

# SPECTRUM

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## Public Utilities



Public utilities generally include such common services as electric power, telephones and cable television. Students often live together in apartments, sharing the benefit of the public utility services. It is important to be aware of the legal issues that you may face if you live away from home.

The most important thing for you to note with regard to public utilities is that the person who signs the contract with the utility company is the person who will be held ultimately responsible. If you sign the contract, you will be held liable even if your roommates agree among themselves to share the costs. If your roommates fail to pay their share, your only legal recourse will be small claims court. The utility company will put the account in only one name, and it is that person who is legally responsible for payment. The utilities company may use this information to collect money owed or prevent further debts from being incurred.

### What will the utility company do if I do not pay my bill?

The first thing that the utility company will do is notify you that payment is overdue and that the service will be disconnected if you do not pay immediately. If you have still not paid your bill once the service has been disconnected, the utility company will likely enlist the services of collection agency (a licensed organization which collects money from people who have not paid their debts). The New Brunswick Collection Agencies Act requires that all collection agencies be licensed and that they use harsh or abusive methods of collection.

You will not be able to get the service from the utility company until you have paid a bill that is outstanding. Even if you move to another province, any personal information about your debts may be filed with a credit bureau and may therefore affect your ability to obtain a loan or other credit there. A utility company in another province may hesitate to provide a service to you if it is aware of your bad

credit rating.

A utility company may also file a claim against you in small claims court if you owe less than \$3,000. If you owe more than \$3,000, you find yourself involved in a full-scale lawsuit.

### What can I do if I am billed for a service I did not use?

The first thing to do in this case is to immediately inform the utility company which issued you the bill. They will make every effort to resolve the problem.

### Is there any way for the utility company to tell if I have been obtaining the service illegally?

Yes. In many cases, the utility company is able to tell if you have been 'stealing' the service. For example, NB Power can tell if you have tampered with the meter and Fredericton Cablevision can electronically detect illegal connections without entering your residence.

Obtaining the use of a public utility without paying for it is theft. This is a criminal offence

that can result in a maximum punishment of two years in jail if the value of the 'stolen' services does not exceed one thousand dollars, then the maximum punishment is ten years in prison.

### What should I do about public utilities when I move out of my apartment?

Always remember to have the telephone, power and cable television services disconnected or transferred to another

person's name when you leave the apartment. If you fail to do this, you may be held responsible for the service used after you move out.

**NOTE: THIS COLUMN IS INTENDED TO BE USED AS A GUIDE ONLY. IT IS NOT MEANT TO BE A REPLACEMENT FOR PROFESSIONAL LEGAL ADVICE. IF YOU REQUIRE ANY ADDITIONAL LEGAL INFORMATION OR LEGAL COUNSELLING, PLEASE CONTACT A LAWYER.**

## Life Insurance?

John Valk

I received a call the other day from a member of the university community with a request to conduct a wedding at the Old Arts Chapel. The caller had apparently made all the necessary arrangements — date, place, reservations, etc. but one last detail remained: finding someone to officiate.

Many who never darken the doors of a church still seek to marry in the church. And, most expect the clergy to perform the ceremony. That prompted one clergy member to state once rather cynically that "some seek simply to open the clerical drawer, dust of the chaplain, and then stuff him or her back in when it's all finished". Some couples are puzzled or shocked when ministers hesitate or refuse.

Do couples ask themselves why they marry in a church? It's a fact that few choose to marry outside of it. But why bother with it? Perhaps couples marry in the church because their membership requires it. Maybe parents or friends pressure them to do the "customary" thing. But, most likely standing in front of a Justice of the Peace just does not seem to fit the

occasion. So they turn to the church. But the question about marrying in the church, that is, before God, remains unanswered.

Is the marrying "before God" still of consequence today? Perhaps it is merely a lingering custom that will soon disappear. Not all that long ago students asked God for a blessing on their chosen course of studies. Since studying "before God" is no longer of consequence for most, why is marrying still so? The question boils down to one of the relevancy of God in our lives.

The same question can be asked in regard to baptisms and funerals. We all seem to feel that entering into and departing from life requires some religious ceremony or formality. Birth and death are still shrouded in mystery, and religion deals with the mysterious, at least in part.

Is that why many "invoke God" at such crucial junctures in life? Participation in such "rites of passage" — baptisms, marriages, funerals — in that way is like buying a little "(after) life insurance". Most people have life insurance for protection against the unexpected. And, who knows what awaits us at the end of the line. But to think of God only at those times seems really to miss the point.

It's assuming all things can be made right by those simple gestures. But that is an assumption one shouldn't really bank on. Furthermore, it is the epitome of the privatization (and limitation) of religion.

Yet, we fall into that routine. We go about our business without the slightest notion that much of our activity has anything remotely to do with spirituality or religion. So we concentrate almost solely on mundane things: the struggle for power, status, and wealth.

But why spend all our time obsessed with gaining power, attaining status and making money? How many of us do not already devote our education to these, spend of our working life at them? Then only to conclude at the end that what we really desired did not essentially involve power, status and money at all, only warmth, friendliness and some personal sacrifices.

Mephistopheles made the mistake of selling his soul to the devil for temporary fame and fortune. We often sell our souls to the gods of materialism and secularism. But surely we tire of a life where our efforts centre solely on getting to work, getting a mortgage, driving a fancy car and buying nice clothes. "Is that all there is", as the saying goes? Surely there must be more. All religions state em-

phatically that there is. But one needs less to search for that "something" than simply wake up to it.

Of course, we can choose to walk around in a secular slumber. But then when important events such as weddings come around there will be that last minute scramble to find a clergyperson, all in an effort to do the "right, customary and appropriate" thing.

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