

# Blood n' Thunder

Dear Students:

Consider how difficult it is to write an essay or paper. Now consider how difficult it would be to write this essay using books with pages randomly blacked out and rendered useless. Impossible, right?

But this happens all the time to the users of the Kurzweil system. The Kurzweil system is equipment and software used by blind people to "read" books. The system translates the printed word into sounds on a disk which the user can listen to at the library or store or listen to at home. However, if there is underlining, highlighting or margin notes on the pages of a book, the machine is unable to read those pages. There are many books in the UNB library system which have been denied to blind students because people have marked on the pages.

It is impossible to retrieve the books already ruined, but

we can save the rest by making notes on our own paper or by doing our underlining on photocopies. Strictly speaking, we shouldn't be writing in library books anyway; they're not ours. I find it annoying to be forced to read other people's thoughts on a passage while I'm trying to analyse it for myself. But this small inconvenience is nothing compared to the problems that these marks cause for the Kurzweil system and its users. So, the next time you use a library book, please consider the students at UNB with visual impairments and don't write on the pages.

Julie Broczkowski

Dear Editor,

What's the point of Pre-registration? I want every Pre-registered student especially those in Physics 1045

who are upperclassmen (persons) to know that you (or we) should demand the course section that you want.

Last week the Physics Department registered the FROSH into all the Physics 1045 labs without making room for those students that had registered in the spring. Their excuse; we didn't know and have a list of Pre-registered students (sic). Now, they are asking the Pre-registered students to move to another section (being Wednesday 7-10). The students that have pre-registered should by right have 1st choice for sections and the later registering students are the ones that go on a waiting list or have to take the Wednesday class.


I think that every student who pre-registered should demand the course that they want and the frosh have to be bumped into another course section.

Disgruntled Student  
P.S. See your Deans.

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## The Pigeon's Right Wing Income Contingent Repayment

by James Kierstead and Andrew Skaling

As we resume or begin our studies, most of us have arranged to pay for this expensive undertaking. For the majority of students, this means negotiating Canada Student Loans at the chartered bank of their choice.

If you are new to this game, you probably haven't given thought to any degree on how you are going to repay all those thousands back. But for students in their final years and those recently graduated, it is a real problem under constant consideration.

All of us have heard horror stories of friends and family who completed their studies, but unable to find gainful employment eventually defaulted on their loan payments (the Secretary of State puts the default rate at 8.4%, or double the industry standard). For these people the results are endless calls, privacy invasions and other harassments by collection agencies. For someone who is unemployed or making minimum wage this is the equivalent of attempting to draw blood from a stone. This has many people in exasperation asking for more of a fair and equitable system.

The Ontario Undergraduate Student Association (OUSA) believes they have found such a system. It is known by several names, but for our purposes we will use the predominant one, the Income Contingent Repayment (ICR).

Recently, governments have expressed an interest in ICR as a method for transferring more of the cost of post-secondary education from the taxpayers to the student. Simultaneously they hope to ensure more equity and fairness in the redemption of student debt.

In the report of The

Commission on Excellence in Education, the commission argued that the provincial government should work with its federal counterpart in implementing the ICR scheme. The McKenna administration has responded by instructing that an ICR scheme be introduced if feasible. The Introduction of the New Brunswick Student Loan program last year was to serve as the foundation of such a program.

ICR is a relatively complex idea to set up, but fairly easy to explain in theory: Instead of repaying student loans on a fixed payment basis, whatever income, its redemption would be through the tax system as a percentage of income above a certain threshold. In years when a person's income did not exceed the threshold they would pay nothing. Most ICR models would forgive the remainder of the loan after a period of time (i.e. 25 years).

This system would allow the student to carry higher debt loads to pay for the forecasted increase of expenses from 25% of total university costs to 35% by the turn of the century, due to frozen operating grants. This will require universities increasing their tuition fees to compensate for the loss of revenue.

The ICR would replace the entire student aid package as it exists now, and, combined with frozen operating grants, will generate enough savings to make the program feasible for the public purse. Eventually it is hoped, over the long term, that the program will be self-financing. This will promote more self-sufficiency in New Brunswick, relieving our dependence on Ottawa.

To no one's surprise the Canadian Federation of Students (a left wing lobby group) is

vehemently opposed to this proposal. The official position of the CFS on university funding is FREE education (quite realistic in Utopia) where the federal and provincial governments will pay outright 100% of the cost. All students should remember, nothing the government provides is FREE, it must be paid for by taxpayers, that you presumably will be among upon graduation (the average person in New Brunswick pays 48% of his/her annual income in taxes).

Of course, considering the fiscal situation faced by all levels of government, this proposal is absurd in the extreme and does not warrant further comment. But one has to wonder if free university is desirable. Australia has gone this route and found massive overcrowding of its universities (anything free will generate exaggerated demand), with poor academic results. By requiring students to pay tuition, it is ensured that only those who are genuinely interested in pursuing the work required to achieve a university education will attend.

It has become clear to many students that reform of the student aid program is necessary, whatever the means. However, it must be ensured that anyone with the ability and desire must never be denied a university education for financial reasons alone.

The ICR scheme presents a realistic method of providing affordable (both for the individual and the state) education with a more equitable repayment method. This concept should be given serious consideration in the months ahead.

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