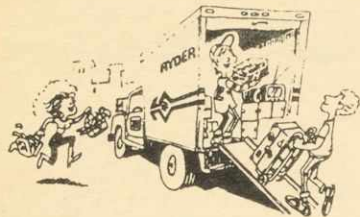


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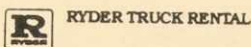
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Profits reaped on student loans

OTTAWA (CUP) — Business is booming for the credit agencies the federal government employs to collect outstanding student loan debts.

The number of students who have failed to make payments has doubled since 1982, when 12,000 defaulted on their loans. According to Ted Kubacki, manager of the Canada Student Loans Programme, as many as 25,000 students could default this year alone.

To retrieve missing payments, the government uses three collection agencies — Associated Credit Bureaus of Canada, FCS International Limited, and Canadian Bonded Credits — to track down defaulting students and ask them to come up with the money.

The federal government sets guidelines that collection agencies must respect when dealing with debtors. "First of all, they have to gain the co-operation of the debtor," Kubacki says. Students cannot be verbally harassed, called at work, called at parents' homes, or encouraged to take out more loans.

But Barb Donaldson, chair of the Canadian Federation of students, says collection agencies are repeatedly profiting at the expense of students.

"At the best of times, they operate on this side of the law," says Donaldson, who worked for a credit company one summer.

"Yet they somehow manage to get away with those things

because students don't know their rights under the law," she says.

Donaldson says a common violation many credit companies make is listing a client's student loan history in her or his credit file. "They're not supposed to do that, and they know it," she said.

Kubacki says it's "unfortunate" when a collector harasses a debtor, but "it's not a common

problem. It happens from time to time (and when it does) we conduct ourselves in the proper manner."

Donaldson says student leaders don't like to talk about defaulters "because it makes students look bad." But it can be connected to other things — unemployment, low income jobs, and enormous debt loads.

Seminar is a success

By J. NORRIE

THE DEPARTMENT OF Biology at Dalhousie held a special seminar day in the Life Sciences Building on Friday, March 7.

Ron Smith, the graduate student who organized the day of speeches and presentations, says it was "a huge success that will surely be repeated next year." It was the first time the department had organized such an event.

The occasion was highlighted by a number of departmental speakers with a special guest, Dr. Robert Rosen, flown in by Dal's Department of Physiology and Biophysics. Dr. Rosen spoke on "Biology and the Philosophy of Science," outlining biology's role as the central science between chemistry and physics.

A poster presentation of recent research by 35 graduate students

in Biology was followed by a reception at the Dalhousie Art Gallery hosted by the Biology Organization of Graduate Students and the Atlantic University Undergraduate Biology Conference.

At a banquet held in the Faculty Club, Kim Harrison presented a poem which expressed fears felt by many graduate students in approaching their first oral exams.

Ron Smith wished to thank the many people who helped out in organizing the day and played a part in improving communication between members of the department, including: Grant Mitman, Mike Patterson, Friederike Sneider, Barry Robinson, Rikmal Abyezerera, Zena Tooze, Jane Davison, Daniel Ruzzante, Mike Hart, Kim Bell, Rudolf Tossainte, Rob Langille, Mary Primrose, Warwick Kimmans, Steve Fry and Mrs. Wilson.

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Tickets available for all GRADWEEK events in advance March 31 - April 11 at the SUB Enquiry Desk. They're also available during GRADWEEK, but since some tickets are limited GET THEM EARLY! Dalhousie Grad Coffee Mugs can be purchased at the Enquiry Desk and also at Convocation for \$4.00 — They're a great momento! This year GRADWEEK '86 is Tuesday, May 6th to Friday, May 9th. Here's the list of events planned for the week so write them in your calendar — we'll see you there!!

Tuesday, May 6th

- BOAT CRUISE: Aboard the Haligonian at Historic Properties Wharf, 1 - 3 pm. Each ticket \$5.00. Bar will be open on board.
- Grads head to Alexander's Pub in the Brewery Market. First 50 people receive a free gift. At 9 o'clock — MORE DOOR PRIZES Everyone gets free admission tickets to the Misty Moon!

Wednesday, May 7th

- BACCALAUREATE SERVICE: A time to sing along with your fellow graduates and reflect back upon your times at Dalhousie U. At the Green Room in the S.U.B. from 1 - 2 p.m.
- Gather at 2 p.m. in the S.U.B. lobby for tree planting, 2 p.m. - 2:15. This event is FREE.
- WALK-THRU Convocation in the Memorial Arena, 3 - 4 p.m.
- President's Reception from 5 - 6:30 at President MacKay's House for Grads and their Parents, on Oxford Street.

Thursday, May 8th

FAREWELL TO THE GRAWOOD LOUNGE — Come say 'Goodbye' to the Grawood Lounge from 9 p.m. - 1 a.m. with the SWELL GUYS BAND.

- tickets available in advance (see above) or at the door. \$1.50/person.

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Friday, May 9th

- THE EVENT YOU'VE ALL BEEN WAITING FOR! GRADUATION BALL: tickets \$20.00 per couple/\$10.00 single ticket in the McInnis Room from 9 p.m. - 1 a.m. with band RELEASE
- Brunch to follow in Green Room from 1 a.m. - 3 a.m. (included in Ball ticket prices). Semi-formal attire.

Graduation Committee '86
LIFE OFFICERS:

PRESIDENT: Wendy Atkins
VICE PRESIDENT: Candace Eisner
TREASURER: Mary Walsh
SECRETARY-HISTORIAN: Gail Cameron

Special Thanks to the Events Chairpeople:

- Anne-Marie Greenwood
- Anne Howell
- Brad Conrad
- George Arab
- Catherine 'Chad' Chaddock
- Karin Fowler
- Colleen Boutilier
- Judy White
- Brenda Yeadon

...and all the others who have helped!!

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