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CFS asks: are loans discriminatory?

by Gordon Loane

Student leaders in New Brunswick say at least one provision in the new provincial student loan program limits access to higher education and may be discriminatory.

Of particular concern is a provision which will require first time borrowers over the age of 22 to submit to credit checks.

The credit checks will be made on loan applications for next year and are a part of an agreement recently signed between the McKenna government and three lenders—the CIBC and two Caisse Populaires.

These lenders have recently taken over the provincial student loan business in New Brunswick.

In a letter written this week to Advanced Education and Labour Minister Vaughn Blaney, CFS-NB Chair Jason Morton and two other student leaders—Jacqueline McLean of STU and Hugh Macneil of UNB, ask for a written guarantee that credit checks will end.

"We feel this is closing the door on potential students," the letter tells Blaney. In addition, the group says they are not comfortable with the age criteria being placed on applicants who will be subjected to credit checks.

"Placing an age limitation on loan recipients is in our eyes discriminatory," the students told Blaney.

In addition, the students are demanding an appeal process. "This would serve as a safety mechanism to prevent potential students from

being overlooked because of their age and past credit," they said.

The students also want Blaney to include their representatives on any appeal board.

In the meantime, the Nova Scotia government has recently concluded an agreement with CIBC for the provincial student loan business in that province.

But credit checks are already taking place there and 600 students have had their loan requests rejected. Naturally that has student leaders in Nova Scotia upset.

"We've been told the credit checks are just for first time borrowers over age 22, but we're not so sure," said Allison Young, Chair of the Student Union of Nova Scotia.

"We think all applicants have been passed through a general credit check service and that's why so many have been rejected in the middle of the school year," Young said.

"The large number of rejections has prompted the Nova Scotia government to guarantee loans for those rejected for this year only," she said. "The government expected that only a few applicants would be initially rejected. Obviously they were surprised."

Why were so many students rejected?

"There are various reasons, beginning with the definition of what the bank considers credit abuse. They look for repossessions or bankruptcies in your past," Young said.

She said that credit card bills that

are overdue more than three months will cause problems. "Obviously, if a collection agency gets involved that's another problem," she added.

"They also look over your credit history for the last six to eight years," she said. "There are many students over the age of 22 needing first time student loans for a new start in life. Some may have operated a small business that went under—not inconceivable given the recession."

To add to the concern, Young said she knows of three New Brunswick women studying in Nova Scotia who have had loans rejected after going through a divorce.

"There are definitely some definition problems," she said.

Young said service with CIBC was about the same in New Brunswick as in Nova Scotia.

"The earliest might be 48 hours, but it was generally about 72 hours before your loan application would be sent to Burlington, Ontario, and placed in student bank accounts," she said. "The larger schools in Nova Scotia had a courier box at their business office to send loans quickly to Burlington, but at some of our smaller schools this service

was not provided, slowing down the process for loan application approval," she said.

"We also experienced real problems using the CIBC 1-800 number when loans were rejected," Young said. "If an application was rejected by the bank, the student was left hanging and getting no answers. Those operating the 1-800 service were not authorized to tell students who had been rejected. As a result, they were referred to a manager eventually, but in Burlington. The bad news hits you over the telephone and not face to face in your local bank branch. Many rejected applicants found that particularly irritating."

Young said student leaders want to know more details of the deal between CIBC and the Nova Scotia government. "We wonder who is gaining and who is the loser," Young said.

In the end, Young said students are paying more for their education as a result of the new system. She said student debt loans are going up.

"Most have at least \$15,000 debts and the job situation after graduation is not great, as every one knows," she said.

The verdict: Law Review at UNB

by Jonathan Stone

A UNB Law professor is now the proud editor of *The Canadian Bar Review*.

Professor Edward Veitch was selected from five other candidates at an interview in Ottawa by the journal's board, which consists of lawyers, judges and professors.

"They asked me if I would like my name to be considered," he said. "Bringing *The Canadian Bar Review* to UNB gives important impetus and recognition to the development of UNB's law faculty as a centre for research and scholarship," Veitch said in a press release.

Veitch is the sixth editor of *The Canadian Bar Review* since its establishment in 1923. He explained that *The Canadian Bar Review* is the national and international flagship of Canadian law journals.

"The journal's policy is for it to stay at one institution for a minimum of five years and a maximum of ten," he said.

It was previously at UBC for six years.

Although the journal's content is submitted by professors, lawyers and judges, some UNB students will be able to help out. "I will need to employ students from time to time to help in arranging the articles for publication," he said.

The Canadian Bar Review contains articles in both English and French, on both common and civil law, as well as international law.

The editorial board of five is cur-

rently chaired by Supreme Court Judge G.V. LaForest.

The journal has a circulation of 37,000, and is printed four times yearly in Ottawa.

Veitch served as dean of UNB's law faculty from 1979-1984, and has published more than 55 articles during his career.

He completed his studies in his native Scotland in 1966, and has been a professor in law in Nigeria, Uganda, Northern Ireland, Illinois, North Carolina and Ontario.

Now a member of the New Brunswick Bar, Veitch maintains an association with the law firm Gilbert McGloan Gillis.

Search continues for white truck

Brunswick staff

The search continues for an elusive white truck believed to be the vehicle which struck and killed UNB professor Alan McLean.

Fredericton Police said that new details to the story indicate that the truck may have doubled back to the Trans-Canada via the Golf Club Road off the Hanwell Road.

Although the case has been highly publicized in New Brunswick, as of yet nothing has been done in other provinces.

The case has been submitted to Crime Stoppers, and will soon be on TV.



A view of the mural which was painted to commemorate the SUB's 25th Anniversary last Saturday.
 Photo by Marc Landry