

EDITORIAL

by Alastair Johnstone, E-I-C elect



The
Brunswickan

Canada's Oldest Official Student
Publication
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Bank Books and Band-aids

As the year winds quickly to a close, I like many students, am forced to consider how I will be able to afford to live for the next month as my student loan has once again failed to go the distance. Therefore, when I noticed a story in this week's issue regarding student loans, I read it with great interest.

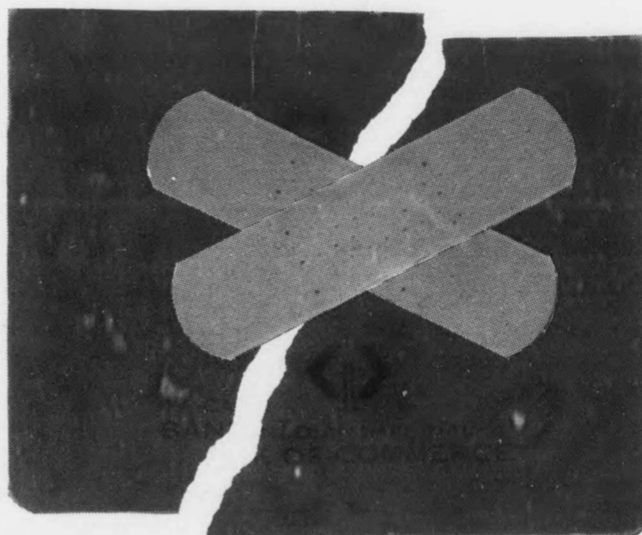
It seems that last week a representative of the Canadian Imperial Bank of Commerce met with representatives of the University and student leaders to discuss changes to the process of negotiating student loans with the CIBC. In light of a number of complaints which surfaced in regard to problems associated with the processing of New Brunswick student loans by the CIBC, officials at the bank are promising to implement changes to improve their service. These changes which include hiring more people both here in New Brunswick, and in Burlington, Ontario, where the loans are processed. Additionally, the CIBC will replace the courier service which delivers the forms between here and Ontario.

Students who had loans processed through the CIBC in January experienced delays of up to a week. Eligibility to receive New Brunswick student loans is based on financial need, and is guaranteed by the New Brunswick government. As students are returning to university reeling from the financial burden of Christmas, to delay receipt of the loan for even a few days—never mind a week—

is to create an unnecessary hardship for students.

These changes seem to amount to little more than band aid solutions to gaping wounds. Students were given two choices for places to negotiate their loans: the CIBC and the Caisse Populaire. The Caisse Populaire gave its local branches the authority to negotiate the loans on site. The CIBC, on the other hand, sent all loans to Burlington, Ontario, for processing. It was this inability to process loans on site which resulted in the delays in processing. Perhaps the changes being implemented by the CIBC will result in a delays closer to their promised 48-72 hours. However, with the Caisse Populaire being able to process loans in less than an hour, it appears that the CIBC is not seriously attempting to address the issue.

It does not seem unreasonable to expect a Canadian chartered bank such as the CIBC to be able to provide service which is as good as, if not better than, that which is provided by the Caisse Populaire, which is a credit union. The claim that it is not financially feasible for the CIBC to process the loans within New Brunswick is little more than a cop out. A bank, like any other business, must survive on one of two things: its product, or its service. The product at either institution is Canadian currency and if there is a difference in the interest charged, it is a minor one; therefore, they must learn to compete at the level of their service.



MUGWUMP

BY JAMES ROWAN

Crunch time. This is the worst week of the year for us at the paper: our deadlines move ahead a day because of the holiday, our essays are all due this week and we're looking at an all weekend layout session for the spoof issue. And yet, when we feel too down to go on, we just repeat "Two more issues... two more issues..." like a mantra until the moment of panic passes.

The editors are starting to exhibit Lame Duck Syndrome, a complex psychological disorder characterized by student service types and SU hacks repeating the words "That's not my problem, is it?" and pointing to their successor every time you ask them a question. Important decisions are avoided, ducked or outright ignored—hey, only a month left, why cause waves?—and any important work is shamelessly sloughed off on our successors.

At the Student Union, this disease tends to set in around, oh, say, the day after they take office. Team Leader kept a running count of his remaining days in office from day one (364 to go...) right up to the end next month.

Of ducks and men

Here at the Bruns, this syndrome is prevalent, but we have a good way of avoiding it: we hold our elections late, and no one actually submits their name for consideration until 90 seconds before the meeting. You can't dump your work on your replacement because up until the actual vote, you're not even sure if there is going to be a replacement.

As you can imagine, now that my replacement has been chosen, I have dumped 95% of my work on him with the words "Here Mark, this will be good training for you."

Unfortunately, I can't make Mark a virtual slave and force him to do all my work, because next week is the last regular issue of the Bruns. The only other thing is the spoof... and that 's all mine, one last gasp of sarcasm and satire before passing into obscurity (not that I'm not already there). Still, with people like PMT Guy running the show, we can all rest assured that the fate of the Bruns is in good hands.

The Brunswickan would like to extend congratulations to its new editorial board:

- Editor-in-Chief *Alastair Johnstone*
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- Sports Editor *Maria Paisley*
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- Focus Editor *Luke Peterson*
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Brunswickan Editorial Board

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The opinions expressed are those of the individual writers and are not necessarily shared by the newspaper, its staff or its management. *The Brunswickan*, while attempting to be an open forum for the viewpoints and opinions of all UNB students, may refuse any submission which is judged racist, sexist, homophobic or containing attacks of a personal nature. We reserve the right to edit all submissions for brevity and clarity. Letters to the editor should not exceed 300 words in length. Submissions to *The Brunswickan* may be submitted doubled spaced, typed or neatly handwritten, or submitted on 3.5" disk in Word Perfect or most any Macintosh format. Articles appearing in *The Brunswickan* may be freely reprinted, provided credit is given.

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