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Important!

The last regular issue of the *Brunswickan* will come out on April 8th. April 15th will be the special year-end issue.

CIBC will make loan adjustments

by Gordon Loane

Canadian Imperial Bank of Commerce officials are vowing to replace their courier service and beef up their staff in New Brunswick and Burlington, Ontario, after receiving complaints and discovering service delivery problems with the new provincial student loan program.

The promises were made last week by Sandra Ferguson, a senior official with CIBC's student loan program based in Burlington, Ontario. Ferguson was in Fredericton for a meeting with student leaders, UNB officials and the director of New Brunswick's Student Services Branch, Francois Rioux.

"The meeting produced a good round-table discussion among 10 participants, and CIBC officials promised a number of changes," said Jason Morton, Chair of the Canadian Federation of Students in New Brunswick. He attended the session along with Lara Rooke, next year's Student Union Vice-President External.

When the new student loan program took effect January 1, it was not long until service delivery problems developed. Some students reported delays of up to a week as CIBC struggled to process their loan applications. *The Brunswickan* began to detail those complaints immediately after the reforms took place.

"Ferguson promised that CIBC would provide faster loan processing, and indicated that the bank would employ a full-time liaison person for student loans in New Brunswick by September," said Morton. "In addition, CIBC is promising to hire more staff in Burlington, Ontario to centrally process the loans quicker and provide better service on any 1-800 calls."

"We also wondered whether processing these loans in New Brunswick might speed up service," said Rooke. "But CIBC gave this suggestion the cold shoulder claiming it would not be financially feasible for them to do so."

Problems with the weather and the Drop Box Courier Service also surfaced, prompting UNB and Saint Thomas officials to admit that service delays beyond CIBC's original estimate of 48 to 72 hours were being experienced.

"The Bank has decided to find a new Courier Service to correct problems experienced in getting applications from local drop-boxes to Burlington," Morton said.

Student leaders were also concerned about a proposed credit check policy for these over the age of 22 applying for a loan for the first time. They wondered what criteria would be used to determine credit worthiness.

One student leader, Saint Thomas Student Union Vice-President Kelly Lamrock, was threatening litigation under the Charter of Rights and Freedoms over the credit check

policy.

As well, opposition leaders, like the NDP's Elizabeth Weir, questioned whether credit should be denied to anyone seeking a loan to pay for their education. Both Weir and Conservative leader Denis Cochrane agree the system needs improvement.

Morton said this topic was discussed.

"We also questioned them about the new credit check system for those over age 22 applying for a loan for the first time," said Morton. "We came away from the meeting with the assurances that those rejected would be informed quickly and well in advance of the school year. However, we did not come away from the meeting with any assurances that those students re-

jected for loans would have anywhere to appeal," Morton said.

Rooke feels that still more needs to be done.

"All we got were promises from Francois Rioux that our request for an appeal board would be passed on to the appropriate authorities," said Rooke. "We feel an appeal board is a must."

CIBC signed a five-year deal just before Christmas with the New Brunswick government to take over some of the student loan business. A similar deal was signed between the government and two separate branches of the Caisse Populaire.

Some students were without money after returning from the Christmas break. Rent cheques were bouncing, and some sought emergency loans from the financial

aid officer.

Complaints started to surface about the speed of service provided to students by CIBC's 1-800 telephone service. Administrators wondered whether the new loan service would be quick enough to provide them with tuition revenues in a timely fashion.

Confusion surfaced over the repayment scheme: Should students choose option A with a floating prime plus two and one half percent, or option B with a fixed prime rate plus five percent? The student loan application form seemed confusing in this regard.

Finally, some students reported that student loan processing was much slower at CIBC than at the local Caisse Populaire Branch on Regent Street.

UNB law students to represent Canada



Team UNB, standing from left: Paul McLean, Susan Powell and John Ratchford. Seated are Tracey Clements and law professor Don Fleming. Photo by Joy Cummings, UNB AVServices

by Melanie Messer

A team of UNB law students will be one of two representing Canada at the international round of the Jessup International Law Moot Court Competition in April.

Law students Tracey Clements, Paul McLean, Susan Powell, and John Ratchford will be leaving on April 4 for a week of competition involving law faculties from around the globe.

The UNB team placed second to Queens' in the Canadian round of the Jessup which was held in February in Winnipeg. Their performance there guaranteed them a spot at the international round in Washington, DC.

UNB has been a strong contender in this particular event in the past, and according to the team's advisor, Professor Donald Fleming, this year's team will be no exception.

"This team has worked very, very well together, and that's at least one-third of the trick to getting a winning team," he said.

The Jessup Moot, which occurs annually, involves research and de-

bate concerning a legal problem of an international nature. The problem this year addresses some of the issues that arise when individuals have fled their homeland to avoid either prosecution or civil war.

Fleming stated that a problem of this nature is very challenging for a lawyer, because international law is considered very academic in nature.

"It is academic in the sense that it involves a great deal more legal research than a domestic law case would, and the arguments you present must be just right," he said.

Paul McLean, a second-year law student, said that he feels quite honoured to be representing Canada at the international moot.

"The preparation for this event has been intense since October when we received the Jessup problem, and I don't think we expected to do as well as we did," McLean said.

Third-year student, John Ratchford, stated that the international moot will be a bit different from the Canadian event.

"There will be at least three times the number of teams, and some very

strong faculties specializing in international law will be represented," he said.

When asked who he forsee will be major competitors, Ratchford said, "Teams from Australia, Singapore, and the United States have been rumored to do very well in the past."

Judges at the international event are a formidable lot. The organizers have invited the President of the International Court of Justice, Sir Robert Jennings, US Supreme Court Justice Ruth Bader-Ginsberg, US Attorney-General Janet Reno, and other noted jurists to serve as judges.

The interesting thing about the competition is that no two teams from any one country can win first and second place. In the event that UNB and Queens' advance into the semi-finals, they will have to play against each other.

Fleming said that Canadian teams are known as frequent winners of the event, and the fact that there is a Canada-wide competition before the international moot prepares them quite well.