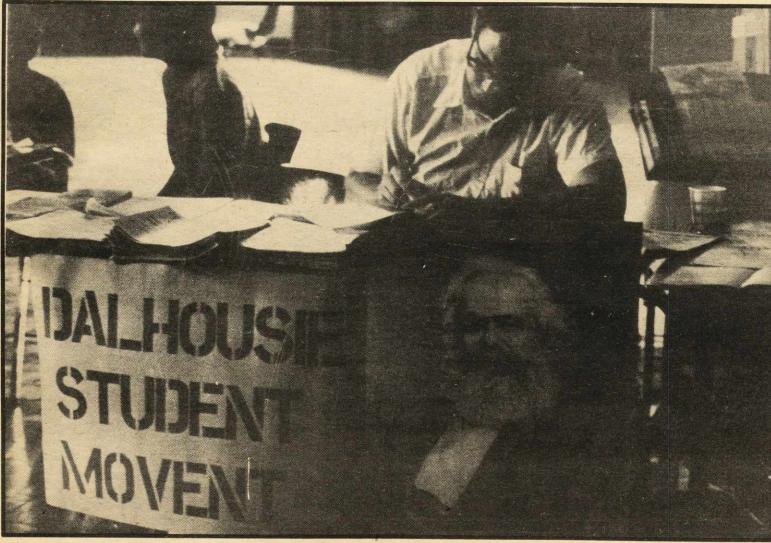
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Dalhousie University, Halifax



Would you trust the revolution to this man? Charles Spurr is recruiting new members for the Dalhousie Student one of many front groups for the Communist Party of Canada—Marxist-Leninist. The doesn't look like a revolution you can dance

## No relief for students from payments

By KATIE FRASER

tudents having problems paying their tuition fees are facing an additional hassle because of Dalhousie and Kings turning overdue accounts to a collection agency.

"The tactics used by collection agencies are so nasty that they should only be used as a last resort," said one student who had her tuition account turned over to a collection agency. The root of the problem lies in the tactics used by the agencies to get students to pay back their debts, she says.

"They threatened my credit rating, future employment, and to take me to court. I was extremely offended and upset at the tactics of the Atlantic Collection Services. I was aware that they did these things, but experiencing them personally was a completely different

Atlantic Collection Services, which is in the service of Dalhousie University refuses to comment on its collections policy, stating client

The primary method that Dalhousie University student accounts office uses to obtain debts is to issue warning letters, some of which are registered. If nothing is done to rectify the situation the university turns the debts over to the collection agency.

According to the Dalhousie student account office, students are

given sufficient time to rectify their situation, but because of the large number of students with outstanding debts it is necessary to turn the matter over to the collection agency.

Alex Gigeroff, Dalhousie student union president, says there are other factors to consider when turning over students' accounts to collection agencies.

"High tuition fees are a part of it (late payment problems), but it is also tied into student aid. Some students are half way through the school year and they find out they don't have as much student aid as

they thought, then they have to scrape by," says Gigeroff.

A student from the University of Kings college said, "I was really angered at the measure taken by Kings college. Specifically turning the matter over to the collection agency without notifying me."

In the case of university students, collection agencies are too rash and are simply impractical, as most students have no access to money.

"They advised me to get the money from my parents or to get a bank loan. Both were impossible. It is far too drastic a move for students who have tuition debts for

only six or seven months."

Greg Cooper, assistant ombud at Dalhousie, deals with complaints from distressed students who have had calls from the collection agency demanding payment. Cooper says students come to him upset and shocked that such drastic steps were taken.

"Often these students feel intimidated and wonder if legal action can be taken against them," says Cooper.

Cooper says a solution in the form of a compromise can and should be worked out in these situations, one that would be suitable for both parties.

"The collection agencies are not looking to damage anyone's reputation or credit but just to get their

## Tufts still near the top at CKDU

By COLLEEN MACKEY

rior to hiring the new station manager Doug Varty, CKDU's board of directors appointed former station manager Keith Tufts Revenue and Promotions Manager without opening the position for applications.

Tufts will be paid a salary of \$12,000 to raise only \$15,890 worth of sponsorships. CKDU relies mainly on student fees for sources of revenue. Dalhousie student union president Alex Gigeroff makes only \$7,600 and Gazette editor makes \$6,100.

Tufts' duties will include going to the community for sponsors and promoting the radio station in the eyes of the community. At least one of his efforts-an interview with Alex Bruce in Atlantic Insight, August 1984-has already met with strong criticism.

"It was a piece of crap," says Shawn Houlihan, former DSU Treasurer and member of CKDU's board of directors. "It make CKDU sound like Keith's little empire and it's not-it's a community station, not just one person."

DSU council, with Houlihan as treasurer, froze CKDU's funding last year after Tufts, then station manager, refused to close an unauthorized account.

Houlihan, although confident that Tufts has the ability to sell the station, has some reservations about him after last year's run-in with council.

"As far as handling the money goes he would have to be under close supervision," said Houlihan.

## **Unemployed students** pay interest on loans

**BY ELIZABETH DONOVAN** 

program designed to on student loans is little known and little publicized.

Chris Jacob (a pseudonym) has been paying off his student loan since 1978. Unemployed for the better part of three years because of back injuries, Chris is worried about the growing interest on his

"I appealed to the student aid office twice for anything in terms of relief. On both occasions they said there was nothing available," said

After Chris defaulted on his loan his account was turned over to a collection agency.

"The collection agency said they had no information on such a program," he said.

Chris later found out about the Interest Relief Program by calling student aid in Ottawa.

This program is offered to students who can prove they are eligible for an 18-month extension period in which no interest is collected. If application is accepted by the bank and Ottawa, the federal government pays the interest on that loan.

Dave Armstrong, at the Canadian Student Loans office in Ottawa, said all collection agencies and student aid offices across Canada were notified about the program in September, October and November of last year.

"We targeted all areas that are accessible to students," said Armstrong.

"If I had been told by either my collection agency or the student aid Continued on page 3

