

Give students some credit, SU

There's a place for Mastercard applications—and it isn't in the handbooks the Students' Union handed out this year during Week of Welcome



ROSS PRUSAKOWSKI

For most of the year, getting hit by a rogue Frisbee, slipping on a patch of ice or ingesting some hot dogs of suspect quality are the main threats to life and limb students are likely to face when crossing Quad. During the annual Week of Welcome, though, things change.

Not content to have students potentially suffer indigestion while passing through the heart of campus, the Students' Union and the University apparently feel that students should have the opportunity to ruin themselves financially as well.

Thanks to both organizations' need for income, they're happy to allow credit card companies unfettered access to students. The SU even allowed card application forms—for the "University of Alberta Alumni Association Preferred MasterCard," no less—to be stuffed into handbooks, with little regard to the potential harm credit debt can cause students. This isn't entirely surprising with a University Administration focused on the bottom line, but it's disgustingly hypocritical coming from an SU that spends a fair bit of their time expressing concerns about the cost of education and student debt-load.

More and more, students are turning to credit cards to help finance their educations, and both the University and

SU are implicated in this amassment of debt. An in-depth study in 2001 by the federal government's Millennium Scholarship Foundation found that two out of every five students had accumulated outstanding debt on their credit cards, 19 per cent of whom were carrying debts of over \$2500—and that doesn't count the interest charges they had incurred either.

Though these Canadian stats might not seem that alarming, the numbers in the US, where credit card companies and universities have been partnering for much longer, are quite disturbing.

The Admin is at least being consistent in their practice of selling out student's values and economic futures for a few extra dollars.

In a 1998 study, the Consumer Federation of America along with Georgetown University sociologist and *Credit Card Nation* author Robert Manning found that students were carrying an average debt load of \$2000US. Moreover, one fifth of students were found to be carrying more than \$10 000US in debts—and again these amounts don't include interest. The study also found that the trend for students was to finance more of their university tuition on their cards.

Granted, educational costs in Canada and America differ greatly, but the reason credit card companies can be found on campuses in both countries

is the same reason tobacco companies previously targeted students as well: to get them hooked on their product and rack up greater profits than they would have otherwise if the credit cards didn't land into students' hands until graduation.

It's disappointing, though not surprising, that the University has decided to do what it can to throw open campus doors to credit card providers. The Admin is at least being consistent in their practice of selling out student's values and economic futures for a few extra dollars: they've shown no hesitation in the past in climbing into bed with businesses like Coke and Zoom Media to give them access to the student market.

However, for the SU to be such a willing party to these types of deals is shocking and saddening. Only a few months ago, this was an organization that ceased the sale of tobacco products in their businesses (though as a plebiscite, this was based on the wisdom of the student population and not necessarily that of the SU). And while credit cards might not kill you, they and the debt that comes with them can still do plenty of harm.

This makes it bitterly ironic that the SU is all too happy to take money from credit card providers and use it to fund services like the advocacy department, which spends a fair bit of time critiquing various student debt-relief proposals floated by the government. These critiques ring a little hollow given that the SU indirectly benefits and makes it easier for students to take on debt while doing little to educate students about the hazards of financing your education with a flimsy piece of plastic.

Canuck values not the int'l norm



LUIS LÓPEZ MARTINELLI

"My acceptance and openness to diversity, while average in Canada, puts me in the top tiers of liberal thinking in Mexico. What was once learned subconsciously by going with the flow in your country is now often defended by being at the crest of the wave down here."

Even when I decided to study in Canada, I was certain I'd come back to my native Mexico. This way, I'd be closer to my family and to a community dearly in need of people who believe in it and can put the societal pieces together. I graduated from the U of A over a year ago, and now that I'm back home, I've come to realize that I absorbed lots of "Canadianess" without even knowing it.

Bluntly speaking, I went to Canada a homophobic Catholic, intolerant of other religions. Throughout the years, the situation turned around somehow. This isn't to say that I switched religions and realized I was gay, but I did make a few friends from the GLBT community—in fact, I almost dated a bisexual girl (and am still hoping to).

My religious views were also broadened while on exchange in Korea, where I attended a Buddhist temple quite regularly.

All these changes, I now realize, are central to my being and have added so much to my life. I learned all these values subconsciously by simply living in a Canadian university environment. I was slowly shaped by every little interaction I had: lectures, discussions, International Week, chats and

daily interactions. Therefore, I'd like to thank everyone in Canada—my coworkers, my classmates, my professors, my Lister floor-mates, my friends, my Canadian family—for making me who I am today.

The values and principles I acquired while in Canada really stand out in Mexico. My acceptance and openness to diversity, while average in Canada, puts me in the top tiers of liberal thinking in Mexico. What was once learned subconsciously by going with the flow in your country is now often defended by being at the crest of the wave down here.

I repeatedly find myself defending my views on ethics, multiculturalism, civil citizenship, corruption, and drinking and driving—sometimes even to myself. For example, while most Canadians feel a natural repulsiveness towards drinking and driving, the average Mexican feels all the prouder for pulling it off.

What's even more shameful is that corruption has tarnished the newly implemented police checks I was once so proud of. I go nuts hearing people brag about bribing police to get out of taking responsibility for their actions, just so that ten minutes later they can whine about corruption

at all levels of government. I say this in all honesty: there's not one single Mexican who wouldn't do away with corruption, yet there's only a handful who won't bribe.

Although I always knew I'd come back home, I had dreadful second thoughts for the first month I was here. When I left Canada, I already had enough points to become a permanent resident, and in couple of years, a citizen. A good friend even offered to marry me so that I could become a citizen much faster (although I get the feeling she was just after my international student tuition tax credits). It was tempting for me to make the jump to a Canadian standard of living, thus leaving Mexico with one less person from the handful of those who want to do things right.

I don't blame anyone who's decided to stay in Canada: there can be circumstantial wisdom either way. For the path I've chosen though, I must find a way to continue to keep in touch with and develop my Canadian self. There's much for me to learn and value in Mexico and I'm thoroughly happy being here, but I must do all I can to make my life beautiful, worthy and fruitful, and to make myself a better me.

Last April, while outlining the Students' Council Audit Committee's concerns with APIRG's business practices, Councilor Kustra said that APIRG does not follow Generally Accepted Accounting Principles (GAAP). This statement was published in the Gateway on April 4: "APIRG teetering on the edge of Bankruptcy" and April 6: "Kustra explains the APIRG investigation". However, according to APIRG's external auditor, APIRG does follow GAAP.



GOLDEN BEARS & PANDAS SPORTS



YOUR UNIVERSITY
YOUR TEAMS
YOUR SEAT IS READY

Golden Bears Football

vs UBC

Saturday, September 16

1:00pm

Foote Field

492-BEAR / 451-8000 www.bears.ualberta.ca

Experience

SPANISH

Edmonton Hispanic Bilingual Association
Asociación Bilingüe Hispánica de Edmonton

25TH
ANNIVERSARY!

DISTINCTIVE PROGRAMS

- Friendly, cultural learning environment
- 9 Adult levels
- 3 Children/Youth levels
- Qualified instructional team
- Fall, Winter and Spring terms
- Families and seniors welcome

HISPANIC CLUB

- Free membership with registration
- Social activities, dinners, dance workshops
- Annual Spring Latin Fiesta
- Weekly café friendship/community meetings
- Volunteer opportunities

FALL TERM 2006

GUARANTEE YOUR SPACE
on two REGISTRATION dates

Wednesday/Saturday

SEPTEMBER 13: 7:30-9:00 pm, or
SEPTEMBER 16: 11:00 am-12:30 pm

At later dates ask for your name
to be added to the waiting list for
possible openings.

Saturday Mornings

10 am to 12:30 pm

Classes start: September 30, 2006

Wednesday Evenings

7 pm to 9:30 pm

Classes start September 27, 2006

Ritchie Junior High School
9750 - 74 Avenue

Ample parking and bus routes

We are a registered (#50257836), non-profit society
and heritage school authorized by Alberta Learning.

MORE INFO:

call

472-0532

or visit

www.ehba.org