

Editorial

Where people make the difference?

The TD's decision to cut loan funds is disappointing, though hardly surprising. Banks are, after all, in the business of making money. With students paying so much less interest than other borrowers, it only makes sense to those concerned with the bottom line, to shift scarce funds elsewhere.

We can hardly fault them with considering their own best interests first.

But we must also consider ours. Students and student organizations have a great deal of money at their disposal. Admittedly, the figures involved are no where close to large commercial accounts. Nevertheless, the estimated one to two million dollars received every year by York councils, pubs, and students groups would leave something of a hole, were they to disappear from a small enough ledger sheet (say, that of the campus TD bank).

This sort of mass withdrawal would serve two purposes. First, it would be the strongest possible statement that students could make about the TD's new decision, since it would be expressed in the bank's mother tongue.

Second, it would signal to the people at the TD that if they're

maintaining a campus branch, in the hopes of winning us as regular customers when we graduate, they've failed miserably. The mere presence of a TD branch on campus does not necessarily make us all TD-ers for life, especially when we're greeted by bank policy ignoring our most fundamental interests.

If they hope to win our patronage they'll have to take into account our needs, as well as theirs.

After all, doing business is a two-way street.

Any banker should know that.

incredibly bad timing dept.

On September 1, J.A. (Ben) Boyle, President of the Toronto Dominion Bank, was entered into the ranks to the Board of Governors of York University. *Excalibur* would like to extend a hearty welcome to Mr. Boyle, hoping that we'll have more luck with him than we've had with his bank.



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Sunday at 11:00 a.m. and 7:30 p.m.

Monday, Tuesday and Friday at 12 noon

Scott Religious Centre

Excal staff meets at 1.

NOTICE TO THE YORK COMMUNITY

The Council of the York Student Federation Inc. will be publishing a Telephone Directory for all students of York University with the exception of Atkinson College, Osgoode Hall and the Faculty of Graduate Studies. The following information will be included: NAME, FACULTY, YEAR, COLLEGE, MAILING ADDRESS, TELEPHONE NUMBER.

Any student who does not want all or any part of the listing included in the Directory, may have the information excluded by appearing in person in the Federation Office, 105 Central Square, and filling out the appropriate form. The Directory will be available for distribution by 31 October 1980.

D. Keith Smockum
President