

Student loan bankruptcies hit home

(CUP)

LIKE A GROWING NUMBER OF university graduates in Canada, Jamie Milligan's education didn't end at a convocation ceremony-- it ended in a bankruptcy court.

"If I could, I would return my loan and my education and get a job as a waitress," said Milligan minutes after a judge granted her a conditional bankruptcy.

A former University of Regina student, Milligan was forced to declare bankruptcy when she couldn't make the minimum payments on her \$40,000 student loan. With no job and two children to feed, she had no way of raising the almost \$600-per-month payments.

So she declared bankruptcy.

And Milligan is not alone. Over 4,500 students in Canada declared bankruptcy last year because of student loans. That number accounts for over 7 per cent of all personal bankruptcies in Canada last year.

Brady Salloum, director of repayment of student loans in Saskatchewan, doesn't think

the statistics show the real story behind the bankruptcy problem.

"Some of those people declare bankruptcies, not only because they don't have a job, it may be for a number of other reasons. You can't make a direct

correlation between the student loan and the bankruptcy. It could be their Visa, and their Bay card, and their Eaton's card, and the car they bought," says Salloum.

"The people who have troubles repaying their loans are the people who don't communicate with us. If someone lets us know they are having problems, we try to find a way to help them."

But Jamie Milligan disagrees. About 95 per cent of her debts were from student loans, and she says she tried to communicate.

"I contacted them (the loan office) over

"If I could, I would return my loan and my education and get a job as a waitress."

and over, but you really can't get past the secretary," she says. "Then I contacted the debt mediation board and they wouldn't talk to me because I owed too much money."

She expects even more students to go bankrupt in the future. Especially single parents.

"Those students with two or three kids-- and they're single parents-- how can they pay more than \$600 a month", asked Milligan, who was a single mother during most of her university career.

"I was 19 when I started university, and I was told by everybody, including counsellors from high school, and this was the way to go, and people don't have big payments. I didn't know I'd be stuck with this now," she says.

"The government should have known I couldn't pay off my loan. They should have

explained what I was getting into."

Milligan says bankruptcy was not her favourite option-- it was her only option.

"I'm stuck now. I'm bankrupt, and my bankruptcy I owe \$10,000, which is a fair number. I'm not disputing that I shouldn't be paying back some of my loan, but I have a conditional discharge. I'm bankrupt until that's paid. I have no credit. And I'm stuck until that is paid."

Milligan is currently paying her remaining debt out of her UIC payments. She hopes to find a job, any job, before her unemployment runs out in six months.

In retrospect, she says her university education wasn't worth it.

"If a nineteen-year-old single mother asked me what to do, I would tell her to go to work as a waitress. She will end up better off than me."

Student council spies on pizza employees

Pizza paranoia at UBC

(CUP)

STUDENT COUNCILLORS AT THE university of B.C. say they have no qualms about hiring private investigators to spy on their employees.

The Alma Mater Society's food and beverage department hired two detectives in November to report on the work ethic of employees in Pie R Squared, the council-owned pizza joint. The two sat at tables with tape recorders and made notes.

Charles Redden, general manager of the AMS, said it is "generally accepted practice" for the council to hire private investigators to monitor its employees when they receive customer complaints.

"Because complaints were raised we were duty-bound to action," Redden said. "We

followed standard operating practice to bring in someone unknown to staff to observe and that was what we did."

But Hugh Finnamore of the United Food and Commercial Workers International union said spying on food employees is generally considered uncommon and extreme.

"I wouldn't say it's standard practice-- not covert monitoring," Finnamore said.

"It's unnerving. For somebody to hire [investigators] is to say, 'I don't trust you.' It's a real morale-basher."

Employees called the action a betrayal of trust between the council and the employees.

"We knew [the investigators] were watching but we didn't know what," one employee said. "It was like a soul rape."

"For somebody to hire investigators is to say, 'I don't trust you.' It's a real morale-basher."

Prisons continued

reporting to the cops.

"They said, 'You gotta take a urine test,'" he said. "I said, 'How is the urine test run?' They said, 'One day, if they see you on the street and they say, 'Heh, we want you to take a urine test,' you have to go. And if you fail the urine test, automatically you're back inside.'"

Egien Scotland, the director for youth programming at the Montreal Black Community Centre, is trying to provide more

empowerment-oriented resources.

He's writing letters to parole boards letting them know that if black prisoners are paroled early, they will have a place to go for help in finding housing, employment, education, and other referrals. He's presently trying to find employers willing to commit themselves to hiring black ex-cons, while also looking for funding.

But by and large, community support, for both black ex-cons and prisoners, has been disappointing. Beemans recalled an incident when a black inmate was beaten up by two

guards in Tanguay, a Quebec provincial prison. Black community groups were reluctant to support her, said Beemans (The two guards were later suspended after sexually assaulting a white prisoner).

Stevens said the key to eliminating racism in prison is education, specifically for prison guards and staff who have no experience dealing with people of other cultures.

"I think if you could educate those people more and have them treat a racial situation with professionalism instead of saying, 'Ah, we don't want to hear it,' then it would be better,"

two weeks ago. I wouldn't feel right having sex with anybody else so soon, so I've turned to masturbating. Last weekend, when I was out home with the folks, I was masturbating in my room late one night. I didn't hear my mother open the door (I'm a moaner!), and when I did see her, she had already been watching for a few minutes. I tried to cover it up but she told me not to be ashamed, that it's perfectly healthy. She then got undressed, joined me on the bed and showed me how to masturbate to orgasm. What should I do?

--Perplexed

Dear Perplexed,

What your mother did was not normal. If you want to masturbate that's fine, don't do it when you go to your parents. Tell her she made you feel uncomfortable, and next time...don't moan so loud. --Jane

Dear John
and Jane!

advice from a slightly different perspective

Dear John:

I am a homosexual and I think I am going crazy. I think it is completely immoral to be homosexual. Homosexuals are evil people. Is there any advice you can give me to hinder my evil cravings? Please print this as I am desperately worried. --N.F.

P.S.

I have native blood and will this affect my chances of getting into the spirit world?

Dear N.F.,

Homosexuals definitely aren't evil, you should go see the movie *Philadelphia*. Also, your spirit is the same no matter what you do in bed, so if I were you, I wouldn't worry about it. --John

Dear John,

My boyfriend and I had a very active sex life but he broke up with me about

he said.

If we are to deal humanely with crime, however, perhaps the most important education will have to happen outside prison walls. Getting sent to prison has little to do with criminality and lots to do with being already marginalized, whether by race, class or level of education.

If people realized that, maybe we could start going after the folks who continue to exploit a privilege based in centuries of racial hatred, while dismantling the system that keeps them powerful.