

Editorial

EDITORIAL
BY
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Hey buddy, can you spare a dime?

My question is "why?"

The New Brunswick provincial government decided over Christmas to revamp its student loans program. It's given exclusive loan administration rights in the province to the Canadian Imperial Bank of Commerce and the Caisse Populaire.

As reported in last week's edition of *The Brunswickan*, student loans are being delayed up to a week because of the processing delays caused by the switch over.

We didn't hear about this move by the government through press releases warning us that complications and delays might arise from the new policy, but because students were desperately trying to find out why they couldn't get their money to pay for their winter terms.

Herein lies the most obvious problem. Students are not getting their money when they need it.

If the changes to the loan service weren't to make it more efficient, why were they made?

A statement released by Advanced Education and Training Minister Vaughan Blaney about the new policy stated that the CIBC and the Caisse Populaire had agreed to 48 hour student loan processing. Unrealistic aspiration, obviously. A CIBC spokesperson confirmed last week that the bank was able to process most applications within 72 hours of their arrival at the central processing facility in Burlington. As for how long it takes an application to get to Burlington, it's impossible to say. Bad weather and slow mailrooms could cost a student an extra 24 hours, or as long as several days. And that's exactly what it amounts to—an added cost to students.

Financial administrators at the two Fredericton universities have confirmed that students have experienced delays of up to five days in having their loans deposited, and a representative of UNB's financial aid department has been quoted as saying that the university has had to provide emergency loans to a half dozen or so student in dire straits.

The policy change was apparently part of drastic changes made to the student loan program last spring. The province all but eliminated bursaries for the majority of students, in an attempt to increase the amount of repayable loan money available to students. (Translation: they get to say they are "making more money available to students" but what it means "we'll allow you to borrow more from us so that when you graduate you'll have an even bigger debt load to deal with".)

As if it weren't bad enough that the money students get to fund their education is now completely lent instead of partially granted and mostly lent, it's now even harder to get.

If you're over 22 and apply for a student loan for the first time then

you will have to undergo a credit check. However, you can be comforted by the fact that government officials say that only in "worst case scenarios" will credit checks make you ineligible. If you live at home and your parents are within a certain income bracket, go ahead and paddle. You may be ineligible for a loan until you reach the stipulated four years out of secondary school mark, putting you dangerously close to that dangerous credit risk zone of the 22-year-old.

The federal loan program stipulates a fixed interest rate each year for its borrowers, but the provincial program will leave students to float like the interest rates (plus 2.5 per cent). Another big "why?" is the fact that you can, at your option, opt for a fixed prime interest rate plus five per cent if you so desire.

Will they be counselling people as to which one of these options is the best, or should students look at it like a challenge, like playing the stocks, or maybe the races? 'Yes, Alex, I'll try floating primes for \$10,000.'

Being a young person on the brink of graduation is a risky enough situation to be in these days, thank-you all the same.

And what are we, as students, seeing as a return for the cuts in bursaries? These, and the lessened costs of defaulted loans should, conceivably, have shifted some of the burden of the education system off of the governments. Well, the students in the Grad Class of '94, for instance, are seeing that they have to make a class project out of improving lighting on the campus, and the class of '93 dedicated their funds toward improving the university's library collections. Books and lights? Students have to give *donations* to update their campus' books and lights?

In addition, a university degree is not worth as much as it used to be. In many cases, a single degree is not enough, and so students have to borrow enough to put themselves through additional years of schooling to make themselves marketable to employers (a graduate degree does provide a little more time before you have to start paying off that massive debt load you carry with you when you enter 'the real world,' however). Our education hasn't got noticeably better in the last few years, we're just paying more for it. And thanks to the New Brunswick government's new policies, we're borrowing more to pay more, and getting the loans later than we should.

All in all the message seems clear. The government wishes to divest itself from the student loans game as much as possible. It won't be guaranteeing the loans to the banks because, as one government representative said, it's not 'cost efficient.' Judging from the less than exciting enrolment figures at UNB this year, we can assume that many students feel that entering the higher education system in this province isn't either. Students aren't being convinced that there is much "Excellence in this Education," and quite frankly, while \$10,000 to \$15,000 was something reasonable to invest in a quality education, it's far too much to risk on a gamble.

MUGWUMP
BY
JAMES ROWAN

The *Brunswickan* is, as you are already probably aware, the oldest official student publication in Canada. There are good years and bad years, but overall we have been and continue to be one of the best student newspapers in Canada. Inside this venerable institution, there is a conflict. The editors understandably privilege the status of the printed word: ads are just a means toward the end—the goal being having enough working capital to print the paper. The ad staff, on the other hand, sometimes view the content as the filler that runs around the ads. At a more basic level is the question of integrity: how far do you go to protect your revenue, and to what extent do you allow economics to affect your content?

This balancing act between income and integrity is the most difficult things that journalists have to do. We're lucky here—our advertisers are understanding, so in large measure we can do what we want. In no small part however, that's because we are professional enough not to do something so offensive that they need worry. We have proven that we are adults and able to make decisions for ourselves. One of the most distinguishing features of *The Brunswickan's* history is a culture of responsibility and dignified restraint. Some papers had this and lost it, others never had a clue what restraint meant.

Freedom of the press means freedom of speech for the people who own the press. For now, that's the Student Union—sort of. The Student Union has a powerful weapon in any conflict with *The Brunswickan*: they could withhold our funding, without which we would cease to exist. Technically, only the publisher can cut us off—but our publisher doesn't control our funds, the Foundation for Students (a puppet corporation formed for a puppet council after Bosnitch) does. Thankfully, the current executive and Council probably wouldn't do anything draconian—but the seeds of censorship are always there. One need only look at the Ulysses's situation at UBC to see what can happen when a student

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union gets pissed off. Even here at UNB there was an attempt at direct censorship made on the floor of the Council not more than two years ago. It didn't get far, but it was still scary; the incident was even more frightening because very few of those present thought of the motion as an attempt at censorship.

The Brunswickan should be allowed to control its own destiny. We can't relax, we can't let down our guard; this cannot help but affect our coverage. In any democracy, the government should not have the right to silence the press; UNB is a small town, complete with Bank, Health Centre, Civic Centre, Gym facilities, utilities, day-care (sort of), road crews, Food services, a convenience store, housing complexes, a tax structure and pseudo-police. The Administration and Student Union both take turns at playing the government, (Mayor Jamie van Raalte...perish the thought. Although...I did vote for Lockwood last time) and we should be able to safely report on either one of them. If any town council was given the opportunity to set the budget of the only independent town paper, all hell would break loose. So, why doesn't anyone here on campus complain?

Whenever the reporters have to ask the reportees for funding to continue operations, there can never be a true freedom of the press. The time has come for a media fee, where the independent Board of Directors of the Bruns administers the funds directly, without the funds passing through the Student Union. Our Board is designed to ensure that all members of the university community are represented and have a chance to make their concerns heard. I dare say the students probably trust us as much or more than the Student Union.

If we can't be responsible on our own, we can't be responsible no matter how much power the Student Union retains; as shown at the Aquinian, the only result of Student Union intervention is censorship, not responsibility (it must be learned, not decreed) and certainly not freedom of the press.



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