzanne Campbell.

These programs are not unique to Mount Saint Vincent University. Most metro universities have some variation of them. Dalhousie has the Student Union sponsored Tiger Patrol which will escort any student after dark.

If you need to walk home after dark, you should be aware of these and other safe alternatives.