But I Digress...

Kelly Lamrock



The past few months, I've been bombarded by people holding cardboard signs asking questions of the Bank of Montreal.

You know the ones. Looking like a newly-pinstriped Bob Dylan video, these commercials show eager Canadians silently asking, "Can a bank change?" and "Can my business get a loan?"

None of them ask questions the people I know would ask a bank, such as, "If you made a billion dollars last year, why do I pay a buck fifty every time a teller says good morning to me?" Or, better yet, "Can I have a job?" But I digress.

The point is, after a few weeks of helping students with student loans, I have a question I'd like to write on a sign for the Bank of Montreal, too.

It reads, "Can your bank get its act together in less than two months?" The answer, by the way, is apparantly not. That's why I've seen three hapless Bank of Montreal customers who may not get their student loans until after midterms, two months from now.



Yes, you read that right. You see, the government decided a couple of years back that too many students default on loans, so they would deal only with banks that wanted to accept the risks of collecting student loan debts in exchange for a small up-front fee. CIBC, ScotiaBank, the Royal Bank and others were game. The Bank of Montreal wasn't.

Now here's the catch: If you take a loan to say, the CIBC, they want to consolidate your past student loan debts with their bank. So if you got loans other years from the Bank of Montreal, which doesn't handle student loans anymore, they have to send your file to the CIBC before you get your new loan.

It apparantly takes the Bank of Montreal two months to find your loan file and send it to your new bank. When I called the provincial government for these students, they got right on it. So did the CIBC people. The answer was the same: we need the file from the Bank of Montreal, they say it will take two months and they don't have to hurry.

The students who talked to the Bank of Montreal were told the wait couldn't be avoided because someone would have to *find the loan file.*

Are you kidding? Find a loan file? For those of you who have loans with the Bank of Montreal, try an experiment for me. Stop paying back your loan. They'll find your loan file all right. Then they'll find the name of a collection agency, find your house and find a moving van to reposses your stuff.

I don't know much about banking, but I wouldn't give my money to people whose files regularly go missing. I also can't figure out how a bank that can now ship money, currency and commodities from one country to another, thus destabilizing entire national economies in a matter of nanoseconds, can also take sixty days to lug a file folder next door. If that's what you learn with an MBA, then I don't want one.

If I may digress, I have a new ad text for the people at the Bank of Montreal:

(*Lights up. The camera focuses on students standing outside in registration linups. It's raining.*)

SIGN NUMBER ONE: "May I please have my student loan?"

SIGN NUMBER TWO: "Pretty please?"

(*A student is standing outside their apartment holding an eviction notice.*)

SIGN NUMBER THREE: "Can a bank show me how to get to a food bank?"

(*A student takes a seat next to a hobo.*)

HOBO'S SIGN: "Will work for food"

STUDENT'S SIGN: "Will beg for student loan file."

(*Finally, three students stand outside a Bank of Montreal.*)

SIGN NUMBER FOUR: "Is it easier to get money out of this bank or the mob?"

SIGN NUMBER FIVE: "The mob."

SIGN NUMBER SIX: "Still waiting..."

The soundtrack? "Run Around" by the Blues Traveller, of course.

I think it has potential. I'll be waiting for your call, Bank of Montreal. Come to think of it, so will a lot of people.

Kelly Lamrock is a law student at UNB.

Metanoia

New mellennium students

Students entering their first year at UNB will graduate in the year 2000. They are educating themselves for the new millennium, looked upon as a symbol of new anticipation and hope, yet a symbol not free from certain apprehension, if not some apocalyptic despair.

A new academic year, even a new millennium, offers new opportunities. It's a fresh start, a new beginning. Yet it grants no clean slate. Past emphases, current ideologies, present pursuits inevitably, perhaps insidiously, impact whatever newness faces us at the turn of the century.

What of the past and present will accompany us into the new era? What will paralyze us? What will liberate us?

Today we are confronted with increasing world-wide economic inequality and despair. And we despair of our leadership, nationally and internationally. The perception by all too many is that those in power enrich themselves, while extorting their own people to live more precarious lives.

Downsizing, a term that evokes despair in many households, is implemented under the pretense of corporate competitiveness. Ironic, of course, that in the largest dozen or more multinational corporations, "the same business executives who sack thousands of workers award themselves pension [and salary] packages worth millions." (Martin Woollacott, "What we need is a new millennium," *Globe and Mail*, Sept. 7, 96). Woollacott ponders, "we live in a world in which the leading classes attend to their own security while only half-heartedly pursuing the task of ensuring that of the majority." Perhaps so.

University education today has become *the* opportunity for many to gain security, to gain advantage in an increasingly harsher global climate. Becoming educated enables one to join an elite group of people world-wide, who command collectively, if not individually, considerable global power. Knowledge is power, and it achieves personal political, economic and social advantage.

Will university education be looked upon, as we enter the new millennium, exclusively in terms of what it will net *us*, what *I* will gain from it? The pursuit of personal security may, at the end of the day, net us accolades, money in the bank, and inclusion in a coterie of decision makers. But these are all precarious, are they not, and as shifting as the desert sand. "Vanity of vanities: what does a person gain by all that he/she toils at under the sun?" (Ecclesiastes 1:2-3). Not infrequently, and often years later, one recognizes and reflects upon the growing inner emptiness and impotence resulting from the mindless pursuit of individual security and personal advantage.

What if, instead of educating ourselves as a means of empowering, we empowered not just ourselves, but also those around us.

What if, instead of educating ourselves as a means of empowering, we empowered not just ourselves, but also those around us. One can contribute to the relentless global inequalities and disparities by joining an educated elite and gaining personal or even corporate advantage. On the other hand, one could use such advantage as service to others. One can earn a living (a necessary reality) while at the same time enhancing the well-being and security of others, far and near, especially those who are less well off.

The pursuit of education for the purpose of empowering exclusively oneself or empowering others is above all else a spiritual or religious matter. Education is not religiously neutral. Whatever we do, including the purposes for which we educate ourselves, has to do with following the desires of God, or the gods of our own making.

Woollacott mentions in his article that we need new hope to propel us with vision into the new millennium. He observes the extraordinary hope being invested in the Internet, so much so that it is "acquiring a curiously religious connotation." Salvation by the Internet? Will the Internet give the world what it requires? And what is that? "Explosion of growth, expansion of knowledge and global democracy?"

The Christian Scriptures give to humankind an unequivocal injunction — above all else, love God and love one's neighbour. This injunction applies to all areas of life, including the purposes for which we educate ourselves. How that is to be worked out in each of the areas to which we devote ourselves may not be an easy or straightforward task to uncover, but it is a necessary one. And, I would argue that the person and teachings of Jesus Christ offer a a far better guide and ultimate hope both for uncovering meaning and purpose in education and for the coming millennium than the Internet.

John Valk is a Protestant Minister at UNB's Campus Ministry

CHSR 'in a state of crisis' writes member

Continued from previous page.

Therefore, I offer the following suggestions to the student body and the campus administrations. First, introduce a media fee in the tuition instead of having student unions dole it out to the various campus media. It is a system that has worked well for McGill and, in this way, *The Aquinian*, the Bruns and CHSR will continue to have guaranteed funding instead of constantly battling with the student unions over money.

Second, allow the UNB Foundation for Students to hold CHSR employees' contracts instead of the board. It seems that at the board level, once you put a little power in someone's hands, he or she will take it and run as far away with it as possible. If the Foundation holds the contracts, at least the administrative step will allow for a better, less biased employment process and may prevent further fiascoes like the Jeff Whipple affair.

Third, the volunteers must participate more. By this I mean they should pay attention to what goes on behind the scenes as well as on the air. Make the board and the executive accountable for the decisions they make, both wise and foolish.

Fourth, students must listen to CHSR. If they knew just how cool a radio station it is, then it will continue to thrive right into the next century.

Fifth, the current structure of the board and the powers it wields must be revamped. There are too many people with too many conflicting interests as it stands, and it doesn't do anyone any good. I don't know how effective these suggestions will be in solving matters, but they may at least help to mollify the situation.

I don't have a personal stake in any of this, other than the fact that I love the station. I'm graduating, but I hope to someday visit the campus and find CHSR still going strong. Ultimately, that will depend on the volunteers and listeners. I hope that those of you who read this will wander up to the station to see what you can do to help. I am confident that this 35 year-old media stalwart will live to see another 35 years.

Alan Wong
MA '96, UNB

**Got opinions?
We've got a soapbox.
Submit to Blood 'n Thunder or Spectrum.
Get heard.**

IS WAL-MART COOL FOR SCHOOL?

When it comes to coolness, we'll let you draw your own conclusions. By using logic, however, it is possible to conclude:

- Wal-Mart has lots of stuff that you need and want. Lots of choices, and we always keep it in stock.
- Wal-Mart has great low prices. It doesn't take a math major to figure this one out!
- Wal-Mart is friendly. Our associates really like helping people find what they want. We want to make sure you are happy with your purchases.

Whether you are setting up an apartment, need a new computer or calculator or a CD player, we've got it. Check out the selection on this page. Then come in and see for yourself what it's like to shop at Wal-Mart.

Is Wal-Mart cool? Well, with all of the above in mind, we'd like to think we're sorta cool!

BESTAR
4-Piece Computer Centre
With storage hutch, slide-out keyboard, paper holder shelf. Printer stand with adjustable shelves.
99.97 Each Every Day
Some assembly required on all furniture. Accessories not included.

Proctor-Silex
2-Slice Toaster
Features a heat and moisture sensor for perfect toasting. Has wide slots to accommodate bagels and pastries plus a removable hinged crumb tray for easy cleaning. #C22107
1L Electric Kettle
Features include cool-touch, side-mounted handle, a safety thermostat, enclosed heating element and non-spill spout. In white. #K1050
Lightweight Steam/Dry Iron
Features smooth-glide sole plate, reversible cord for right or left handed use and 37 steam vents. #11650
Your Choice 15.96 Each Every Day

Memorex Computer Disks
3.5" High Density Formatted IBM 100% tested, with a lifetime warranty. Also available: 25-Pack, 9.96.
10-Pack 4.93 Pack Every Day

Kilroy
First Gear Zipper Binder or Ensemble Ring Binder
1½" capacity. Choice of 4 colours.
14.86 Each Every Day

Globetrotter Backpacks
Choose from a wide range of colours.
6.97 Each Every Day

Hugger Lamp with Bonus Clip Light
Multi-position design is versatile and easy to use. Choose from black, blue or green. 40 watt bulb included. Bonus
26.98 Each

Cosmo
Clock Radio
•Wake up to radio, buzzer or both.
•Snooze bar.
•Battery back-up. #CR9500
9.97 Each Every Day

Body Pillow
Choose from white, hunter, navy or burgundy. Also available: Matching pillow cases, 5.93.
14.93 Each Every Day

KODIAK
Student Planner
12-month organizer. 6-ring design.
9.97 Each Every Day

MYLEX
Computer Work Station
Large work surface. Black and granite-look or oak-finish. 42" W x 20" D.
56.66 Each Special Purchase

Gooseneck Desk Lamp with Organizer
This 15" adjustable lamp is perfect for detailed work. Hand base-mounted on/off switch.
10.87 Each Every Day

SHARP
Scientific Calculator
With large 10-digit LCD display, high-speed calculation, single-variable statistics, time and fraction calculations.
14.47 Each Every Day

WAL-MART® BETTER EVERY DAY LOW PRICES!