

# The Globe and Mail

May 23, 2013 Thursday

NATIONAL NEWS; FOLIO: DONATING BLOOD; Pg. A10

## Ban on gay, male donors is lifted

Canadian Blood Services calls the move a 'significant change,' but critics contend the regulations do nothing to enhance the safety of the blood supply

DAVID ANDREATTA

For most Canadians, donating blood is as easy as visiting a clinic and rolling up a sleeve.

Not so for gay men, who since 1983 have been banned from giving blood.

That changed Wednesday, when Health Canada approved lifting the prohibition as long as the donor has not had sexual contact with another man in at least five years. The change is expected to take effect this summer.

The policy shift may give celibate gay men eager to tap a vein reason to celebrate. But it was met mostly with derision by critics of the ban, who argued the move perpetrates an unscientific stereotype of gay men and HIV transmission and does nothing to enhance the safety of the blood supply.

"For the vast majority of people who are affected by the ban, this policy change is actually no change," said Adam Awad, the national chairman of the **Canadian Federation of Students**, an organization among a coalition of groups that has advocated against the ban.

The coalition, which includes the Canadian AIDS Society, has recommended that behaviour and risk of transmission of disease be factored in to blood-donor restrictions. They argue, for example, that a straight man

who has unprotected sex with multiple women is a greater threat to the sanctity of the blood supply than a gay man who has been in a long-term, monogamous relationship.

"This [new] policy assumes that if you're a man, regardless of what protections you might take, any sexual contact with another man becomes risky," Mr. Awad said. "We know that's not the case."

### 'SIGNIFICANT CHANGE'

Canadian Blood Services, a non-profit charity that manages the blood supply in all provinces and territories outside Quebec, and Héma-Québec, which serves the same function in that province, began pushing for what they call the five-year "deferral period" for gay men in 2011.

The effort followed a 2010 Ontario Superior Court ruling that upheld the ban, but said there was insufficient evidence to support an "indefinite deferral period."

Dana Devine, vice-president of medical, scientific and research affairs at Canadian Blood Services, cast the policy shift as "a very significant change for us." She acknowledged, though, that the change would face resistance.

"We recognize that many people will feel that this change does not go far enough, but given the history of the blood system in

Canada, we see this as a first and prudent step forward on this policy," Dr. Devine said. "It is the right thing to do and we are committed to regular review of this policy as additional data emerge and new technologies are implemented."

Several countries allow men to donate blood one year after having had sexual relations with another man, including Great Britain, Australia, Japan and Sweden. In South Africa, the deferral period is six months. Italy is one of a handful of countries that has no restrictions.

A blood-donor ban remains in place in the United States for men who acknowledge having had sex with another man at least once since 1977. Canada's screening process had also set the threshold at 1977.

Dr. Devine said a five-year deferral would give the organization enough time to collect data, specifically the rate of transmissible diseases found in donated blood. The data would be used to regularly review the policy and amend it as appropriate, she said.

At the same time, she said she did not expect the change to trigger a noticeably larger pool of donors, leaving critics to wonder what substantive data could be gleaned from the new policy.

"We do not anticipate that this will bring a large number of gay men forward to the blood-donor

pool," Dr. Devine said.

Researchers at the University of California found in 2010 that if the ban in the United States were replaced by a five-year deferral, an additional 71,218 pints of blood would be donated each year.

The Canadian AIDS Society, which called the change "a good first step" that does not go far enough, was optimistic about the impact the change could have on the donor pool.

Monique Doolittle-Romas, the chief executive officer, said people who refused to donate because of the blanket ban would now reconsider.

Still, she said her group would intensify its efforts to push for a screening process based on donor behaviour rather than sexual orientation.

#### 24-HOUR TESTS

The system is based on the honour system, with donors answering a series of questions including sexual orientation. When a person gives blood, the donation is typically tested within 24 hours for HIV and several other infectious diseases, including hepatitis B and C, West Nile

virus, syphilis and the human T-cell lymphotropic virus HTLV-I and II.

Since 1983, when the ban took effect, tests have become much more sensitive and accurate. The organization employs nucleic acid and antibody tests for HIV that are considered state of the art.

Of the 901,640 units of blood collected by Canadian Blood Services last year, fewer than five were found to be infected with HIV, according to the organization. A unit is the equivalent of 450 millilitres.

Fewer than 250 of the roughly 900,000 donations annually - or about 0.03 per cent - test positive for an infectious disease, according to the organization.

Hundreds of Canadians were infected with HIV and hepatitis C through blood transfusions in the 1980s before rigorous tests were implemented.

Helen Kennedy, executive director of Egale Canada, a gay-rights advocacy group, said the advances in blood testing make any deferral policy antiquated.

"It's still a discriminatory process," Ms. Kennedy said. "They're

saying that a person's sexual orientation and gender identity is reason enough to have a five-year deferral. It's no different than an indefinite deferral."

In the United States, where the Food and Drug Administration is facing growing public pressure to lift the ban, the agency insists its policy is grounded in statistics.

Men who have sex with men accounted for 61 per cent of all new HIV infections in the United States in 2010. The largest increase was found in homosexual males ages 13 to 24, the population the agency says is most likely to donate blood.

Francine Proulx-Kenzle, president of PFLAG Canada, a support group for gays and lesbians, said any deferral could be viewed as discriminatory.

But she said she is heartened by Canadian Blood Services' openness to reviewing its policy and making adjustments.

"Sometimes going step by step is a result that is more lasting," Ms. Proulx-Kenzle said. "You get everyone on board and you get a result that becomes part of who we are as a society."

# Gayblackcanada

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May 24, 2013 Friday

BLOG POST

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## Globe Mail Article: Health Canada Discriminating Against Gay Men Must Be Celibate For Five Years Prior To Giving Blood!!!

May 24, 2013 (Gayblackcanada: <http://gayblackcanada.com> Delivered by Newstex) <http://gaywriter.files.wordpress.com/2013/05/donate-blood.jpg> <http://gaywriter.files.wordpress.com/2013/05/gay-male-kiss-may-2013.jpg> David Andreatta The Globe and Mail Published Wednesday, May. 22 2013, 10:47 AM EDT For most Canadians, donating blood is as easy as visiting a clinic and rolling up a sleeve. Not so for gay men, who since the mid-1980s have been banned from giving blood.

That changed Wednesday, when Health Canada approved lifting the prohibition as long as the donor has not had sexual contact with another man in at least five years. The change is expected to take effect this summer. The policy shift may give celibate gay men eager to tap a vein reason to celebrate. But it was met mostly with derision by critics of the ban, who argued the move perpetrates an unscientific stereotype of gay men and HIV transmission and does nothing to enhance the safety of the blood supply. 'For the vast majority of people who are affected by the ban, this policy change is actually no change,' said Adam Awad, the national chairman of the **Canadian Federation of Students**, an organization among a coalition of groups that has advocated against the ban. The coalition, which includes the Canadian AIDS Society, has recommended that behaviour and risk of transmission of disease be

factored in to blood-donor restrictions. They argue, for example, that a straight man who has unprotected sex with multiple women is a greater threat to the sanctity of the blood supply than a gay man who has been in a long-term, monogamous relationship. 'This [new] policy assumes that if you're a man, regardless of what protections you might take, any sexual contact with another man becomes risky,' Mr. Awad said. 'We know that's not the case.' Canadian Blood Services, a non-profit charity that manages the blood supply in all provinces and territories outside Quebec, and Héma-Québec, which serves the same function in that province, began pushing for what they call the five-year 'deferral period' for gay men in 2011. The effort followed a 2010 Ontario Superior Court ruling that upheld the ban, but said there was insufficient evidence to support an 'indefinite deferral period.' Dana Devine, vice-president of medical, scientific and research affairs at Canadian Blood Services, cast the policy shift as 'a very significant change for us.' She acknowledged, though, that the change would face resistance. 'We recognize that many people will feel that this change does not go far enough, but given the history of the blood system in Canada, we see this as a first and prudent step forward on this policy,' Dr. Devine said. 'It is the right thing to do and we are committed to regular review of this policy as additional data emerge and new technologies are implemented.' Several countries allow

men to donate blood one year after having had sexual relations with another man, including Great Britain, Australia, Japan and Sweden. In South Africa, the deferral period is six months. Italy is one of a handful of countries that has no restrictions. A blood-donor ban remains in place in the United States for men who acknowledge having had sex with another man at least once since 1977. Canada's screening process had also set the threshold at 1977. Dr. Devine said a five-year deferral would give the organization enough time to collect data, specifically the rate of transmissible diseases found in donated blood. The data would be used to regularly review the policy and amend it as appropriate, she said. At the same time, she said she did not expect the change to trigger a noticeably larger pool of donors, leaving critics to wonder what substantive data could be gleaned from the new policy. 'We do not anticipate that this will bring a large number of gay men forward to the blood-donor pool,' Dr. Devine said. Researchers at the University of California found in 2010 that if the ban in the United States were replaced by a five-year deferral, an additional 71,218 pints of blood would be donated each year. The Canadian AIDS Society, which called the change 'a good first step' that does not go far enough, was optimistic about the impact the change could have on the donor pool. Monique Doolittle-Romas, the chief executive officer, said people who refused to donate

because of the blanket ban would now reconsider. Still, she said her group would intensify its efforts to push for a screening process based on donor behaviour rather than sexual orientation. When a person gives blood, the donation is typically tested within 24 hours for HIV and several other infectious diseases, including hepatitis B and C, West Nile virus, syphilis and the human T-cell lymphotropic virus HTLV-I and II. Since the 1980s, when the ban took effect, tests have become much more sensitive and accurate. The organization employs nucleic acid and antibody tests for HIV that are considered state of the art. Of the 901,640 units of blood collected by Canadian Blood Services last year, fewer than five were found to be infected with HIV, according to the organization. A unit is the equivalent of 450 millilitres. Fewer than 250 of the roughly 900,000 donations annually - or about 0.03 per cent - test positive for an infectious disease, according to the organization. Hundreds of Canadians were infected with HIV and hepatitis C through blood transfusions in the 1980s before rigorous tests were implemented. Helen Kennedy, executive director of Egale Canada, a gay-rights advocacy group, said the advances in blood testing make any deferral policy antiquated. 'It's still a discriminatory process,' Ms. Kennedy said. 'They're saying that a person's

sexual orientation and gender identity is reason enough to have a five-year deferral. It's no different than an indefinite deferral.' In the United States, where the Food and Drug Administration is facing growing public pressure to lift the ban, the agency insists its policy is grounded in statistics. Men who have sex with men accounted for 61 per cent of all new HIV infections in the United States in 2010. The largest increase was found in homosexual males ages 13 to 24, the population the agency says is most likely to donate blood. Francine Proulx-Kenzle, president of PFLAG Canada, a support group for gays and lesbians, said any deferral could be viewed as discriminatory. But she said she is heartened by Canadian Blood Services' openness to reviewing its policy and making adjustments. 'Sometimes going step by step is a result that is more lasting,' Ms. Proulx-Kenzle said. 'You get everyone on board and you get a result that becomes part of who we are as a society.' Filed under: blood donation

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# Winnipeg Free Press

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May 25, 2013 Saturday

Pg. A.16

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## Low tuition curbs student debt

Letter of the day

Re: U of M president targets low tuition (May 23). In the midst of tough fiscal decisions being made by provincial governments across Canada, students in Manitoba recognize that our government has distinguished itself by maintaining its commitment to funding our education and investing in future generations.

I am chairwoman-elect of the **Canadian Federation of Students** Manitoba, and what this article fails to mention is that by maintaining high levels of funding, we should be proud that Manitoba is a leader in protecting quality, accessible and affordable post-secondary education.

We have seen governments in both Alberta and Ontario introduce massive cuts

to educational funding, subsequently proliferating existing financial barriers. Through its existing regulation on tuition-fee increases, Manitoba has positively addressed the reality of skyrocketing levels of student debt and it has made our province a choice destination for quality and, most important, affordable education for students.

Research has repeatedly shown that lower tuition fees results in students with decreased debt levels. By maintaining tuition-fee regulation, the future generation will have higher purchasing power, more community engagement and improved quality of life resulting in a flourishing Manitoban economy.

BILAN ARTE  
Winnipeg

# The Toronto Star

May 28, 2013 Tuesday

GREATER TORONTO; Pg. GT3

## Shining a local light on World Hunger Day

International organizations such as Free the Children have programs to bring the issue of global poverty into the classroom. But there are few resources to help students learn about local poverty, says Nigel Barriffe, a teacher at Greenholme Junior Middle School in Rexdale.

Barriffe is one of eight community members helping a group of Toronto high school students put poverty into a local context to mark World Hunger Day Tuesday. More than 400,000 Ontarians turn to food banks every month, said Mike Balkwill of Put Food in the Budget, which is organizing a daylong forum for about 50 students from Yorkdale Secondary School and West End Alternative Secondary School.

"Social assistance rates are too low to ensure people have enough money for food after paying rent. People on minimum wage are going to food banks because minimum wage still keeps them below the poverty line," he said.

The students will also participate in workshops, a pilot for a high school campaign around poverty next fall. Here are some stories they will hear.

Kristine Carbis, 51, Newmarket, food bank volunteer A 77-year-old woman who uses the neighbourhood food pantry Carbis

runs out of her home retired at age 65, but must still work about 15 hours a week as a fabric store clerk to pay her bills. Although she owns her home, she can't afford the mounting property tax, utility costs and upkeep. But she fears she would lose her independence and the proceeds from the sale of her home if she moved to a retirement residence.

Erin Ziegler, 32, Toronto, nurse practitioner A mother of three recently came into a Toronto health clinic for her annual checkup. Although the woman looked a little underweight, a blood test showed she was seriously anemic and lacking in many vitamins and minerals. Ziegler discovered the mother was on welfare because she was unable to find a job or daycare for her young children. The woman often went without food so there would be enough for her children.

Alastair Woods, 34, York U, **Canadian Federation of Students**, Ontario There are food banks on every Ontario college and university to address the growing problem of student hunger, says Woods, who is graduating from York University. He says one student at the York food bank didn't have enough money to enrol in a course and buy groceries. Ontario has the highest university tuition in the country. At an average cost of \$7,200, many are struggling to pay rent, buy books and afford

food.

Nigel Barriffe, 47, Toronto, elementary school teacher Many of the school-age children Samayoa cared for recently at a downtown daycare never brought snacks for recess and often told her they were hungry. Samayoa began collecting leftover fresh fruit and vegetables from the centre's lunch program for the students to eat at recess. At the end of the day, she discreetly left packages of food for the parents to bring home to the rest of their families.

Monica Samayoa, 30, Toronto, early childhood educator On a good day, a student Barriffe calls "Alfred" brings a bread and butter sandwich for lunch. But often the boy from an immigrant family has no lunch. His family can't afford to buy enough food for all the kids to bring lunch, so they take turns going without. Alfred's family is struggling because his father can't get his foreign credentials recognized in Canada, so he can only get low-wage work.

GRAPHIC: early childhood educator Monica Samayoa, 30, Toronto. Kristine Carbis, 51, Newmarket, food bank volunteer nurse practitioner Erin Ziegler, 32, Toronto. elementary school teacher Nigel Barriffe, 47, Toronto. **Canadian Federation of Students**, Ontario Alastair Woods, 34, York U

# Ryan Cleary via Twitter

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May 31, 2013 Friday

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## Ryan Cleary via Twitter - May 30 2013

May 31, 2013 (Ryan Cleary via Twitter: Delivered by Newstex) ClearyNDP[1]-- The **Canadian Federation of Students** is holding its AGM today and Saturday in Ottawa-Gatineau -- here's my message...<http://t.co/nlx606Szf>[2]Fri, 31 May 2013 09:32:19 0000 ClearyNDP[3]-- Good morning Newfoundland and Labrador, all the ships at sea, and to any moose that may be lingering around the... <http://t.co/U2bhK2eQ5R>[4]Fri, 31 May 2013 09:12:21 0000 ClearyNDP[5]-- **Canadian Federation of Students** and New Democrats wage same fight for affordable/accessible post-secondary: As... <http://t.co/HHMZRB06k>[6]Fri, 31 May 2013 03:28:14 0000 ClearyNDP[7]-- @pdmcleod[8] The ACOA story isn't a

pretzel - it's a barrel of rank Conservative pork.Thu, 30 May 2013 19:06:26 0000 ClearyNDP[9]-- Thanks Charlie Angus ... great shot of the Gang of Cons ... <http://t.co/ZzrQliCOsb>[10]Thu, 30 May 2013 13:36:01 0000

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[7]: <http://twitter.com/ClearyNDP>  
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[9]: <http://twitter.com/ClearyNDP>  
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# The Brandon Sun

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June 1, 2013 Saturday

LOCAL

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## Teacher offers financial tips for post-secondary success

Winnipeg Free Press,

A local teacher is helping students in the Westman region and across the country avoid the pitfalls that can come with financing post-secondary studies with his new book, "More Money for Beer and Textbooks A Financial Guide for Today's Canadian Student."

A University of Manitoba alumnus, current Brandon University master's degree student and teacher at Birtle High School, Kyle Prevost said he decided to write the book after struggling first hand with finances in university and later recognizing that he wasn't alone.

He cites the fact that according to the **Canadian Federation of Students**, the average Canadian university student now graduates with close to \$28,000 in student debt as proof that his students could be in for a rough ride if they aren't given a little useful advice.

"The debt statistics aren't surprising when you consider the major holes in our public education system concerning the preparation of students for post-secondary education," said Prevost.

"I came out of high school without any idea of what a line of credit was, what a real budget

looked like, or even what a night out on the town would cost me when I moved out of my parents' house to attend university."

When he got his own classroom, he began looking for a comprehensive resource to recommend to his students.

"What I found was a complete lack of information aimed at helping young Canadians get prepared for the important decisions they would soon be facing after graduation."

Consequently, Prevost decided to take matters into his own hands.

He and co-author Justin Bouchard believe their experience in various student government roles, as well as their current careers, have given them a unique perspective on what kind of help Canadian students desperately need.

While Prevost helps prepare Grade 12 students for the challenges they will soon face, Bouchard helps students weather the storm of post-secondary life lessons in their first few years in his role as dean of St. John's residence at the University of Manitoba.

"More Money for Beer and Textbooks" provides students plain-language information on how to

prepare for everything from living accommodations costs, to tuition fees, to choosing a career path, and even a few tips about indulging in the world of adult beverages without spending a mint.

Reviews of the self-published work have praised the practicality and authenticity of the book.

"Failure to Launch? Not if you read this book. It's full of good suggestions for young adults trying to make it through college and university without getting crushed by debt," wrote Rob Carrick, personal finance columnist for the *Globe and Mail*, and author of "How Not To Move Back In With Your Parents."

With graduation season right around the corner, this little gem will be the grad gift that keeps on giving. It isn't merely a clever title, but an in-depth look at information all Canadian students should have at their fingertips.

"More Money for Beer and Textbooks" is available from Amazon.ca, chapters.indigo.ca and McNally Robinson bookstores.

Prevost and Bouchard also write regularly for personal finance blogs [myuniversitymoney.com](http://myuniversitymoney.com) and [youngandthrifty.ca](http://youngandthrifty.ca).

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# The Times & Transcript

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June 18, 2013 Tuesday

New Brunswick: INTERNATIONAL; Pg. C3

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## **Businesses urged to accept ISIC cards**

### **Canadian Federation of Students wants to promote acceptance, use of international student identification cards at Metro Moncton businesses**

The **Canadian Federation of Students** will seek the support of Moncton businesses for the International Student Identity Card, says David Etherington, services co-ordinator.

He says the cards are currently accepted at businesses in several cities in the Maritime provinces, including Fredericton and Saint John.

ISIC Canada promotes the card on its website as a "passport to fantastic discounts" and the "only internationally recognized student ID."

With an ISIC card, explains Etherington, students can get discounts on goods and services around the world.

In Canada, for example, students can use the ISIC card to save 15 per cent on Porter flights, and 30

per cent on Dell laptops, according to information published on the ISIC Canada website.

The ISIC card is also accepted at Sleep Country Canada and the Body Shop.

Etherington says the **Canadian Federation of Students**, the organization that runs the program in Canada, distributes the ISIC cards to its full-time members, free of charge.

He says university students are automatically members, so long as their respective school's student union is part of the federation.

University students whose schools aren't aligned with the federation can purchase the ISIC cards for \$20 at [ISICCanada.ca](http://ISICCanada.ca). And so can high school students, or they can go to

one of the federation's member student unions.

The services co-ordinator says the not-for-profit program is not only free for businesses, but also attracts students to them.

"It builds, I think, a strong connection between students and their local community."

Plus, he says, "It's an amazing thing to have while you're travelling."

Speaking in regards to the benefits of having an ISIC card, Etherington says the discounts are important to students, particularly in light of mounting student debts.

He hastened to add: "They aren't a substitute, of course, for government action of debt relief and reduction."

# Winnipeg Free Press

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June 24, 2013 Monday

CITY; Pg. B.2

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## Nationality limits on way for university volleyball teams

Martin, Nick

Only two non-Canadians allowed in 2014

Manitoba's universities will be limited to two non-Canadians on their men's and women's varsity volleyball teams when play starts in the fall of 2014.

They're already limited to three non-Canadians on their men's and women's basketball teams.

And nationality limits could be coming for university soccer.

"It will have an effect on us," Brandon University athletic director Russ Paddock said Thursday. "The men's volleyball team in Brandon has had a number of international players."

BU has been putting as many as four men's volleyball players on the floor who are from Australia or New Zealand.

The quota system, reported earlier this week by the Toronto Star, applies only to basketball and vol-

leyball in the Canadian Interuniversity Sport leagues.

The goal is to provide spots for Canadian athletes at Canadian universities.

Volleyball nationality eligibility has been unlimited and some universities have looked to Europe to recruit players, University of Manitoba athletic director Coleen Dufresne said.

With six players on a volleyball court at one time, "allowing one-third of those people to be non-Canadian was enough," Dufresne said.

Paddock said there has been a quota on international men's basketball players for at least 25 years, prior to which it was anything goes.

In basketball, said Paddock, BU has always looked to the U.S. for players. "Certainly, there were some players who really assisted their programs and elevated them."

Paddock said he was sur-

prised the CIS limited volleyball to two players who are not Canadian citizens or who are not landed immigrants, when three of five basketball players on the court can be non-Canadian.

Technically, said Dufresne, the rules limit how many foreign students can be listed on a scoresheet in any game -- more international players could be on the roster, but there are practical limits to how large a roster can be.

Paddock said Canada is able to attract international male volleyball players because there is not the same competition from the U.S. as there is for highly skilled female volleyball players.

The U.S. legislates that universities spend equal amounts of money on both genders. Because football skews the male share so significantly, women's volleyball programs often have far more full scholarships to offer than men's volleyball programs.

Athletic directors said it's

rare that students just walk into the office seeking to try out for a team -- universities either recruit athletes or athletes find schools by sending video packages and other material while they're still in high school.

"We're not turning away international students," Dufresne said.

Nevertheless, **Canadian Federation of Students** Manitoba representative Bilan Arte said the rule creates a perception of exclusion that may sour foreign students from staying here after graduation. There could be interna-

tional students arriving with varsity skills, she said.

"It's important for us to see equal access for students. We would generally disapprove of any policy that would exclude," Arte said.

Nationality is not an issue in most sports, Dufresne said, although Paddock said the CIS is looking at quotas in soccer.

In football, said Dufresne, "We can't offer them a full ride," which U.S. colleges can. "We're not going to be able to compete with any NCAA Division I or even Division II schools."

A University of Winnipeg official said the Wesmen have eight international students out of 126 varsity athletes.

"As a publicly funded institution with deep roots in Manitoba, our top priority is to attract and develop local, provincial and Canadian talent within the Wesmen family so our athletes may be competitive at home and on the international stage," said an official, who pointed out the CIS limits are in line with the percentage of international students in Canadian universities.

# Postmedia Breaking News

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June 25, 2013 Tuesday

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## OECD education report: Canada ranks first for higher education but falls behind for public funding

Canada continues to top the list of most educated countries in the world but it is falling short when it comes to public funding for post-secondary institutions, according to a report from the Organisation for Economic Co-operation and Development.

The Organisation for Economic Co-operation and Development's (OECD) annual report, "Education at a Glance 2013," ranks Canadians as the most educated of 34 OECD countries, with 51 per cent of the population having completed university-, college- or polytechnic-level education. But Canada trails the non-OECD Russian Federation, which reported a 53 per cent rate of tertiary education in 2012.

Canadians with university-level education are also less likely to be unemployed, the report found. Both men and women with bachelor's degrees or higher experience had a five per cent rate of unemployment, compared with nearly seven per cent for high school and college

graduates in 2011. Canadians without a diploma experienced unemployment rates of around 12 per cent.

Some statistics in the report reflected data collected earlier than 2012, depending upon when they were made available by participating countries.

The report comes out just one day before Statistics Canada is set to release the second phase of its National Household Survey, with a special section analyzing education in the country over the past five years.

Despite high levels of education, the statistics also show that Canada is falling behind other OECD countries when it comes to funding education, and it is university students who get the smallest slice of the pie. While the average OECD country contributes 68 per cent of the cost for post-secondary education, Canada's provinces, on average, only take on 57 per cent of the cost, meaning that an increasing proportion of the cost falls on

students. Canadian students pay some of the highest tuition fees of all OECD countries with average fees of \$4,288 US per year for a bachelor's degree program. The United States, the U.K., Ireland, Japan and Chile have higher tuition for public post-secondary institutions.

David Robinson, associate executive director with the Canadian Association of University Teachers, says he is not surprised that Canada has a high rate of citizens with university degrees despite less funding.

"What we are seeing is that participation rates have remained quite high and have actually increased."

But that comes with a price, he says. "Almost everyone has to take on a loan now to get a university degree."

Jessica McCormick, chair of the **Canadian Federation of Students**, said that enrolment in university hasn't been curbed because a bachelor's degree

is increasingly becoming a requirement to enter the labour market.

"The enrolment is high because people need to get that education in order to participate in the economy and make a living," said McCormick. She added that students are willing to take on more debt in Canada because without a degree they are less likely to find employment.

Peter Cowley, Fraser Institute director of school performance studies, cautions against analyzing Canada's education system because it is the provinces, and not the federal government, that are responsible for funding education. As a result, he says, inter-provincial variations can be missed.

Quebec, Manitoba and Newfoundland and Labrador students, for instance, pay far lower tuition fees than their cohorts in the seven other provinces; their tuition rates rank be-

low the tuition fees in many OECD countries.

Meanwhile, the report found that school teachers' salaries are well above the average of other countries, particularly for teachers with more than 10 years of experience in their profession. Regardless of the level of education they teach, Canadian teachers earn, on average, around \$56,000 per year. The average salary in other OECD countries fall anywhere between \$36,000 to \$41,700, tending to increase the higher the level of instruction. After 10 years of experience, Canada pays among the highest salaries to pre-primary, primary, and secondary educators, well above the OECD average salaries.

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Top 10 countries by percentage of population (aged 25-64) with university-, college- or polytechnic-level education

1. Canada: 51 per cent\*
2. Israel, Japan: 46 per cent
3. United States: 42 per cent
4. Korea: 40 per cent
5. Finland, New Zealand, United Kingdom: 39 per cent
6. Australia, Ireland, Norway: 38 per cent
7. Estonia, Luxembourg: 37 per cent
8. Belgium, Sweden, Switzerland: 35 per cent
9. Iceland, Denmark: 34 per cent
10. Netherlands, Spain: 32 per cent\*\*

\*The Russian Federation ranks above Canada at 53 per cent although it is not an OECD country.

\*\*The average OECD ranking is 32 per cent.

## **We're No. 1 in higher education, report says Post-secondary funding lags, however**

Fiona Buchanan,  
For Postmedia News

Canada continues to top the list of most educated countries in the world, but it is falling short when it comes to public funding for post-secondary institutions, according to a report from the Organization for Economic Cooperation and Development.

The group's annual report, *Education at a Glance 2013*, ranks Canadians as the most educated of 34 OECD countries, with 51 per cent of the population having completed university-, college- or polytechnic-level education. But Canada trails the non-OECD Russian Federation, which reported a 53 per cent rate of tertiary education in 2012.

Canadians with university-level education are also less likely to be unemployed, the report found. Both men and women with bachelor's degrees or higher had a five per cent rate of unemployment, compared with nearly seven per cent for high

school and college graduates in 2011. Canadians without a diploma experienced unemployment rates of around 12 per cent.

Some statistics in the report reflected data collected earlier than 2012, depending upon when they were made available by participating countries. The report comes just one day before Statistics Canada is set to release the second phase of its National Household Survey, with a special section analyzing education in the country over the past five years.

Despite high levels of education, the statistics also show that Canada is falling behind other OECD countries when it comes to funding education, and it is university students who get the smallest slice of the pie. While the average OECD country contributes 68 per cent of the cost for post-secondary education, Canada's provinces, on average, take on only 57 per cent of the cost, meaning that an increasing pro-

portion of the cost falls on students. Canadian students pay some of the highest tuition fees of all OECD countries, with average fees of \$4,288 US per year for a bachelor's degree program. The United States, the U.K., Ireland, Japan and Chile have higher tuition for public post-secondary institutions.

David Robinson, associate executive director with the Canadian Association of University Teachers, says he is not surprised that Canada has a high rate of citizens with university degrees despite less funding. "What we are seeing is that participation rates have remained quite high and have actually increased."

But that comes with a price, he says. "Almost everyone has to take on a loan now to get a university degree."

Jessica McCormick, chair of the **Canadian Federation of Students**, said students are willing to take on more debt in Canada

because without a degree they are less likely to find employment.

#### OECD POST-SECONDARY EDUCATION RANKINGS

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# Edmonton Journal

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June 25, 2013 Tuesday Final Edition

NEWS; Pg. A11

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## Canada leads in higher education But public funding falls short, new OECD report concludes

Fiona Buchanan,  
For Postmedia News

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But that comes with a price, he says. "Almost everyone has to take on a loan now to get a university degree."

Jessica McCormick, chair of the **Canadian Federation of Students**, says enrolment in university hasn't been curbed because a bachelor's degree is increasingly becoming a requirement to enter the labour market.

"The enrolment is high because people need to get that education to participate in the economy and make a living," said McCormick, noting students are willing to take on more debt in Canada because without a degree they're less likely to find employment.

Peter Cowley, Fraser Institute director of school performance studies, cautions against analyzing Canada's education system because it's the provinces, not the federal government, that fund education.



# The Calgary Herald

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June 25, 2013 Tuesday Final Edition

NEWS; Pg. A20

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## Report finds Canada first in education

Fiona Buchanan,  
For Postmedia News

Canada continues to top the list of most educated countries in the world but it is falling short when it comes to public funding for postsecondary institutions, according to a report from the Organization for Economic Co-operation and Development.

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of the **Canadian Federation of Students**, said that enrolment in university hasn't been curbed because a bachelor's degree is increasingly becoming a requirement to enter the labour market.

"The enrolment is high because people need to get that education to participate in the economy and make a living," said McCormick.

She added that students are willing to take on more debt in Canada because without a degree they are

less likely to find employment.

Peter Cowley, Fraser Institute director of school performance studies, cautions against analyzing Canada's education system because it is the provinces, and not the federal government, that are responsible for funding education.

As a result, he says, inter-provincial variations can be missed.

Quebec, Manitoba, and Newfoundland and Labra-

dor students, for instance, pay far lower tuition fees than their cohorts in the seven other provinces; their tuition rates rank below the tuition fees in many OECD countries.

GRAPHIC: Postmedia News, Files; The OECD's annual report ranks Canadians as the most educated of 34 OECD countries, with 51 per cent of the population having completed some form of post-secondary education.

# Canadian Government News

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July 2, 2013 Tuesday

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## Remarks from Barbara Byers to the Newfoundland and Labrador New Democratic Party Convention

Ottawa

Office of Canadian Labour Congress has issued the following news release:

Sisters and Brothers, I am pleased to bring you greetings on behalf of the 3.3 million workers who are members of the Canadian Labour Congress.

I am always glad to be back to visit Newfoundland and Labrador and reconnect with your dynamic leader Lorraine Michael and your hard working NDP MHA caucus and NDP MPs.

Newfoundland is a place where you are always among friends, no matter where you come from.

That's definitely not always the case in Ottawa!

The only thing colder than the damp, cold weather in our nation's capital is Stephen Harper's smile and his heart!

But one thing is very clear - NDP leader Thomas Mulcair and his caucus are turning up the heat on the Conservatives!

And rightly so - the Harper government has been arrogant since the moment it was elected in 2006 and once it secured a majority in Parliament last year.

From attacks on the democratic rights of workers to collective bargaining to encouraging the takeover of key natural resource companies like Nexen by a Chinese state-owned company, to cutting needed public services, to intimidation tactics against

unions, scientists and environmentalists - this is a government committed to abusing democracy and abusing its power!

So I say, thank goodness there is a strong, dedicated and progressive NDP caucus in Ottawa under Tom Mulcair's leadership to hold them to account!

Today I've been asked to talk to you about a subject that is important to both myself and the NDP.

And to do it in TED Talk style.

That kind of scared me a little - first because I didn't know what a TED Talk actually is.

And even more scared when I discovered that Steve Jobs, Bill Clinton, Bill Gates, Jane Goodall and Jane Fonda have all given TED Talks.

But once I thought about it, I was excited - because my topic was easy to choose: Retirement security.

Retirement security is one of the most important social policy questions of our time.

It affects every person in our country, sooner or later.

But most Canadians - sadly - don't have retirement security.

Both the Canadian Labour Congress and the New Democratic Party are deeply committed to make improvements that ensure every senior can retire with dignity and security.

It is our collective responsibility to win retirement security for future generations, just as previous generations fought for our Canada pension Plan, for our Medicare, for our employment insurance and for our right to join a union.

The CLC has proposed positive, affordable, do-able changes to the Canada Pension Plan that would achieve the goal of retirement security for all - and in a very short period of time.

And our goal of expanding the Canada Pension Plan has been applauded by the Canadian Association of Retired Persons, by the **Canadian Federation of Students** and by the Federation of Canadian Municipalities.

An expanded CPP is also supported by most provincial governments - especially the NDP governments of Darrell Dexter in Nova Scotia and of Greg Selinger in Manitoba.

And of course, an expanded CPP is supported by Thomas Mulcair and the federal NDP.

So what's the problem?

You guessed it - Prime Minister Stephen Harper and his strongest supporters - the big banks and finance companies who profit from private, individual, retirement plans.

But thanks to Mr. Harper, we have a very simple choice to make on retirement security - a stark choice.

Canada either moves forward to

a more progressive and enhanced CPP - or we go backwards.

Mr. Harper's option is clear; work an extra two years - until you are 67- to collect Old Age Security.

Or perhaps even work until you just drop dead in your job!

And Mr. Harper also wants us to put all our faith into private sector solutions.

That means investing our hard-earned money into Registered Retirement Savings Plans and into his new Pooled Registered Pension Plans.

In other words, we are expected to put our retirement security in the hands of in the stock market.... and the big banks. Anyone here remember 2008? Anyone have RRSPs that crashed? One of my RRSPs lost 40% between July and December and it is still not back to the level it was in July 2008!

And we are expected to put our future in the hands of mutual fund companies that have the dubious distinction of charging some of the highest management fees in the world.

That's great business for banks, but very risky business for the rest of us.

We've done the math on investment management fees.

After Convention I want you to go to the CLC website and search for "retirement security, management fees". You will find a very interesting exercise there that shows you what management fees mean for your investments and therefore your retirement security.

On the website you will have the chance to see what would happen if you had \$10,000 and the cost to you for investment fees at various levels.

Many management fees are around 2.5%. That doesn't sound too high does it? Well, watch this ....

Let's take your \$10,000 and invest it in a mutual fund that has a 2.5% management fee. And let's say you invested at age 20 and you leave it there for 45 years. And during that 45 years you receive on average a 5% return compounded annually; some years good and some years not so good, but on average 5%.

Well, after the first year your \$10,000 will have grown to \$10,237.50. Not bad; you made \$237.50. However, your fund manager will have made \$262.50; more than your money made for you.

And you can follow your investment every year to see how much money your money is making for you and how much money your investment manager is making.

Guess what your \$10,000 will provide for you at the end of 45 years? Your investment will have grown to \$29,493.18.

However, your investment manager will have made \$60,356.90 from your money!

Now does that sound like a good deal for you?

By the way, you can do a comparison with an investment management rate of 0.5% like the Canada Pension Plan has. At the end of that first year your \$10,000 will have grown to \$10,447.50 and your investment manager will have made \$52.50.

And at the end of 45 years your \$10,000 will have grown to \$72,066.60 for you and \$17,783.48 for your investment manager.

Now do you really want Harper's plan of a better deal for banks with RRSPs and PRPPs or do

you want a better deal for you and your retirement security?

If you take \$10,000 today and invest it in a mutual fund that has a 2.5 per cent annual management fee and your investment returns 5% a year, after 45 years you will have turned over almost \$70,000 to the banks - and your investment would have grown to just \$30,000!

Fortunately, the Canadian Labour Congress has given our country another option - and a much better strategy that will work for everyone.

Here's what we say:

Improve the Canada Pension Plan over the next few years to double the retirement benefits for all Canadians.

Make the CPP work the way it should - so that no Canadian lives in fear - fear of what should be their golden years.

But Mr. Harper would have you believe the choice is either his way....or no way.

That's the choice between the wrong way .....and the correct way - our way.

Consider this - in 2009, 9.6 million employees, that's 61.5 per cent of all paid workers in Canada, had no workplace pension plan coverage at all.

If you factor in the self-employed, there were 12.4 million Canadians in the labour force with no pension plan coverage.

That helps explain why we currently have 1.6 million seniors living in poverty or on the edge of poverty.

Isn't that disgusting?

But the Conservatives have only offered yet another private sector solution to increase retirement income - their Pooled Reg-

istered Pension Plans or PRPPs.

PRPPs are just a variation of the failed concept of Registered Retirement Savings Plans, which less than one-third of Canadians participate in.

Meanwhile, increasing the Old Age Security threshold age to 67 is an economic disaster in the making for the provinces and territories.

The federal government will download the cost of supporting seniors - who will need an additional 2 years of provincial social assistance - before qualifying for OAS at the age of 67.

This will cost the provinces an estimated half a billion dollars each year.

Briefly, the Canadian Labour Congress plan is the positive alternative.

And Canadians see it as a great idea.

An Environics poll found that 76 per cent of Canadians support increasing CPP benefits, while an Ipsos-Reid poll earlier this year showed 74 per cent of Canadians oppose raising the OAS eligibility age to 67.

The reasons to expand the CPP are obvious.

Phasing in a small premium increase over 7 years would result in a doubling of maximum benefits for tomorrow's seniors.

It would raise the basic pension

floor for young people entering the workforce today from a poverty level of \$12,000 a year to a far more liveable \$24,000 when they retire.

What's more, the Canada Pension Plan is universal, it's portable - it goes with you, not your job - and it covers 93% of workers.

The CPP is also safe, secure, indexed to inflation and its management costs are lower than the exorbitant rates charged by private financial institutions.

It's an affordable way to save for a basic pension - and it doesn't syphon off your hard earned money into the pockets of the financial industry in the form of management fees.

It not only meets the needs of workers who don't have a pension plan or RRSPs but it also provides a better retirement base for those with pensions.

If the CLC's plan were fully implemented, over just one generation it would eliminate the need for nearly \$30 billion taxpayer dollars to support the Guaranteed Income Supplement.

So - given that this all makes good common sense, guess what?

Federal Conservative Finance Minister Jim Flaherty - who initially supported an expanded CPP - changed his mind.

The big banks got to Flaherty

and some provinces - just when we were close to a breakthrough.

But their strong opposition only means one thing - we are on the right track!

And that's why I believe the New Democratic Party will play a critical role on retirement security.

It's up to the NDP in Parliament and in the provinces to demand that CPP expansion be implemented.

And think about this - it's no accident that Medicare was pioneered by the CCF government of Tommy Douglas in Saskatchewan.

It's no accident that most of our significant social programs were won when labour joined with progressive politicians in the CCF and then the NDP to force positive change.

It didn't come easily, either.

We didn't win Medicare without a fight .....and we can't get a better Canada Pension Plan without one either.

So remember - all of us in labour and in the NDP have a big, big job to do before we can retire!

Thank you for listening and thank you for warmly including me in your convention!

For further information please visit:  
<http://www.canadianlabour.ca>

# Winnipeg Free Press

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July 2, 2013 Tuesday

CITY; Pg. B.3

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## Province offloading costs, students fear

Martin, Nick

U of W levies \$5-per-credit-hour IT fee

Students fear a hefty new information technology fee at the University of Winnipeg is just the start of the province's offloading of operating costs onto students.

The U of W passed a balanced budget last week that includes a \$5-per-credit-hour IT fee for students, who can take up to 30 credit hours a year.

The province had to sign-off on the fee, which will be in effect for the next five years.

That money should have come from the university's operating budget and there should have been provincial grants to cover it, said U of W Students' Association president Megan Fultz.

"It's unfortunate this kind of fee had to be put in place for students," she said. "It's an operating cost -- an update of the IT system is a standard procedure."

Fultz predicted there will be more such fees ahead for other services.

"I anticipate there will be further upgrades needed -- we hope students don't have to shoulder that."

An aide to Advanced Education Minister Erin Selby said ancillary fees are covered under last year's Protecting Affordability for University Students Act.

"The act does two important things to protect students. First, it legislates freezing tuition at the rate of inflation. Second, it puts in place first-time controls on back-door tuition increases through ancillary fees. Universities must now provide a business case demonstrating that new fees are reasonable and justifiable and that they reflect the true cost of providing the material or service," said Selby's aide.

"The IT they have at U of W needs upgrading," and it's a service students really care about, said Bilan Arte, Manitoba representative for the **Canadian**

**Federation of Students.**

"Ideally, we don't want to see that being billed directly to students.

"Technology has become such an important part of learning. The question is, who should pay for it?" said Arte, arguing the province and universities should be paying those costs through operating grants.

"I suspect there might be more in the coming years," Arte said.

Fultz said student leaders are unsure how the proposed student transit U-pass will be handled if city council eventually approves it, but that could produce another new ancillary fee.

A spokeswoman for U of W president Lloyd Axworthy said the university met all the provincial requirements, and pointed out other universities already charge students an IT fee.

University of Manitoba officials said the U of M has not requested any new ancillary fees. Officials

with Brandon University could not be reached.

#### Ancillary fees return

ANCILLARY fees are extensive fees levied on students for libraries, student services, gym memberships and a wide range of other services and activities.

In 2005, universities tried to do an end run around the province's tuition freeze by jacking up ancil-

lary fees that would have cost students with a maximum course load \$465 at the University of Manitoba, \$412.50 at Brandon University and \$385 at the University of Winnipeg.

Diane McGifford, then minister of advanced education, killed the ancillary fee increases but added \$8.95 million to the universities' operating grants to cover off the money the fees would have raised.

In 2009, the province lifted the tuition freeze but capped increases and told schools any new ancillary fees would be clawed back from the maximum tuition increase.

Last year, new legislation allowed universities to present a business case to the council on post-secondary education to justify new ancillary fees.

# Postmedia Breaking News

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July 24, 2013 Wednesday

ONLINE

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## New blood donation rules take effect in Canada

By Megan Dolski,  
The Canadian Press

MONTREAL - A new blood-donation policy came into effect across Canada on Monday, officially nixing the lifelong ban that prevented men who have had sex with men from giving blood.

Canadian Blood Services and HEMA-Quebec - which oversee Canada's blood system - are now allowing men to donate blood if they have not had homosexual sex in the last five years.

The five-year rule is non-negotiable, even if a potential donor has had their blood screened and is perfectly healthy.

"We can't make exceptions," said Marc Plante, a CBS spokesperson.

"Those policies are there for safety reasons, and unfortunately we can't pick and choose, as much as we'd love to. We can't."

The new policy comes two decades after Canada's tainted-blood scandal.

Transfusions infected over 30,000 Canadians with Hepatitis C or HIV, sparking an inquiry in 1993 that ultimately led to the Red Cross being stripped of its control of the blood system.

The rules in effect from the 1980s until now excluded a man from giving blood, for the rest of his life, if he had ever had sex with another man since 1977 - cited as the date HIV began

spreading in developed countries.

While Health Canada approved the latest policy change in late May, there has been a delay in its implementation to allow suppliers of blood products enough time to update their means of determining donor eligibility, and to train employees.

Neither CBS or HEMA-Quebec have any sort of awareness campaign planned to notify Canadians of the new policy.

Plante said no such publicity is warranted because the new eligibility criteria is unlikely to lead to many new donors.

The criteria for blood donors varies around the globe.

In Britain and Australia, the deferral period for men who have had sex with a man is one year.

In the United States, however, men who have had sex with a man are prohibited from ever giving blood. The American Red Cross, America's Blood Centres and the AABB have jointly recommended that the ban be softened to a year-long deferral.

In 2010, the three organizations issued a joint statement that reiterated their 2006 position, and referred to the lifelong ban as "medically and scientifically unwarranted."

Policy-makers said the new five-year timeline was because of lingering concerns.

"The five-year period was decided because there were con-

cerns by transfusion recipients, and some experts in the field of transfusion medicine, that the population of men who are having sex with men could be a risk for future unknown pathogens that would emerge, just like, for example, HIV did emerge, and did struck more specifically certain groups," said HEMA-Quebec VP Medical Affairs Marc Germain.

"That was really the basis for the longer period that was applied."

His organization estimates that the likelihood of transmitting HIV through a blood transfusion is extremely low, and will not be affected by the new policy.

It places the probability at one infection in Quebec per 30 million transfusions.

When applying to become potential donors, candidates must sign a legal form declaring that all information disclosed is true.

While the five-year deferral might be one step removed from a full ban, some critics of the new policy don't think it's an adequate upgrade.

A Canadian students' group is among them.

The **Canadian Federation of Students**, which represents over half a million students from over 80 post-secondary institutions across the country, has worked alongside the Canadian AIDS Society and gay-rights group EGALE Canada on its "End the Ban" campaign.

The campaign, launched in



2007, says it wants to raise awareness of, and oppose, the discrimination built into the country's blood donation process.

The CFS says that while the policy might have changed, its stance has not.

CFS Internal Coordinator Brent Farrington says the federation has been working to improve equity in blood donation since 1998.

He notes that a large amount of blood is collected on university and college campuses. While the new policy is a step forward, he says, it isn't enough.

"We still see this as a discriminatory policy that unfairly disadvantages and marginalizes men, who have had sex with men, from donating blood," he said.

"We believe there is a safer system that could exist that doesn't marginalize individuals, and also protects the blood supply."

The AIDS Community Centre in Montreal also remains unsatisfied.

"We'd like to see the donor model based on behaviour - rather than sexual orientation or gender," said Puelo Deir, a spokesman at the centre.

"(The new policy) definitely needs improvement," he said. "This is just a small step in the right direction - but there is still much work to do."

While HEMA-Quebec says it's considered this type of approach, they say it simply isn't feasible.

"The vast majority of experts in the field agree that (a behaviour-based approach) would not be a viable option," Germain said, pointing out that HEMA-Quebec collects upwards of 1,000 blood donations every day.

"We would have to add a considerable number of questions at the time of donor evaluation - which might not be practical," he said.

Germain also pointed to other potential flaws in such a system. He said it would require accurate information received, in some cases, second-hand.

"(A behaviour-based) approach would also mean that information would come not only from the prospective donor, but also the current partners of that donor," Germain said.

For safety reasons, he said, HEMA-Quebec opts to rely solely on first-hand information.

Unlike some other advocacy groups, the Canadian AIDS Society supports the new policy.

"We have been pushing for change from the old, outdated, unscientific lifetime ban," said Douglas Elliott, a lawyer for the society.

"But we actually have been advocating that the initial change should be to a five-year period of celibacy."

Elliott said that while the society's position has not been too popular within the gay community, he thinks it's important to approach such a change slowly.

"More so (than other organizations) we have been willing to live with an interim change," he said.

"We recognize that you have to take baby steps, and the most important thing to do is make change in the first place."

Eventually, Elliott says the society would like to see behaviour-based criteria implemented.

"It's important to get a commitment to ongoing reform, and if we have that, we will be moving towards fewer and fewer restrictions and, before long, asking those behavioural-based questions," he said.

# Winnipeg Free Press

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July 24, 2013 Wednesday

Pg. A.7

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## Gay men eligible to donate blood

Sachgau, Oliver

Change applauded as a positive start

New rules that will let men who have sex with men donate blood under certain provisions, are being called a positive step forward.

New rules came into effect Monday. They allow men to donate blood as long as they haven't had sex with another man in the last five years. The previous rules, which were established in the 1980s, set that period of time as indefinite, meaning those men couldn't donate.

Health Canada approved the changes at the request of Canadian Blood Services.

Mindy Goldman, executive medical director at Canadian Blood Services, said the original rules were created around the time when HIV started spreading in North America.

CBS requested the change because modern medical procedures make screening blood for conditions such as HIV easier, she said.

"There's been tremendous progress in detection of HIV in blood since then, and tremendous progress in our processes," Goldman said.

One of the voices protesting the original policy has been the **Canadian Federation of Students**, which has opposed the policy since the 1990s.

Brent Farrington, internal coordinator for the federation, said they were happy to see the new policy.

"We see it as a positive step forward," Farrington said.

But more needs to be done, Farrington said.

The problem with the current policy is it still singles out men who had sex with men, regardless of how often they had sex or how they did it.

"What that does, it essentially removes an entire group from donating to the blood supply ... based on a stereotype," he said.

Farrington said the federation wants a behaviour-based policy that identifies risky behaviours, such as having multiple sexual partners in a short period of time.

"Under the current system as it exists, two men who have been in a monogamous relationship for 45 years can't give blood, whereas a heterosexual man who has engaged with multiple sexual partners in the last three months is more than welcome to donate to the system," Farrington

said.

Farrington pointed to countries such as Portugal and Italy, both of which have behaviour-based policies, he said.

Goldman said a behaviour-based approach is not useful because it creates questions that could eliminate too many potential donors.

"We could not implement those types of questions without having massive donor loss," she said.

Still, she didn't go as far as saying such a program couldn't exist in the future.

"We feel like this is the first step. This is the first change in the policy since it was introduced in the 1980s," she said.

"It could be that the next step would be a shorter deferral period, such as a one-year deferral. We don't see this as our final destination," she said.

Robert Cushman of Health Canada said the government could approve more changes in a few years after monitoring the change just implemented.

"After a few years they could come forward with additional changes as they judge necessary," Cushman said.

# Ottawa Citizen

August 3, 2013 Saturday Early Edition

REAL DEAL; Pg. L2

## Dollars and sense

### What first-year university students need to know about managing finances

Lisa Evans,  
Ottawa Citizen

Moving away from home and starting your university career is an exciting time, but for many students, enthusiasm can be tempered by the looming threat of student debt. With the cost of university expenses and the average student debt at \$28,000, according to the **Canadian Federation of Students**, a lesson in financial management is more important than ever. Follow these tips to ensure your first year of studies paves the way to a solid financial future.

**1 MAKE A BUDGET** Rob Carrick, author of *How Not to Move Back in With Your Parents*, says a budget is the most important money management tool for first-year students.

"Especially if they're living away from home, most first-year students have no clue what it costs to live on a day-to-day basis so they just make it up as they go along," he says.

Sylvie Bouchard, financial

aid administrator at the University of Ottawa, recommends checking the school's financial services website for cost estimates.

As well, she says to consult with family members and other students for approximate food, entertainment and transportation costs to help you make a more realistic budget.

**2 TRACK SPENDING** Tracking expenses for the first couple of months of school is the best way to see where your money is going and how you may be able to trim your budget.

Bouchard says it's often the smallest purchases that make the largest difference. That coffee and muffin you buy between classes could cost you \$800 by the end of the school year.

**3 AVOID CREDIT CARDS** Come September, credit card companies line university halls tempting students with titillating rewards programs. Carrick advises students to put on blinders as they pass

these booths.

"The time to get a credit card is when you're going to have an income and can pay back what you put on the card immediately," he says.

While Bouchard agrees credit card companies make it easy for students to fall into the debt trap, she advises students who want a card for travel or convenience to pick the one that will offer the best rewards, and take only one.

Although credit cards are often touted as a great way for students to begin building a credit rating, Carrick says students have plenty of time to do this once they're out of school and working.

"A good credit history will be a big help to you as you move forward in life, but I think people are rushing this idea. When you get a job and are starting to earn a reliable salary, (you can) build up a credit rating then," he says.

**4 BUY USED** Avoid paying full price for anything, especially textbooks and furniture.

"Buying a new textbook that you're only going to use for one term? I can't imagine a bigger waste of money," says Carrick.

Shop for gently used furniture online or at discount stores such as Value Village. "This isn't the time to accumulate a lot of (expensive) stuff," he says.

**5 CHECK SCHOLARSHIP DATABASES REGULARLY** Although most

first-year students are aware of entrance scholarships, Bouchard says they often don't think about scholarships after September.

"Scholarships become available throughout the school year," says Bouchard. Some even go unused because students don't know they exist. Browse your school's financial aid page or visit sites such as studentawards.com.

**6 CONSIDER PART-TIME STUDIES** For students worried about accumulat-

ing debt to study, Carrick advises considering taking part-time courses while working.

"It may take you an extra year or two to graduate, but so what?" he says. "You will borrow less and you will need less money if you pay your way as you go."

**GRAPHIC:** / Setting a budget is the student's most important tool for managing money, says Rob Carrick, author of *How Not to Move Back in With Your Parents*

# Postmedia Breaking News

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August 6, 2013 Tuesday

ONLINE

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## Dollars and sense

OTTAWA - Moving away from home and starting your university career is an exciting time, but for many students, enthusiasm can be tempered by the looming threat of student debt.

With the cost of university expenses and the average student debt at \$28,000, according to the **Canadian Federation of Students**, a lesson in financial management is more important than ever. Follow these tips to ensure your first year of studies paves the way to a solid financial future.

### 1. Make a budget

Rob Carrick, author of *How Not to Move Back in With Your Parents*, says a budget is the most important money management tool for first-year students.

"Especially if they're living away from home, most first-year students have no clue what it costs to live on a day-to-day basis so they just make it up as they go along," he says.

Sylvie Bouchard, financial aid administrator at the University of Ottawa, recommends checking the school's financial services website for cost estimates and consulting with family members and other students for approximate food, entertainment and transportation costs to help you make a more realistic budget.

### 2. Track spending

Tracking expenses for the first couple of months of school is the best way to see where your

money is going and how you may be able to trim your budget. Bouchard says it's often the smallest purchases that make the largest difference. That coffee and muffin you buy between classes could cost you \$800 by the end of the school year.

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Come September, credit card companies line university halls tempting students with titillating rewards programs. Carrick advises students to put on blinders as they pass these booths.

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Shop for gently used furniture online or at discount stores such as Value Village. "This isn't the time to accumulate a lot of (expensive) stuff," he says.

### 5. Check scholarship databases regularly

Although most first-year students are aware of entrance scholarships, Bouchard says they often don't think about scholarships after September.

"Scholarships become available throughout the school year," says Bouchard. Some even go unused because students don't know they exist. Browse your school's financial aid page or visit sites such as [studentawards.com](http://studentawards.com).

### 6. Consider part-time studies

For students worried about accumulating debt to study, Carrick advises considering taking part-time courses while working.

"It may take you an extra year or two to graduate, but so what," he says. "You will borrow less and you will need less money if you pay your way as you go."

# The Globe and Mail

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August 6, 2013 Tuesday

PERSONAL FINANCE; Pg. B8

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## **Paying for tuition? Start saving now** **When investing for post-secondary education, it's best to start as early as possible and let the compound interest roll in**

BRENDA BOUW,  
Special to  
The Globe and Mail

With four kids to put through post-secondary school over the next decade, Don Zad-ravec and his wife Mary Stambulic have spent a lot of time thinking about how to pay for it.

Ever since their first child was born in 1995, followed by the second child two years later and a set of twins three years after that, the Victoria couple have socked away money in Registered Education Savings Plans (RESPs) and hired a financial planner to help keep them on track.

Their goal has been to put away about \$40,000 a child, and hope for good returns on their investments. Mr. Zad-ravec realizes that might not be enough given the escalating costs of university tuition across Canada, which has grown more than threefold since the early 1990s.

It's an ongoing debate for parents: How much should they contribute to the cost of their children's post-secondary education? It's a particularly hot topic today as parents feel increasingly re-

sponsible for their kids' career paths, coupled with the difficulty many young people are having today finding jobs to help pay for school.

"I don't think you can expect a 17- or 18-year-old kid to step up to the plate and fully fund their education. I don't think it's realistic in today's economy that kids can do that," said Mr. Zad-ravec.

For parents with children entering university today, the cost of a four-year degree can run upwards of \$60,000, including tuition, boarding, books and other fees. And those expenses are rising every year.

On average across Canada, undergraduate students paid \$5,581 in tuition fees alone in 2012-13, a 5-per-cent increase compared with \$5,313 a year earlier, according to Statistics Canada. That followed a 4.3-per-cent increase the year before. Compare that to inflation, which rose 1.3 per cent between July, 2011, and July, 2012.

Longer term, inflation has grown by an annual average of 1.9 per cent between 2002 and 2012, while tuition fees increased by an annual aver-

age of 4.2 per cent over the same period, Statscan says. That compares with the average after-tax income for two-parent families with children, which Statscan says increased at an annual average of 2.2 per cent between 2001 and 2011 (2012 not been released yet) while annual average tuition fees rose 3.7 per cent over that same period.

At the rate education costs are rising, parents having babies today can expect to pay well beyond \$100,000 a child once they turn 18, including tuition, housing and other fees. That's just undergraduate fees, and doesn't include costs for kids who may wish to attend graduate or medical school.

It's enough to make any parent wonder why they had kids in the first place.

Mr. Zad-ravec and his wife see it a different way - as investment in their children. It's also one they expect the kids to contribute to.

"You don't want your kids to treat you like an ATM. You want them to have some skin in the game," said Mr. Zad-ravec. "Our approach is that

we're prepared to give a helping hand, but we're not prepared to give a handout."

What Mr. Zadavec and his wife have also wanted to avoid is having their kids stuck with a mountain of student debt, particularly if they can't find well-paying jobs when they graduate. A recent **Canadian Federation of Students** survey shows post-secondary students graduate with an average student debt of \$27,000.

"I'd rather help them at the front end as opposed to ending up in a bailout situation," Mr. Zadavec said.

A recent Bank of Montreal survey shows 83 per cent of Canadian parents expect to pay for their kid's post-secondary education, and 44 per cent expect their child to also pitch in.

Chris Buttigieg, senior manager at the BMO Wealth Institute and co-author of the study, said one of the key mistakes parents make is not saving early enough, which means they can lose out on compounding returns on their investments.

He cites the example of a parent who contributes \$2,500 per year for 12 years, for a total of \$30,000. Assum-

ing a 5-per-cent return on investment each year, that money will grow to \$55,992. That compares to a parent who saves \$5,000 per month over six years - the same total of \$30,000 - but would see a smaller return of \$35,391, based on the same 5-per-cent annual return rate.

"The longer the time the investments are sitting there, the better," said Toronto-based financial planner Barbara Garbens. "It's tough to play catch-up."

Ms. Garbens also recommends parents take all of the birthday money and other funds kids may receive over the years and throw it into the education fund, along with any other unexpected windfalls, big or small.

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## COMPOUNDING INTEREST

The example

Parents have just had a child and plan to send her to the University of British Columbia at age 18, in 2031.

What it would cost

Tuition only: \$44,338 (cost based on 2013 tuition of \$5,154, indexed at 4-per-cent increase each year over 18

years)

Tuition and housing: \$101,545 (cost based on 2013 room and board, indexed at 4-per-cent increase each year over 18 years)

What needs to be saved

Tuition only: Based on a 6-per-cent annual return on investment, BMO's Chris Buttigieg said the parents in this case would have to save \$20,758, or about \$124 a month (in today's dollars).

Tuition and housing: Based on a 6-per-cent annual return on investment, parents would need to save \$47,481 or \$283 a month (in today's dollars).

*Source: BMO Education Savings Calculator (example based on sending a child to UBC)*

CORRECTION-DATE:  
August 08, 2013

CORRECTION: A story in Monday's Report on Business incorrectly said an investment of \$5,000 a month for six years, growing at 5 per cent a year, would result in \$35,391. In fact, the calculation is based on an investment of \$5,000 per year, not per month.

# Postmedia Breaking News

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August 14, 2013 Wednesday

ONLINE

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## Sleepless nights over student debt

B.C. students carry more debt than others in Canada - and that affects career and family choices  
Don Cayo: Better funding would help young people contribute sooner

Yasamin Alami is only 22 and on track for a career in accounting, but she's having sleepless nights.

She knows she'll be starting her life weighted with debt that is ticking upward

as interest accrues.

The stress of racking up \$28,000 in student loans, with more to come, is taking a toll.

"I don't see moving out of home until I'm at least 30 because I'll be trying to pay it off."

Getting married, having children, buying a home will probably have to wait.

Still, Alami, whose university-educated parents immigrated from Iran and had to start over in low-paying jobs, considers herself lucky.

"I think it's worth the cost in the long run."

Alami's not alone. According to BMO's Annual Student Survey, 86 per cent of students in Canada expect to graduate with debt and 21 per cent expect to graduate with more than \$40,000 in debt.

B.C. students expect to graduate with more debt than students in any other province, with Quebec students carrying a mean debt upon graduation of just \$13,180 compared to students in B.C. who will be loaded with \$34,886 apiece. (Quebec's tuition fees are much less than those in B.C.) B.C. students carry a heavier debt load for two major reasons, said Michael Olson, former national treasurer of the **Canadian Federation of Students**. In 2004, the B.C. government eliminated non-repayable options such as grants and B.C. students are charged the highest interest rates on student loans in Canada. B.C. charges prime plus 2.5 per cent, said Olson. Newfoundland and Labrador has no interest on its student loans and other regions in Canada range up to two per cent.

"There are long-term repercussions of entering the workforce with this debt," said Olson, "including the inability to fully participate in the economy through starting families and buying homes."

Olson said recent graduates often can't work in their field of choice because it may not pay enough to help them repay the loans.

"Lawyers can't go into not-forprofit work, doctors are resisting going into general practice, and we are seeing the same in other sectors," said Olson.

Alami points out that entry-level salaries in her field are capped at \$38,000 and she will have additional education costs as she works through learning modules to achieve her final professional designations. Repaying loans won't be easy, at least for the first few years.

To make ends meet, Alami lives at home, doesn't eat out or go clubbing, and relies heavily on "noodles and Clif bars at the end of the month."



The BMO study also found that for most students, paying for school is a bigger source of stress than their grades, their personal relationships and concerns about finding a job upon graduation.

Students overall are relying less on parents and more on loans, their own savings, employment income and other sources. Overall, 58 per cent of students will be relying on their own money from a combination of sources for their education. And 73 per cent are working while attending school, up from 67 per cent in 2012.

Elisa Kharrazi, a third-year medical student at UBC finished her undergraduate neuroscience degree with no debt - and no help from her family.

"I financed my entire undergraduate degree by working," said Kharrazi.

Kharrazi made it work by taking an extra year to finish. She taught swimming, worked as a lifeguard and lived the "typical student lifestyle ... I was on a tight

budget."

But she expects it will take at least five years to pay off the \$100,000 in debt she anticipates to cover the costs of getting through medical school. "In medical school, you don't have the time to work," she said.

Kharrazi said she feels lucky she got into medical school. She knows she will have a job upon graduation.

"I had a lot of friends in the science program that were quite stressed about how they were going to pay off their loans after graduating with a science degree."

Alex Gula, a third-year human kinetics student at UBC-Okanagan, is also financing his own education through a combination of student loans and part-time jobs.

Gula said he expects to have around \$50,000 in debt by the time he graduates.

The enterprising 20-year-old works three jobs to

supplement his student loans. He teaches rock climbing, mountainguides on weekends and puts in hours in the student union office.

But Gula isn't going to worry about the debt for the moment.

"Some of my roommates are very stressed and it's taking a toll on their lifestyle and health," said Gula. "But I guess I'm kind of weird. I'm not going to worry about it until I've graduated."

He plans on doing a post-graduate degree in nursing or physiology, which will potentially add to his debt, but help him secure a job.

He anticipates monthly payments of \$2,200 a month on the loans once his post-graduation grace period expires. For the moment, he's not going to worry about it.

"I just try to enjoy what's happening in the moment," said Gula. "I have enough for the essentials, like beer."

## Curb university costs by stemming debt

Keeping student debt at bay is not an easy task, but here are some tips how

Next year, Katie Jones\* will graduate with \$50,000 in student debt.

The 26-year-old student exhausted her savings while pursuing her undergraduate degree. With no other choice - like 60 per cent of her fellow students - she applied for student loans.

Jones doesn't take her growing debt lightly.

"I'm now doing a master's in public policy at the University of Toronto. It is a two-year degree and costs \$16,000 in tuition per year, which is a lot of money," she says.

A blend of private and public loans covers half of her annual tuition. To fund the rest, she applies for grants and scholarships.

Her loans do not cover rent, transportation, food and other necessities.

"Last year, I worked all summer and two months into the fall. I saved up enough to cover my rent for the entire school year. But I was exhausted, so I left at the end of October," she says.

"This year, I'm working for another company. I'm going to stay on this fall and work only eight hours a week, which is more manageable. And that should cover my rent," she says.

"I just don't know how some people spend \$900-plus on rent every month. That's just insane

to me," she says, adding she pays only \$500 per month.

Jones says she would "be screwed without the money I receive from my father. It covers all basic living costs and makes all the difference in the world," she says. Jones wants to pay off her debts as soon as possible.

"I'd like to have them gone and paid off as fast as possible so I don't have to worry about them accumulating interest anymore," she says.

"I would love to pay off my line of credit through grants this year if I could.

"That way, I won't have as much debt when I graduate," she says, adding she received \$8,000 in scholarships last year, but only \$2,000 so far this year.

When it comes to funding an education, students need to become increasingly resourceful.

Full-time students in undergraduate programs paid 5 per cent more in tuition fees this past academic year than they did the previous year, says Statistics Canada. This follows a 4.3 per cent increase from the year prior (2011-12).

Tuition fees rose in all but one province, Newfoundland and Labrador, where they remain the lowest in the country at \$2,649 annually.

Ontarians pay the most. A student who pursues an under-

graduate degree in this province is expected to pay \$7,180 in tuition costs annually.

That does not include the cost of books, supplies, student fees, compulsory fees, transportation, residence (if required), meal plan/food and other living expenses.

These costs can break a student's budget. The **Canadian Federation of Students** (CFS), an organization representing more than half a million students nationally, says a student who takes on a loan in the province of Ontario will graduate with about \$37,000 in debt.

Alastair Woods, CFS's Ontario representative, says a person can't fully contribute to society if their paycheques are spent before they're received.

"Debt makes it difficult for students to start their lives after graduation," he says.

"It's smarter for the whole economy if student debt is reduced. Students will then have more opportunity to invest in a house, maybe buy a car, or even start a business," he says.

"Now, students are finding it very difficult to do that once they graduate," he adds.

It's fair to assume tuition costs will continue their upward trend.

There are myriad options students can use to pay for their education.

First and foremost, students are encouraged to seek out scholarships, grants and bursaries before they turn to borrowing funds.

It's up to the student to know the options.

A good place to start is online. Scholarships Canada or Student Awards are two helpful websites for students seeking financing.

Students can also seek guidance from the university in which they are enrolled.

Once a student has determined what funding is available, the next step is to tally all the costs. This will help determine how much money is needed for the entire school year.

If the bank of mom and dad is not an option, a student may want to take a gap year to save as much money as possible. Or, a student may choose to work throughout the school year.

A student can apply for a loan once he's exhausted all other options.

There are two types of loans that can work in conjunction with one another: government loans and private loans from financial institutions.

Many students who have received government loans may find they still require funding. In such cases, they may choose to arrange a line of credit with their bank.

It's important to note, a student line of credit differs from a credit card. Generally, a student line of credit allows a student to borrow a large sum of money at a low

interest rate.

Students are considered higher-risk borrowers than other, more established borrowers. Consequently, the interest rate on a student credit card will likely be high, upwards of 21 per cent. Laurie Campbell, CEO of Credit Canada Debt Solutions, says students must recognize the costs associated with credit cards, especially if they don't pay off their monthly balance by the due date.

"I see students who have graduated from university or college and they have this big student loan debt, which is fair enough. You have to finance your education somehow," she says. "But then they have this massive credit card debt, which could have been avoided."

"A credit card looks awfully appealing when you're running out of money. But your goal really should be to graduate with as little as debt as possible," she says.

\* Name changed upon request

Student loans compared

If you're a full-time student and you're going to get a loan, know your options to make the best choice for your needs.

How do they work?

A government-sponsored student loan in Ontario is provincially (40 per cent) and federally (60 per cent) funded. A student must demonstrate financial need; a parent's income may be a factor.

A line of credit is a revolving loan offered by a financial institution. You must apply to qualify. In

some cases, a parent or guardian may have to co-sign the loan. This person will be responsible for the full amount of the loan if you default.

Which is more flexible?

A government loan will offer a fixed loan amount. You will not need to repay your loan (principal and interest) while you are in school. Generally, you can delay payments for six months, or up to 30 months depending on your situation.

A line of credit allows you to borrow the amount you need. In many cases, but certainly not all, you will be required to pay the interest on your loan monthly while you are in school. You will begin repaying the principal plus interest six months to one year after graduation.

What will I pay in interest?

You will be charged interest no matter which option you choose.

Government loans charge interest separately.

Provincially, you will be charged the prime interest rate plus 1 per cent. Federally, you will be charged the prime interest rate plus 2.5 per cent. You may also choose to lock in your rate at 5 per cent. Interest begins to accrue once you graduate.

Each financial institution offers its own interest rates. In many cases, the rate may be lower than those offered through government loans.

It's important to note, the interest you pay on a government loan will generate an income tax credit, while loans from a bank do not.

# Postmedia Breaking News

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August 20, 2013 Tuesday

ONLINE

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## Wednesday, August 21: B.C. students' high debt burden raises concerns

Re: Sleepless nights over student debt, (<http://www.vancouversun.com/business/High+student+debt+levels+stress+students+lead+delays+starting+families/8785183/story.html>) Aug. 14

As noted in the recent story, students in B.C. carry more debt than any others in the country. The Liberal government's response to this escalating problem isn't innovative new programs that help young people. Instead, the strategy seems to be to move the targets.

Currently, graduates pay five per cent of their after-tax income to service their student loans. In their 2013 Service Plan, the Liberal government redefined that "target" to approve graduates paying eight per cent to service their debt.

At current interest rates, this means government will meet their student debt load "targets" even if B.C. residents graduate, on average, with \$56,000 in debt. That's almost twice as much debt as anywhere else in Canada.

Moving the targets won't fix the problem of students opting out of full-time education because it simply costs too much.

With 80 per cent of expected employment openings requiring post-secondary education, it's time for the Liberal government to take action so that B.C. residents don't fear falling behind if they want to get ahead.

DAVID EBY,

MLA for Vancouver Point Grey, New Democratic Advanced Education Critic

University degrees are expensive and sometimes don't seem to provide job-ready skills. My daughter chose to become an electrician.

The next thing I knew she had a job with a small electrical contractor and four years later, after some difficult courses at BCIT (British Columbia Institute of Technology), became a journeyman.

Along the way she received a number of job offers from other companies. When the small company employing her dissolved, she took her skills to a large corporation.

STEVE MILLER,  
Maple Ridge

According to a recent study by the Bank of Montreal, students in British Columbia graduate with the highest debt in the country, approximately \$35,000. These numbers come as no surprise to students.

Since 2001, tuition fees have more than doubled at every institution in the province. At the peak of skyrocketing tuition fees, the government eliminated the B.C. student grants program, the main source of non-repayable financial aid for students.

With youth unemployment at double the rate of the general population, more and more students and their families have no choice but to turn to loans to finance their education. But with

interest rates on student loans higher in B.C. than any other province, this financial assistance comes at a high price.

The B.C. government needs to look at the long- and short-term effects that debt among graduates will have on B.C.'s economy. Being saddled with education-related debt means more and more young people are putting off buying houses or new vehicles, starting a family, and making meaningful contributions to the economy.

By increasing tuition fees, the government is transferring its responsibility to fund education onto the backs of students and their families. The solution is easy: make post-secondary education a priority by increasing funding and provide needs-based, non-repayable student financial assistance. B.C. students, their families, and the economy depend on it.

KATIE MAROCCHI,  
Chairperson,  
**Canadian Federation of Students-BC**

Re: Expensive education, low-wage jobs equal despairing grads (<http://www.vancouversun.com/business/Friday+August+Expensive+education+wage+jobs+equal+despairing+grads/8794918/story.html>) , Letters, Aug. 16

Letter writer Guy Delain's glowing report of Denmark's free education omits the fact that Denmark has one of the highest and onerous tax rates in the

world.

All income from employment is taxed before income tax; it's called a gross tax. Even income below \$7,600 is subject to it. Denmark's maximum income tax rate is 51.7 per cent, Canada's runs from 15 to 29 per cent for federal taxes and five to 25 per cent for provincial taxes.

Denmark's payroll tax is eight per cent, Canada's is 4.95 per cent for the Canada Pension Plan and 1.78 per cent for Employment Insurance. Canada's GST rate is five per cent, Denmark's comparable VAT is 25 per cent.

On top of all that there is a social contribution tax of eight per cent, municipal tax, health tax and for most Danes a church tax. So when Danish students start their careers, maybe they will be moving to Canada.

CHERRYL KATNICH,  
Maple Ridge

Canada's telecoms get no sympathy as Verizon entry looms

Re: Telecom complaints about possible U.S. wireless entrant just fear of competition(<http://www.vancouver.sun.com/Telecom+complaints+about+possible+wireless+entrant+just+fear+competition/8791515/story.html> ), Aug. 15

Andrew Coyne makes some interesting and informative points about the telecom industry and the Verizon debate, but he misses the elephant in the room, which is our government's serious ineptness over the past 20 years to regulate this industry properly.

Back in the day when everyone's phone was attached to the wall by a wire, there was only one phone company, the technology seemed to always work, and hardly anyone complained about their phone bills.

Times and technology have advanced to an almost unthinkable degree, but our phone use, now mostly wireless, is as essential as it ever was, perhaps more so, yet government seems to feel these companies should compete as though they were selling socks.

Their failure in understanding and regulating the complex, yet essential service the telecoms provide, causes so much of the consumer dissatisfaction; not any lack of competition.

STAN HILL,  
Richmond

Reader hopes for freedom to enjoy beer, wine at cinema

Recently on CBC radio's Almanac I heard a discussion about revising the liquor laws in B.C.

Last fall my husband and I visited Scotland. In Edinburgh we saw an interesting German film called Barbara at Filmhouse Cinema. Before the screening, to our delight, we noticed a café was part of the theatre. After seeing the film we enjoyed a light, hot, fresh meal complete with a glass of wine.

The Filmhouse website states: "As well as our three screens, we have a comfortable café bar, offering a wide range of freshly-prepared food, including vegetarian and award-winning vegan options, and a great selection of ales and wines. Drinks can be taken into the cinemas, just ask for a plastic glass!"

I look forward to the day when I can have do the same here in Vancouver.

MONICA JONES,  
Vancouver

Canadians support changes to interprovincial liquor laws

Re: 'Free My Grapes' proponents are asking for a free ride(<http://www.vancouver.sun.com/life/Friday+Free+Grapes+proponents+asking+free+ride/8766070/story.html>), Letters, Aug. 9

The letter from Drinks Ontario, more accurately and formerly known as Ontario Imported Wines & Spirits Association, is astounding in its nerve.

With the exception of the U.S., Drinks Ontario's foreign winery members have always enjoyed substantial support, including direct to consumer access, in their home market. (Imagine telling someone in Paris that they can't order a wine from Bordeaux!) With strong support from wineries, there has been a concerted effort in the U.S. to open up state lines to direct wine sales. Today, U.S. proponents are rightfully proud of now having direct access to their customers in 40 states.

Canada's 500 wineries pay \$1.2 billion annually in provincial and federal government taxes and liquor board mark-up, so to state that these mainly small, family-owned rural businesses are looking for a "free ride," goes beyond outrageous. Because of economic spinoff effects, such as increased tourism, a recent study found there's \$31 of economic impact for each bottle of 100 per cent Canadian wine sold.

FreeMyGrapes is a grassroots, volunteer consumer campaign. While we accept support from everyone from web designers to the wine industry, our strength comes from the thousands of Canadians willing to stand up, tweet, post and write their elected officials. Engaged consumers are certainly not "pawns" in challenging outdated interprovincial liquor laws and regulations.

There is widespread and growing national support for our position that we should be able to buy directly from out-of-province wineries.

The positive media attention given to this issue over the last three years and during the recent premiers' meetings clearly demonstrates Canadians want these barriers removed.

SHIRLEY-ANN GEORGE,  
President, FreeMyGrapes,  
Ottawa

Give provinces power to choose senators

Lately there have been calls for the abolition of the Canadian Senate. I think that would be a mistake, but clearly the Senate needs fixing.

The Senate serves a purpose. It reviews policy issues outside of partisan elected politics. It can check the unfettered power of the prime minister. It is supposed to speak for regional interests, not those of the prime minister.

Each province has a fixed number of senators. Under the Con-

stitution, they are appointed by the governor general (but, in effect, the prime minister).

Amending the Constitution seems impossible. A Triple E Senate (Equal, Elected, Effective) proposal was defeated with the 1992 Charlottetown Accord referendum, perhaps because that accord attempted too many other things. But the provinces will never "give up" what they have, without a "deal" back. In B.C., that would require a referendum, which would likely defeat any side "deals."

Senate elections would not work, without reallocation of the numbers, because the under-represented provinces (B.C. and Alberta) would be further under-represented as the elected senators, rightfully, exercised their elected powers.

So here's my suggestion.

The prime minister could agree that he would only appoint senators from names submitted by

the provinces. Those senators would truly be loyal to their home provinces and the Senate would cease to be a home for the prime minister's loyalists.

This can be done on the commitment of the prime minister alone.

If he is serious about Senate reform, he just has to do it.

IAN MACLEOD,  
Richmond

Seems to me that these senators get paid a lot of money, have very generous expense accounts and don't have to show up to work all that often.

It might be a good idea to abolish the Senate - unless, of course, there is a spot opening up for me. Then I think that it provides a valuable service.

DAVID LINDSAY,  
Richmond

# The Vancouver Sun

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August 21, 2013 Wednesday Final Edition

LETTERS; Pg. A10

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## **B.C. students' degrees earned with big debt**

Katie Marocchi,  
Vancouver Sun

According to a recent study by the Bank of Montreal, students in British Columbia graduate with the highest debt in the country, approximately \$35,000. These numbers come as no surprise to students.

Since 2001, tuition fees have more than doubled at every institution in the province.

At the peak of skyrocketing tuition fees, the government eliminated the B.C. student grants program, the main source of non-repayable financial aid for students.

With youth unemployment at double the rate of the general population, more and more students and their families have no choice but to turn to loans to finance their education. But with interest rates on student loans higher in B.C. than any other province, this financial assistance comes

at a high price.

The B.C. government needs to look at the long-and short-term effects that debt among graduates will have on B.C.'s economy. Being saddled with education-related debt means more and more young people are putting off buying houses or new vehicles, starting a family, and making meaningful contributions to the economy.

By increasing tuition fees, the government is transferring its responsibility to fund education onto the backs of students and their families. The solution is easy: make post-secondary education a priority by increasing funding and provide needs-based, non-repayable student financial assistance. B.C. students, their families, and the economy depend on it.

Katie Marocchi  
Chairwoman,  
**Canadian Federation of Students-BC**

# The Toronto Star

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August 26, 2013 Monday

BV; Pg. B2

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## Student credit cards have drawbacks and perks Things to shop around for: useful rewards, bonus points, discounts and no annual fee

As students head back to university, one question is whether to get a credit card.

They probably should. Credit cards are practical and useful and managing them is a fact of life. So the sooner young adults learn to use one responsibly and begin building a credit history, the better.

There are advantages to getting a card before arriving on campus - it avoids the pressure of a campus kiosk. The student has a chance to talk about credit with parents and has plenty of time to ask the right questions of lenders.

Worried parents who are asked to co-sign can keep the credit limit low until they're sure their child can handle it.

Mostly gone are the days when students were bombarded with credit card offers as soon as they hit campus. This aggressive practice has been banned in most student-controlled areas of campus.

While this has led to a reduction in the number of cards being solicited on campuses, cards that are introduced in a partnership with colleges and universities are still frequently promoted. Brent Farrington, spokesman for

the **Canadian Federation of Students**, says the two largest players are BMO and MBNA.

The best deal for a student is a card that has no annual fee and rewards each purchase with cash back or discounts on things they need. The rewards should be realistic though: the chance of spending enough to earn the points for a new car or fabulous holiday are out of reach for most students. You'd have to spend far beyond your means to get the reward.

All the big banks offer student cards, but BMO, Scotiabank, MBNA (owned by TD) and RBC have the best deals. Most come with a high interest rate, no annual fee and the chance to earn rewards.

One card that stands out from the pack is the Bank of Montreal's SPC Cashback MasterCard. It gives 0.5-per-cent cash back with every purchase, plus offers discounts at hundreds of retailers such as Boston Pizza, Gap and First Choice Haircutters. You'll earn \$15 cash back on \$3,000 a year in spending, plus all the other Student Price Card benefits free.

Scotiabank's Scene Visa card also has a no-fee card that offers useful rewards for students.

You'll earn one Scene point for every dollar spent, plus 4,000 bonus points on your first purchase - good enough for four free movies at Cineplex.

MBNA's Studentawards MasterCard offers 1 per cent back with each purchase, plus 1,000 bonus points on your first purchase and another 1,000 points each year on your card's anniversary. Spending \$3,000 a year will get you \$50 back in the first year and \$40 a year thereafter.

Cards with an annual fee should be avoided, no matter what perks they include. For example, RBC's Signature Rewards Visa gives you 1-per-cent cash back, but the \$39 annual fee will offset all of your earnings and then some.

A better option is RBC's Cash Back MasterCard, which is a no-fee card that pays 2 per cent back on grocery purchases and up to 1 per cent back on everything else.

Students need to understand that credit cards should be used for purchases that can be paid off each month and they should not abuse their credit limit.

Robb Engen blogs at Boomer & Echo.



# The Times & Transcript

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August 27, 2013 Tuesday

New Brunswick: C; Pg. C3

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## Return on education depends on field of study

TORONTO - Students may not get the value they should out of increasingly more expensive university degrees if they don't specialize in fields in high demand, according to a new report.

The report by CIBC World Markets says that while completing a post-secondary education is still the best route to a well-paying, quality job, the premium is dropping because too few students are graduating from programs that lead to good jobs.

"Narrowing employment and earning premiums for higher education mean that, on average, Canada is experiencing an excess supply of post-secondary graduates," said CIBC economist Benjamin Tal.

"And despite the overwhelming evidence that one's field of study is the most important factor determining labour market outcomes, today's students have not gravitated to more financially advantageous fields in a way that reflects the changing reality of the labour mar-

ket."

Tal says students will get the biggest bang for their educational buck from specialized and professional fields such as medicine and law.

The fields of humanities and social sciences, on the other hand, carry much greater risk, while students in health or business face a more limited risk of ending up with lower incomes.

Yet the study found just under half of recent graduates fall under the sectors deemed "underperforming," even though they know they'd earn more with a medical or law degree.

"Canadian students are continuing to pursue fields where upon graduation, they aren't getting a relative edge in terms of income prospects," said Tal, who co-authored the report.

The unemployment rate among university graduates, he adds, is just 1.7 percentage points lower than among those with

only high school education, a gap that was much larger in the 1990s.

Jessica McCormick, chairperson for the **Canadian Federation of Students**, says that some students are discouraged by how difficult it can be to find a job in their chosen field upon graduation, especially with the added stress of having to make student loan payments.

But she also argues that it's important to have people with a variety of training because areas that are in high demand right now may not be 10 years down the road.

"If students were all studying in a particular field, that would obviously saturate those fields of study, and return on investment would decline because there would be more competition for jobs," McCormick said.

"We've seen that happen over the years in education, for example."

Students should also have flexibility to study in the

areas they're most interested in, she said, and to opt for the degrees with lower tuition, especially given that the average student will graduate university with \$28,000 in debt.

"What we really need is a more flexible and accessible system of post-secondary education that's affordable, that allows people to shift between fields while they're in study, to train or retrain as market demands change, and right now it's quite difficult to do that because of high tuition and high student debt," said McCormick.

"It deters people from switching fields or upgrading their training or continuing on to graduate-level studies which will likely have better outcomes from them in terms of finding a job and getting that return on investment."

According to the CIBC study, which examined various reports that have attempted to compute an annualized average "return on investment" on education and found stark divergences depending on the

field of study, the university premium over college has also narrowed and now comes to 0.7 percentage points.

Masters degrees or PhDs signal more specialized skills than a bachelor's degree, but that hardly translates to unemployment statistics, with the jobless rate premium falling to just 0.5 percentage points.

Overall, higher education still translates into better wages - those with a bachelor's degree, on average, earn more than 30 per cent more than high school graduates, while masters or PhD graduates have a 45 per cent earnings premium over those with secondary degrees.

CIBC also found that real weekly wages of high school and college graduates have risen by 13 per cent versus eight per cent among undergraduate degree holders and more than double the rate seen among MA and PhD holders.

The share of part-time work among university-educated Canadians also rose from 10 per cent in

the 1990s to 13.5 per cent today, with the gap relative to high school graduates narrowing to only one percentage point.

Tal believes that improving participation rates in high-demand fields will likely require finding a way to identify emerging trends in labour market needs as well as improved quality and equity of learning opportunities and increased resources.

The Association of Universities and Colleges of Canada, for its part, said Canadian universities are experiencing record levels of student enrolment, with 793,000 full-time and 234,000 part-time undergraduate students enrolled in universities in 2012.

It also notes that according to a Statistics Canada Labour Force Survey, from July 2008 to July 2013, the net increase in new jobs for university graduates was 810,000, while the available jobs for those with no post-secondary education decreased by 540,000 during the same period.

# Times Colonist

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August 27, 2013 Tuesday Final Edition

Victoria, British Columbia: BUSINESS; Pg. B4

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## Not enough students picking high-demand fields: economist

TORONTO

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"Narrowing employment and earning premiums for higher education mean that, on average, Canada is experiencing an excess supply of post-secondary graduates," said CIBC economist Benjamin Tal. "And despite the overwhelming evidence that one's field of study is the most important factor determining labour market outcomes, today's students have not gravitated to more financially advantageous fields in a way

that reflects the changing reality of the labour market."

Tal says students will get the biggest bang for their educational buck from specialized and professional fields such as medicine and law. The fields of humanities and social sciences, on the other hand, carry much greater risk, while students in health or business face a more limited risk of ending up with lower incomes.

Yet the study found just under half of recent graduates fall under the sectors deemed "underperforming" - even though they know they'd earn more with a medical or law degree.

"Canadian students are continuing to pursue fields where upon graduation, they aren't getting a relative edge in terms of income prospects," said Tal.

The unemployment rate among university graduates, he adds, is just 1.7 percentage points lower than among

those with only high school education, a gap that was much larger in the 1990s.

Jessica McCormick, chairwoman for the **Canadian Federation of Students**, says some students are discouraged by how difficult it can be to find a job in their chosen field upon graduation, especially with the added stress of having to make student loan payments.

But she also argues that it's important to have people with a variety of training, because areas that are in high demand right now may not be 10 years down the road. "If students were all studying in a particular field, that would obviously saturate those fields of study and return on investment would decline because there would be more competition for jobs," McCormick said.

"We've seen that happen over the years in education for example."

# The Guelph Mercury

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August 27, 2013 Tuesday First Edition

Ontario: CLASSIFIED; Pg. B9

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## University students need to focus on in-demand fields

University degrees don't turn into jobs if market's flooded with candidates

Romina Maurino,  
The Canadian Press

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# Postmedia Breaking News

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August 28, 2013 Wednesday

YOUNG MONEY

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## Is moving away for university a rite of passage worth going into debt for?

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But the fourth-year kinesiology major at Memorial University in Newfoundland has no regrets.

"It was definitely worth it," said Andrews, who describes the friends she met in residence as a "super big family."

"If you like becoming independent and making new friends and want to have the full university experience, I think residence should definitely be included."

However, financial planners caution against taking on unnecessary debt. Lise Andreana, a certified financial planner and the author of "No More Mac 'n Cheese," urges students to stay at home for university if it's possible.

"You have to think in the long term," said Andreana. "If you can avoid student debt, do it, because it's going to take you decades, maybe, to pay that debt off once you graduate. And you may not get a job."

### Related

My investing goal is to stop working - at 40(

<http://business.financialpost.com/2013/08/10/young-money-what-are-you-investing-for/> )

Are young Canadians drinking away their savings?( <http://business.financialpost.com/2013/06/08/how-much-money-we-waste-on-booze/> )

However, 64% of post-secondary students recently polled by RBC in June and July said they plan to live away from home, despite expecting the move to cost them more.

While a recent BMO poll suggests Canadian students expect to graduate with an average debt of \$26,297.

When Jenelle Davies decided to go back to school after several years in the workforce, she opted for a local school so she could save money by living at home with her mom.

The Surrey, B.C., resident spends more than an hour a day commuting to and from Douglas College in New Westminster, B.C. She laments the fact that she can't stay on campus past 9 p.m. - when her last bus departs - to study with classmates or go to the pub.

But the student loan money she receives isn't enough to cover both tuition and housing, especially in B.C., Davies said.

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"It would have been lovely to go to the University of British Co-

lumbia and stay in a dorm, but it just costs an astronomical amount of money that I couldn't afford," said the 26-year-old history major.

"You have to make concessions. Sometimes those concessions can impact the student experience."

Mark Halpern, a certified financial planner and president of life insurance firm [illnessprotection.com](http://illnessprotection.com), suggests sitting down and creating a detailed budget to determine exactly how much moving out will cost.

The expenses can include housing, food, laundry, haircuts and other grooming costs, toiletries, new clothing and "fun money."

If a student opts for off-campus housing instead of university residence, costs such as hydro and phone and Internet service also have to be accounted for.

"There's no question that it's much more economical to stay at home," Halpern said. "You're really piggybacking on the costs that parents are paying anyway."

Jessica McCormick, the national chairwoman for the **Canadian Federation of Students**, said rising tuition fees are forcing a growing number of students to stay local in order to save on living expenses.

However, several Canadian universities said the demand for on-campus housing continues to grow.

Andrew Parr, the managing director of student housing at the

University of British Columbia, said there are currently 3,800 students on the waiting list for a residence space. UBC has enough beds for more than 10,000 students in total.

Tyler Anderson/National Post, files People pass University College at the University of Toronto. Living on campus offers perks beyond simple convenience.

Parr said the demand for residence spots is driven partly by an uptick in international students, most of whom don't have the option of living with family.

However, living on campus offers perks beyond simple convenience. Doug Dawson, executive director of ancillary services at the University of Alberta, said students who live close to school also tend to get better grades.

"We continue to see much more demand for housing than we have available stock," Dawson said.

"Students who live on campus typically have more support, more access to faculty and their peer groups, so they typically do better over time."

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"Many students end up doing it because they need to take a particular program that's only offered at a certain institution, or they get into one school and they don't get into another," she said.

"People have to make very difficult decisions, and unfortunately it often results in having to take on additional debt."

Students should avoid taking on debt for programs that are unlikely to yield job prospects, Andreana said.

A report released by CIBC World Markets on Monday found that those who study specialized and professional fields such as medicine and law get a higher return on their education than those who major in humanities and social sciences.

"There's no point having a degree in anthropology or theology or basket-weaving if there's no work," Andreana said.

"You want the degree, and the debt that you take on for that degree, to lead to a job that's going to make that debt worthwhile."

There are alternatives for young people who want to study in another city but can't afford residence. McCormick suggests programs such as Home Share NL, which pairs students in Newfoundland with older adults who want some help maintaining their homes.

Halpern recommends applying for schools in cities where extended family members live.

"We live in a generation of entitlement," Halpern said. "There's the expectation that you go away to college or you go away to university and you do that trip to Europe to discover yourself."

It's important not to go into debt just to fulfil those feelings of entitlement, Halpern said.

"Sometimes you can't do what you want to do. Sometimes you've got to wait. Sometimes you have to stay local."

The Canadian Press

# Postmedia Breaking News

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August 28, 2013 Wednesday

ONLINE

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## Tight money times tempt university students to stay at home

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"It was definitely worth it," said Andrews, who describes the friends she met in residence as a "super big family."

"If you like becoming independent and making new friends and want to have the full university experience, I think residence should definitely be included."

However, financial planners caution against taking on unnecessary debt. Lise Andreana, a certified financial planner and the author of "No More Mac 'n Cheese," urges students to stay at home for university if it's possible.

"You have to think in the long term," said Andreana. "If you can avoid student debt, do it, because it's going to take you

decades, maybe, to pay that debt off once you graduate. And you may not get a job."

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# National Post

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August 29, 2013 Thursday National Edition

FINANCIAL POST; In Toronto; Pg. FP5

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## Is student debt worth the rite of passage?

Alexandra Posadzki,  
The Canadian Press  
Toronto

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The expenses can include housing, food, laundry, haircuts and other grooming costs, toiletries, new clothing and "fun money."

If a student opts for off-campus housing instead of university residence, costs such as hydro and phone and Internet service also have to be accounted for.

"There's no question that it's much more economical to stay at home," Mr. Halpern said. "You're really piggybacking on the costs that parents are paying anyway."

Jessica McCormick, the national chairwoman for the **Canadian Federation of Students**, said rising tuition fees are forcing a growing number of students to stay local in order to save on living expenses.

Nonetheless, several Canadian universities said the demand for on-campus housing continues to grow.

Andrew Parr, managing director of student housing at the University of British

Columbia, said there are currently 3,800 students on the waiting list for a residence space. UBC has enough beds for more than 10,000 students in total.

Mr. Parr said the demand for residence spots is driven partly by an uptick in international students, most of whom don't have the option of living with family.

However, living on campus offers perks beyond simple convenience. Doug Dawson, executive director of ancillary services at the University of Alberta, said students who live close to school also tend to get better grades.

"We continue to see much more demand for housing than we have available stock," Mr. Dawson said.

"Students who live on campus typically have more support, more access to faculty and their peer groups, so they typically do better over time."

In some cases, students may have no choice but to move out for school, Ms. McCormick said.

"Many students end up doing it because they need

to take a particular program that's only offered at a certain institution, or they get into one school and they don't get into another," she said.

Students should avoid taking on debt for programs that are unlikely to yield job prospects, Ms. Andreana said.

A report released by CIBC World Markets this week found that those who study specialized and professional fields such as medicine and law get a higher return on their education than those who major in humanities and social sciences.

"There's no point having a degree in anthropology or theology or basketweaving if there's no work," Ms. Andreana said.

"You want the degree, and the debt that you take on for that degree, to lead to a job that's going to make that debt worthwhile."

GRAPHIC: Peter Redman, National Post Files; Students heading to university must decide whether it's in their interest - scholastically and financially - to leave home to take a degree.

# The Toronto Star

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September 3, 2013 Tuesday

BUSINESS; Pg. B1

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## Is living in residence worth the heavy cost? University students love the dorm life and parties, but living at home can cut down on debt

Many university students recall the rambunctious pub nights, late-night cram sessions and laundry-strewn dorm rooms of campus life with nostalgic fondness.

But this cultural rite of passage can be pricey.

Erin Andrews, 22, said living away from home - including three years in residence and one year in off-campus housing - has added almost \$20,000 to her debt load.

But the fourth-year kinesiology major at Memorial University in Newfoundland has no regrets.

"It was definitely worth it," said Andrews, who describes the friends she met in residence as a "super big family."

"If you like becoming independent and making new friends and want to have the full university experience, I think residence should definitely be included."

However, financial planners caution against taking on unnecessary debt. Lise Andreana, a certified financial planner and the author of *No More Mac 'n Cheese*, urges students to stay at home for university if it's possible.

"You have to think in the long term," said Andreana. "If you can avoid student debt, do it, because it's going to take you decades, maybe, to pay that debt off once you graduate. And you may not get a job."

However, 64 per cent of post-secondary students recently polled by RBC in June and July said they plan to live away from home, despite expecting the move to cost them more. And a recent BMO poll suggests Canadian students expect to graduate with an average debt of \$26,297.

When Jenelle Davies decided to go back to school after several years in the workforce, she opted for a local school so she could save money by living at

home with her mom.

The Surrey, B.C., resident spends more than an hour a day commuting to and from Douglas College in New Westminster, B.C. She laments the fact that she can't stay on campus past 9 p.m. - when her last bus departs - to study with classmates or go to the pub.

But the student loan money she receives isn't enough to cover both tuition and housing, especially in B.C., Davies said.

"It would have been lovely to go to the University of British Columbia and stay in a dorm, but it just costs an astronomical amount of money that I couldn't afford," said the 26-year-old history major.

"You have to make concessions. Sometimes those concessions can impact the student experience."

Mark Halpern, a certified financial planner and president of life insurance

firm illnessprotection.com, suggests sitting down and creating a detailed budget to determine exactly how much moving out will cost.

The expenses can include housing, food, laundry, haircuts and other grooming costs, toiletries, new clothing and "fun money."

If a student opts for off-campus housing instead of university residence, costs such as hydro and phone and Internet service also have to be accounted for.

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are paying anyway."

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more than 10,000 students in total.

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# Nanaimo Daily News

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September 3, 2013 Tuesday Final Edition

British Columbia: REGION; Pg. A5

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## **VIU campus welcomes new students** **Many youngsters across Canada face significant debt after completing post-secondary studies**

Ben Ingram,  
Daily News

University students in Canada can be expected to incur over \$350 million in new debt this year, according to the **Canadian Federation of Students**.

The Nanaimo campus of Vancouver Island University has begun to bustle with the arrival of a new crop of eager, young minds, some destined to be the leaders of tomorrow.

While today's students have generally similar goals to those of decades past, the uphill battle against debt that many face is like nothing scholars of the past have had to endure.

A student survey released by the Bank of Montreal on Aug. 13 showed students in British Columbia can expect to graduate, on average, with more student debt than any other province.

The average debt of a Ca-

nadian student upon graduation is estimated to be some \$26,297. In B.C., that number is closer to \$34,886.

According to the Canada Student Loan Program, students generally take up to 10 years to pay off their debts and many still require the maximum allowed 14.5 years to pay off their education.

When 27-year-old Lisa Courtney returns to VIU this semester to begin work on her third year of an anthropology and creative writing degree, she will be more than aware of her growing pile of debt. "At this point, I think I'm at about \$40,000 in student loan debt and I'm only third year," said the New Westminster-native.

Courtney began her post-secondary education at Douglas College in Vancouver, where she studied early childhood education. While she has the debt to show for that diploma, she could not find work after graduation.

She decided to keep on studying and ended up considering a move to university-level studies in education. But an introductory course in anthropology made her realize where her heart truly was.

"It's more important to me to be able to study what I love and figure out how to work that into my job later, than to just study something because it would get me a good job," she said.

Courtney said her debt would likely make it more difficult to find a job she loves in the future - when she knows the bill collectors will come knocking. "Finding work I find meaningful and not completely menial is going to be tough, but worth it in the end, I think," she said.

The annual BMO survey also ranked the top sources of stress among students. Perhaps unsurprisingly, finances led the way with 28 per cent of respondents saying they were worried about

money.

Squamish's Natalie Gates was one of several hundred first-year students to make their way to VIU this week.

The creative writing and journalism student is one of the lucky ones. Her parents, Bill, a tradesman and Patti, a nurse, began saving for their daughter's education on the day she was born.

"It's important that they don't have a huge student loan, because that's got to be hard to concentrate, thinking 'oh man, when I get out of here I've got five years to pay my loan,'" said Bill.

The Gates family did not want their daughter put at a comparative disadvantage when she graduates.

They did not want Natalie's choice of what to study to be too much of an economic decision, but more of a choice of the heart.

But, said Patti, "she did look at the prices of tuition, knowing what our budget was."

GRAPHIC: / Adesina Shae, a post-graduate student in business studies was eager to get a head start on his studies at the Vancouver Island University campus library on Saturday.; Ben Ingram Photos, Daily News; Marianna Hammerstrom, a

19-year-old business student from Kitimat, gestures after a tumble down the air slide during a welcome event at the Vancouver Island University campus residences on Saturday.;; First-year culinary arts student Asialee Carey attempts to stop an oversized game of Jenga from ending too soon during a welcome event at VIU.;; From left, Mike Culbertson helped first year student Natalie Gates and her sister, Laura, get familiar with the library at the Vancouver Island University campus library on Saturday.;; Second year interior design student, Jazmin Sands of Elrose, SK, was working on her chalk art skills.

# The Globe and Mail

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September 5, 2013 Thursday

NATIONAL NEWS; EDUCATION; Pg. A1

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## An endnote for researchers as universities focus on teachers

JAMES BRADSHAW

When York University begins advertising to hire new professors this fall, the job descriptions will have an important distinction: The new hires will focus on teaching, and will not be required to do research like their colleagues.

York's plan to bring in about 200 such faculty over several years is one of the most expansive of the initiatives at Canadian universities over the past several years to introduce a new breed of faculty member - the teaching-focused professor. Under growing pressure to improve teaching quality, due in no small part to constrained funding and swelling class sizes, more than a dozen schools of all sizes across Canada, with some notable exceptions, have gradually created a permanent teaching stream.

Professors have long been expected to spend about 40 per cent of their time teaching, 40 per cent on research, and the rest doing committee or community work. Teaching-stream professors spend up to 80 per cent of their time teaching, with little, if any, research obligation.

Many faculty associations say a teaching stream erodes

the identity of the university teacher and creates a harmful class system among colleagues.

But for students, the promise is clear: Teaching-focused faculty can be more attentive, and share best practices with colleagues.

"There can be greater flexibility in how we distribute the workload, so that it really plays to people's strengths," said Rhonda Lenton, York's provost. "And that has to be good for everybody."

In bargaining for a new collective agreement with faculty last summer, York's top administrators pushed for the right to create teaching-stream jobs, up to a limit. It was time, Dr. Lenton said, given widespread scrutiny of university teaching and "an interest that York had ... to address the increasing reliance on [contract-based instructors]."

Studies in the United States show teaching is the primary task for at least 70 per cent of faculty, while most research is concentrated in leading universities, including the Ivy Leagues. It is a difficult comparison, as the vastly larger U.S. postsecondary system draws a distinction between university and college-style teaching, but what is clear is

that more U.S. students learn from teaching-focused professors.

In Canada, where the distribution between instruction and research is more even, the idea of teaching-focused faculty requires a shift in the way professors are viewed and evaluated. For years, it has sparked animated debates in academic circles, and associations of professors regularly oppose it.

"When you're also a researcher, you're a different kind of teacher. You're bringing something else to the classroom," said Jim Turk, executive director of the Canadian Association of University Teachers. "It's what distinguishes a university. ... Otherwise, it really is no different than a high school."

The trend toward teaching-focused jobs is most evident in larger universities, such as the University of Toronto, which has 320, as many smaller schools already stake their reputations on teaching. In part, teaching-stream faculty are seen as a way to reduce costs: they typically earn comparable pay, benefits and tenure, but can teach more students.

"There's been an increasing emphasis, particularly in the research-intensive universi-



ties, in addressing the balance between teaching and research ... really ensuring that all members of faculty are effective teachers," said David Wilkinson, provost at McMaster University, which has hired 50 teaching-stream professors - about 7 per cent of its faculty - over the past six years.

That is forcing changes in the way schools assess professors. Promotion and tenure committees have focused on research output, which is readily measurable. But more elusive indicators must be used for teaching-stream faculty, such as student evaluations, teaching portfolios and classroom critiques by peers.

Lovaye Kajiura, a teaching-stream professor in biology at McMaster University, officially spends 80 per cent of her time teaching, but is encouraged to explore pedagogy and new teaching methods such as online learning.

"We do research in teaching ... so we can improve upon how we deliver the material to the students, so that they're engaged and moti-

vated to follow that field," she said.

At most schools, the number of teaching-stream jobs is limited, but most who have taken the role tend to prefer it: 75 per cent would stay put if offered a traditional position, according to a 2011 study by the Higher Education Quality Council of Ontario.

In 2009, computer scientist Alex Brodsky moved from the University of Winnipeg to Dalhousie University to take a teaching-stream role. It was a rare move for a professor, effectively ending his research efforts, but he was feeling the strain of academia's "publish-or-perish" culture. Given the choice, he would not go back. "I knew that I would be personally more productive if I did focus more on teaching," he said.

But faculty at the University of Ottawa are not convinced. Last week, they rejected a university proposal to make 10 per cent of professorial jobs teaching focused by 2020. Christian Rouillard, president of the university's faculty association, echoed

Mr. Turk's fears, and worried a teaching stream would create "Balkanization" among professors. In 2008, faculty at the University of Windsor turned down a similar proposal.

Students are similarly divided. While everyone wants high-quality teaching, "it's also important for students to become good producers of knowledge, not just consumers of knowledge," said Jessica McCormick, national chairperson of the **Canadian Federation of Students**, and that comes from contact with professors who do research.

But Isabelle Duchaine, a student at Queen's University with experience in student government, thinks her peers notice the "tension" of professors balancing two roles, and many would welcome more latitude for those wishing to concentrate on teaching.

"When you ask students during course selection, what are you looking for in a class, most people say, what's the professor like?" Ms. Duchaine said.

# The Weekly Gleaner

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September 5, 2013 - September 11, 2013

Jamaica, New York: EXTRA N.A.; Pg. E1

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## Students look forward to a 'bottled water free' campus

Armstrong, Neil

AS STUDENTS at Ryerson University get set for Welcome Week at the start of the school year, they are looking forward to a bottled water free campus and plan to continue their campaigns to improve food and a reduction in tuition fees.

On Bottled Water Free Day on March 11, 2010, the university's president Sheldon Levy, and the presidents of the Ryerson Students' Union (RSU) and the Continuing Education Students' Association of Ryerson (CESAR) signed the Ryerson Water Free Pledge to phase out the sale and provision of bottled water on campus by September 2013.

Ryerson was the first university in Ontario and fourth in Canada to commit to banning bottled water on campus. Currently, there are about a dozen universities across the country that have made similar pledges.

'Theoretically you should not see bottled water be-

ing sold at events, at any of the food kiosk stations and it entails a number of things such as improving the infrastructure on our campus to support good, public water," said Rajean Hoilett, vice-president equity at RSU.

He said RSU would continue to educate new students about this move because the students who attended the university at the start of the campaign have left and there is a new cycle of students that is completely unaware of the reason for the bottled water free campus.

Hoilett said water is not only an environmental issue, but a human rights one and he wants students to know that the privatization of water is not a good thing.

At their annual general meeting in November 2009, members of the RSU voted overwhelmingly in favor of creating a campaign that would call on the university administration to make Ryerson a bottled water free campus.

They launched the bottled water free campaign to fight back against the corporatization of water and advocated for free, public drinking water on campus.

The RSU joined other students' unions across the country in signing an orientation pledge to ensure that all of their orientation week activities, including the annual parade and picnic concert, are bottled water free. They have made changes to their own policies to provide free tap water at all events, installed water refill stations in the Student Centre, offer free water bottle refills in the student-run Oakham Caf? and the Ram in the Rye, and provide over 3000 free reusable water bottles at their events throughout the year.

The Polaris Institute united with the **Canadian Federation of Students** and the Sierra Youth Coalition in launching the campus bottled water free zones campaign for World Water Day (WWD) March 22, 2008. The ultimate goal of the campaign is to chal-

challenge the corporate control of water, as embodied by bottled water, one space at a time.

Another initiative of the students' union is the Good Food Coop, resulting from a task force about food, and surveys indicating that students at Ryerson were concerned about the quality of food on the campus.

Holilett said the RSU proposed a better option to the university's administration however the idea was rejected.

#### SUGGESTIONS

"We put forward to the administration something that we call the Good Food Co-op which would be a cooperatively-owned in-house system of producing food and selling food on our campus," he said, noting that it would be similar to the model used in the Student Centre to provide affordable food for students.

He said food on the campus should not be a for-profit thing as most of the students call the campus their home or second home and rely on being able to access food. He thinks that food at the university should be affordable which entails that it should be not-for-profit, that there be a number of good food options, and that there is healthy and sus-

tainable food. In February, Julia Hanigsberg, vice president, administration and finance of the university, reacting to stories in the Toronto Star, informed the university community that Ryerson did not expect to earn a profit from its food services.

She said many universities earn a profit from food service and have several conditions in common such as a large residence population with a mandatory meal plan and a campus that is cloistered, that is, separated from local amenities. Ryerson, however, she said, is different because it has a small residence population, not all of whom are required to sign-up for a meal plan.

She also noted that there is no division between the campus and the community that surrounds it. "We are an integrated part of downtown Toronto. As a result, our students, faculty and staff have several hundred food options within a five-minute walk of their offices, classrooms and study spaces," she said.

Hanigsberg said when it comes to food on Ryerson's campus, the administration agrees that the status quo is not acceptable.

"We think the Student Campus Centre-run Oakham Cafe is a great ex-

ample of an alternative food service for Ryerson. Balzac's Cafe on Gould Street is another popular choice. We will continue to explore a range of alternatives at the right locations and at the right times and we're grateful for the leadership of our students in making sure we are paying attention," she said.

Earlier this year, Ryerson conducted a food survey that generated more than 5,300 responses.

"We are also conducting a number of focus groups with students, and we are meeting with students and student groups, as well as interested faculty and staff, to identify ways of improving food on campus. As a result of our ongoing outreach to the community, we have heard that student-friendly prices, more and different variety, and offering more local and sustainable food options are a priority and these priorities will be reflected in our new food service contract," Hanigsberg said.

The food services contract with Aramark ended in May 2013. During the spring, the university issued a Request for Proposals (RFP) for food services to identify a provider who can meet the needs and the priorities of its community.

#### PROMISE

Hanigsberg promised that Ryerson would have a new food services agreement in place by summer 2013. In July, the university signed an agreement with Chartwells.

Chartwells is considered to be the industry leader in Canada in education food services, serving more than 1,000 public and private schools, colleges and universities.

She described the agreement as "part of our ongoing commitment to improve food at Ryerson, which began with extensive consultations with our community."

As the new food services roll out across campus and in residences, students will see high-quality, affordable food choices; a wider range of menu items that, like Ryerson, are inclusive

and diverse; more healthy choices, including an array of fresh, local and organic ingredients; a commitment that 25 per cent of the food served on Ryerson's campus will be sustainable, local products; and an engaging social and digital media presence that will bring the community into food-related discussions and activities.

Ryerson has also hired Joshna Maharaj as assistant director, Food Services and executive chef. Maharaj is a good-food advocate and chef who worked with The Scarborough Hospital and Sick Kids Hospital on re-developing food services with an emphasis on locally sourced, wholesome, homemade food.

Her main task at Ryerson will be developing new performance indicators for

Food Services (focusing on sustainability, variety and competitive pricing) and engaging with students, faculty and staff on food strategy.

Hanigsberg said the food services agreement with Chartwell does not affect Ryerson's food services staff, represented by OP-SEU. Under the new agreement, they will continue to be Ryerson employees whose salary and benefits are paid by the university.

Hoilett said the RSU was not consulted prior to this announcement even though it was the largest body calling for a change in food services on campus.

GRAPHIC: Photographs

# CTV Television, Inc./CTV NATIONAL NEWS

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September 6, 2013 Friday

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## Campus Culture

ANCHORS: LISA  
LAFLAMME

LISA LAFLAMME: Good evening. We begin tonight with a significant development in a case that repulsed a lot of Canadians. Two days after CTV News aired video of students in Halifax glorifying the rape of young girls, two of the student leaders will now be punished, possibly kicked out. We've also learned the event organizer has resigned. This case has campuses across Canada looking at their own behaviour, and it's clear, what happened at St. Mary's University was not an isolated case. CTV's Peter Akman has the latest.

PETER AKMAN (Reporter): This video showing student leaders chanting about rape brought national shame to St. Mary's University.

JARED PERRY (Former Student Association President): It's a mistake. It's definitely the biggest mistake I've made.

AKMAN: Yesterday the student association president apologized.

PERRY: We don't necessarily look at the message.

AKMAN: Today Jared Perry resigned, and two SMU student organizers will also face disciplinary action.

ALEXANDRIA BENNETT (Former SMU Frosh Leader): I couldn't believe that anyone could joke about this.

AKMAN: This former SMU frosh leader says she complained to school officials after hearing the chant, but was ignored.

BENNETT: And she informed me that everything would be investigated, and that such things were just for fun.

AKMAN: That's just what some SMU students say it was, and that it's being overblown.

UNIDENTIFIED STUDENT: It was made up years ago, so I don't think he should be punished for it.

AKMAN: But the misguided logic of equating sexual violence with fun

seems to be part of some frosh experiences.

UNIDENTIFIED STUDENT: Rape culture is huge, especially in college institutions with alcohol.

AKMAN: Most first-year students are only 17 years old so many campuses are trying to limit alcohol consumption. The University of Toronto has turned the taps off altogether.

DAVID NEWMAN (University of Toronto): We have very few incidents, and when they are, they're very small.

AKMAN: Despite the outcry, the obscene chant and gestures continued at York University. But Thursday, at one of the alcohol-fueled frosh activities, it went a step further. A woman was reportedly sexually assaulted.

UNIDENTIFIED STUDENT: It's so scary. I don't even want to walk by myself here at night.

AKMAN: Thirteen women have been sexually assaulted on or around the Toronto-based campus in the last year. Across the

country, four out of five female undergraduates surveyed said they had been assaulted.

**VANESSA HUNT (Canadian Federation of Students):** We need to look at why do people think this is okay, what has been reinforced in their mind, and how do we change that conversation on our campus.

**WAYNE MACKAY (Law Professor):** And not just on universities, in society generally.

**AKMAN:** A problem Wayne MacKay is hoping to solve. He spearheaded Nova Scotia's new cyber-bullying laws. He's been hired by SMU to head up a new task force on prevent-

ing sexual violence.

**MACKAY:** How problematic is the campus culture, and not just at St. Mary's.

**AKMAN:** While it isn't clear what level of sexual violence on university and college campuses that there actually is, there hasn't been a nationwide survey done since 1993.

**LAFLAMME:** Twenty-year-old stats. That's actually stunning, Peter. Does that mean nobody cares?

**AKMAN:** Well the Harper government says it cares. They, two years ago, announced that something desperately needed to be done. So, for months, student groups, women's groups put forward pro-

posals, then last year the government announced \$4 million split between 21 organizations right across the country to help with harassment, sexual assault, and violence against women. But a lot of women groups that I spoke to today said that money really hasn't done anything.

**LAFLAMME:** \$4 million and no progress. Peter, thank you for this tonight. St. Mary's is hoping to turn the page, of course, on this week that has certainly tainted its reputation. On our website you can read the complete statements from the administration and the former student union president.

# CBC News

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September 6, 2013 Friday

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## Saint Mary's sex chant highlights risk of student-led frosh events

CBC News

A disgraceful chant about underage non-consensual sex led by student organizers at Saint Mary's University is raising questions about whether student unions should be in charge of frosh week activities.

The Halifax-based university drew intense fire after a video was posted online showing students repeating the chant that included "Saint Mary's boys, we like them young" and "Y is for your sister U is for underage, N is for no consent."

- CBC readers, SMU alumni react to frosh week sex chant

- Saint Mary's frosh sex chant sparks review

- Is it time for Frosh Week to grow up?

- Frosh week sexual assault reported at York campus

Student representatives oversee orientation week at Saint Mary's, a common practice across the country, while university administrators serve more in a "consultative" role, said university spokesman Steve Proctor.

"It is a Saint Mary's student association event. We coordinate with them. They

show us the schedule. It is clearly their event," said Proctor. "But that does not take away any responsibility from us from the university's point of view."

Proctor said he expects the question of who oversees the rite of passage to be part of a promised review.

"That will undoubtedly be one of the things they look at in terms of what went wrong and how can we make sure that it doesn't happen in the future," said Proctor.

The university has already stated that the students' union executive and all 80 frosh week leaders will undergo sensitivity training after the incident which university president Colin Dodds called "inexcusable."

Reliance on unions

Post-secondary institutions across the country have struggled with how to handle the often alcohol-fuelled frosh week activities that welcome new students to a campus.

In recent years, scandals from high-cost policing of out-of-control events to alcohol-induced student deaths have added pressure to universities who ultimately bear responsibility for student experiences.

"With most orientation programs you really rely on student leadership to deliver the messages and ensure that new students arriving on the campus have the best possible information and are supported through that process," said James Sanford, Acadia University's executive director of student services. "It's a significant transition."

Acadia University, located in Annapolis Valley less than 100 kilometres away from Saint Mary's, came under scrutiny in 2011 when a 19-year-old student from Calgary died after consuming copious amounts of alcohol.

Part of the changes spurred by the death two years ago are still taking place today, not only at Acadia but across the province.

Just days before the Saint Mary's chanting incident, an alliance of student associations announced a cross-province campaign to target sexual assaults and overdrinking.

Lesson to be learned

At that time, student union representatives said the Acadia death was a wake-up call for student leaders to be more proactive on the two issues and realize the impor-

tance of their role.

**Canadian Federation of Students'** deputy chair Vanessa Hunt says unions provide the opportunity of peer-to-peer orientation to help freshmen settle into their new homes and a new life-style.

"When done responsibly, as is the case on the vast majority of schools," Hunt says it "leads to students being properly introduced to campus life in a respectful and enjoyable way."

Sanford notes that at Acadia, it's a collaborative effort, though in the end it's the university's reputation at stake.

"We're responsible and that responsibility is one that is built on the relationship with the student union," said Sanford, a relationship built over a couple decades.

The student services director, however, is watching the incident unfold at its fellow Nova Scotian institution closely.

"This is one of those moments when there's something for all institutions to learn from," he said. "We've taken a second look at our programming. We want to make sure we're doing the right things to encourage our student leaders to look at

everything that they do and what the message might be."

Program from 'yesteryear'

It's a lesson that Carleton University's director of student affairs said they already learned four years ago.

That's when the Ottawa school took over control of its orientation week, appointing a dedicated official to commandeer the months of planning and then deploying seven to eight employees to keep a watchful eye during the week of.

"If young adults aren't provided with appropriate guidance and appropriate monitoring then stuff like this is going to happen. Carleton wasn't immune to that," said Ryan Flanagan, director of student affairs at Carleton University.

The university still works in partnership with the student unions and Flanagan says it's been a very good working relationship.

Nowadays, orientation leaders go through a "battery of workshops," undergo a police records check and sign a behavioural contract promising to abide by a litany of rules that include promises not to consume alcohol and a vow to report any sexual assaults or abuses of the rules.

"I consider it a best practice," said Flanagan about the behaviour contract. "I wouldn't run an orientation program unless students were required to sign this."

When asked about the evolution of Carleton's orientation, Flanagan describes the prior model as a "program from yesteryear."

"It was a bit of a dinosaur," he said. "It was all about socializing and having a great time and not focusing on what we want our students to focus on as part of their university experience."

By Flanagan's estimate, about 60 per cent of orientation now focuses on socializing while the remaining 40 is devoted to academic success and good citizenship.

Watching the furor over the Saint Mary's incident unfold, Flanagan says it illustrates how students with perhaps good intentions can succumb to "group think" and make poor decisions.

"It validates the position that Carleton University took a number of years ago to become more involved in the delivery of our program," he said. "I think that should be the norm across the country."



# Winnipeg Free Press

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September 7, 2013 Saturday

COLUMNS; Pg. B.10

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## Digging deep for university

Schlesinger, Joel

Many students, and parents, are working more and taking on more debt in pursuit of learning

University of Manitoba student Bilan Arte can't help but take issue with a recent study that suggested arts students aren't getting a good return on their money.

Sure, the fourth-year criminology student isn't entirely certain a career will be waiting in her field of study when she graduates, but her education certainly has value beyond the dollars and cents laid out in a recent CIBC survey, she says.

The study by CIBC World Markets found graduates from university undergraduate programs -- like a bachelor of arts degree -- not only face some of the highest costs of education in the developed world, they are also more likely to fall into the low-income category once they do find work.

The study went on to suggest more emphasis should be put on producing more graduates for areas of high growth in the economy, particularly from trades and technical schools.

"When you're taking on this much debt, you want to feel like it's been worth it at the end of the road," says Arte, 21, who owes about \$20,000.

To hear that more economic emphasis should be put on post-secondary education funding priorities isn't surprising, she adds, but it is disappointing.

"The question that needs to be asked: 'Are we only going to be pursuing the needs that private industry has?' " says Arte, who is also the chairwoman of the **Canadian Federation of Students-Manitoba**.

"What this whole discussion boils down to is a lack of public funding for post-secondary education."

Arte says the overall percentage of post-secondary education funded by governments has been falling over several decades. As a result, students have faced increasing tuition costs and rising debt loads upon graduating.

Yet the rising cost of education is not just challenge to students. A significant number of parents still pay for their children's college. According to a 2012 Canadian University Consortium Survey of Graduating Undergraduate

Students, 41 per cent of grads do not have to take on debt to complete their studies.

While this statistic represents students receiving funding from a multitude of sources, including scholarships, grants and part-time work, about 59 per cent of all students -- indebted or not -- rely on family for some portion of funding for their post-secondary education.

And another recent study, also by CIBC, points to the burden of rising education costs for parents.

"What we're hearing is there is a lot of angst out there among parents about how they're going to fund their children's education," says Marybeth Jordan, managing director of CIBC Investor Services.

More than two-thirds of Manitoba parents plan to help pay for their children's education. Yet many parents, almost a third, will incur debt to help their children, and as many as 60 per cent will save less for their retirement as a result. In Manitoba, about four in 10 parents say they will even delay retirement to help their kids.

Jordan says parents who find

themselves in these situations often only started to get their heads around this financial problem once their children reached their teens. They're starting to save much later and, as a result, have less time to benefit from a registered education savings plan (RESP).

Those who start saving early are in a much better position when their children head off to college.

Contributions to an RESP are eligible to receive a 20 per cent top-up from the federal government. The Canada Education Savings Grant will provide a maximum of \$600 in grant money, depending on income, for \$2,500 in annual contributions to the plan, with a lifetime maximum of \$7,200 in grant money.

"The earnings grow tax-sheltered, and they're then taxed in the hands of the child when withdrawn," Jordan says.

Yet, it's easy for parents to get sidetracked. They often have more pressing spending priorities such as daycare early on, and then hockey and other extracurricular activities.

"All of these things get in the way and you find yourself with your children at 13 or 14 without much time to build up that fund," Jordan says. "Starting early gives you more opportunity to grow the money and to take on a little bit more risk for even more growth."

While the RESP is a great savings goal, many parents may not have the ability to

save about \$233 a month per child for about 14 years to reap the maximum available grant.

Compounding problems for students and parents is every year the cost of education increases -- twice the rate of inflation. Statistics Canada data show tuition has steadily climbed in Canada -- though Manitoba had experienced a long period of tuition freezes until recently. Still, the average cost of tuition has more than quadrupled for an undergraduate program in Manitoba, from an average of \$907 a year in 1985 -- \$1,763 in today's dollars -- to an estimated \$3,729 in 2013.

While Manitoba students pay among the lowest fees in Canada, the cost for an education here remains substantial enough many students are leaving school tens of thousands of dollars in debt, says Al Turnbull, president of the University of Manitoba Students' Union.

"It's becoming normal to leave school in debt about \$30,000 or more, and I'm not sure that's something that should become normal," he says.

Moreover, students are taking on more than student-loan debt. They also have more credit card and line-of-credit debt, he says.

"This is something that is well-known among students."

A 2009 study by Prairie Research Associates found nine in 10 students carried a credit card and about one in four had an ongoing balance of about \$3,440.

On top of that, they're often working more hours than they're spending in the classroom, Turnbull says.

"It's not only uncommon to not work and go to school. It's uncommon to have school as your No. 1 priority," he says.

"Most students here will be working three to four days a week as opposed to no days at all."

Arte has had to work full time and attend school part time to manage her costs, but she has been lucky to find work with the Federation of Students, a field related to her minor in political science, she says.

She also says she's thankful to live in Canada, where there's an opportunity to even attend college. And she's just as appreciative to study in Manitoba, where costs are lower than most other parts of Canada.

A daughter of Somalian refugees, her family settled in Alberta.

"But I moved from Calgary to Manitoba because fees are much lower than in Alberta."

Despite the bleak statistics set out in the CIBC World Markets study, such as an undergrad's unemployment rate being only 0.7 per cent lower than those with only high school, Arte says it's not only engineers, tradespeople and workers with technical training that will shape the future.

It will also be those with an education in the arts.

"I'm glad I chose the program that I did, even if it is in the arts stream, because it's actually given me the skills to be able to give back directly, and that shows through the advocacy work that I'm doing today."

#### Quick facts

Statistics 101: A look at some of the facts and figures surrounding post-secondary education costs.

-- Cost of education in Canada is rising by about four per cent a year, Statistics Canada data indicate.

-- A recent BMO study found Canadian grads will end up about \$26,297 in debt.

-- A 2012 TD study states the average cost of an undergrad degree in Canada is \$84,000,

including cost-of-living expenses, for students attending school away from home, and \$54,000 for students living at home.

-- A Canadian University Consortium 2012 survey found the average debt per student graduating in Canada is about \$14,453, with a percentage breakdown of 41 per cent of students with no debt at all and 33 per cent with more than \$20,000 owing. Excluding students with no debt from the calculation, the average debt increases to \$24,579.

-- The Canadian University Consortium 2012 survey also found financing for education came from a number of sources, including 59 per cent of students receiving funding from family; 50 per cent using personal savings; 38 per cent receiving from

government loans; 37 per cent funding a portion from employment; 13 per cent using a loan from a financial institution and 10 per cent using funds from an RESP.

-- The **Canadian Federation of Students**-Manitoba chairwoman Bilan Arte says government funding for post-secondary education has fallen over the last three decades in Manitoba. Funding per student was \$3,745.60 in 1980/81. In 2009/10, it was \$7,205.55 per student. While the dollar amount has almost doubled over three decades, funding per student was less money in 2010 than in 1980 after the effects of inflation are taken into account because \$3,745.60 in 2010 dollars is \$9,719.93. So while tuition costs have outpaced inflation, government funding hasn't.

# Waterloo Region Record

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September 7, 2013 Saturday First Edition

BUSINESS; Pg. D12

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## Special student card helps find savings International identity card good for deals on flights, travel, shopping

Lauren Krugel,  
The Canadian Press

For students looking to cut back on costs, a little bit of plastic can go a long way.

Jessica McCormick of the **Canadian Federation of Students** says the International Student Identity Card, or ISIC, is a must-have in every students' wallet.

The card is free for the 500,000 students across Canada represented by the federation, including Wilfrid Laurier University in Waterloo, and can easily be picked up at student union offices.

"The card can get students deals on flights and travel, when you're shopping, buying groceries, or for entertainment on the weekend," said McCormick.

"So it's a very helpful card to have and really helps students save money."

One of the benefits of ISIC is that it's accepted around the world, says Jason Mer-

rithew, national sales and marketing manager at Travel Cuts, a student-focused travel agency.

"It's one of the only internationally recognized forms of student identification, so that makes it a really powerful tool," he said.

An ISIC card can get students discounts or even free access to museums and tourist sites if they're going on backpacking trips during the summer or spending a semester abroad on exchange.

Through Travel Cuts, students can get advice from "travel gurus" on how to best save money, as well as buy affordable student-specific Bon Voyage travel insurance, which includes provisions for rescheduled exams and long international stays, says Merithew.

Andrew Lau at Red Flag Deals said another good card to have is the Student Price Card, or SPC. Unlike ISIC, an SPC can be bought for \$9 at a number

of retail stores or online. The card is good for a year. "The card basically provides discounts in the ballpark of about 10 to 15 per cent on a lot of retail and a lot of restaurants," says Lau.

A lot of individual retailers - Lau cites Apple as an example - also have their own student discounts. He says this time of year especially, there can be great discounts to be found on laptops, tablets and smartphones.

"It obviously varies by retailer and you'll have to do a bit of digging on that," he said, noting online deal-finding forums can be a helpful resource.

Students can also save on groceries, if they time their shopping trips right. Some Loblaws, Zehrs and Superstore locations across the country offer a 10 per cent discount to students on Tuesdays.

On Mondays, students can enjoy the same deal at some Valu-Mart and Your Independent Grocer loca-

tions.

The stores will ask for valid student picture ID, and some items are exempt, such as prescriptions, alcohol, tobacco, eyewear and gift cards.

Sona Mehta, vice-president of everyday banking at TD Bank, says most banks also offer special deals for students, too.

For instance, TD offers a no-fee chequing account for post-secondary students.

"They get 25 free transactions every month at no cost to them, and if you add it up over the year that's actually \$300 worth of free banking," says Mehta.

Mehta recommends students seek out rewards from their banks, like discounts on concerts.

Mehta says students who open a bank account before Oct. 4 can get a cash reward.

"Students can actually get \$50 from TD without having to mow or shovel anything," she said.

# The Toronto Star

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September 7, 2013 Saturday

FEATURE PAGES; Pg. L3

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## Investing in your child's future Start saving when your 'student' is a newborn

Little Lennon just had his first birthday and already his parents are starting to review his post-secondary expenses.

His dad, Marc Rigaux, says the discussion around future education costs isn't an easy one for new parents, especially when they're still deciding on a daycare.

He believes it is an important one to have.

"Parents are in survival mode," he says. "We're still focusing on the next phase of life and getting back to work ourselves."

Rigaux knows funding an education can be expensive; he graduated university with \$40,000 worth of student loans.

He wants to create a savings plan now to help offset some of the future costs. But not all, he says.

"There's a part of me that doesn't want him to have it all paid for," says Rigaux.

"I think part of the educa-

tion process is what happens out of the classroom, so that's figuring out how you're going to pay for something yourself," he says.

He says the upcoming savings plan will include contributions to a Registered Education Savings Plan (RESP).

"We haven't acted on it yet, but we're thinking about it and doing the math. We now need to have conversations that are long-term and focused," he says.

When the time comes, likely when his son is in high school, he will also include him in the savings process too.

He says he hopes this will help instill in his son a healthy appreciation for money and the value of an education at the same time.

Tom Hamza, president of Investor Education Fund, says including your son or daughter in the education savings process is signifi-

cant.

"A lot of people consider this a cornerstone when you're trying to teach your kids about finances," says Hamza.

"The fact that they have a hand in the process means they're helping make serious decisions," he says, adding that the practical lesson will help drive the point home.

He says contributing to an RESP has more benefits than the obvious financial gains.

It shows children that the money they receive for their post-secondary education didn't just magically appear. Instead, it took years of disciplined planning.

This is a lesson a child can grasp from an early age.

If your child wants to work in the police force or wants to be a dentist, consider showing him what it will cost to make that dream a reality.

Hamza suggests using these concrete examples will help your children focus on long-term goals and "will actually open their eyes to saving and long-term planning needs."

Exactly how much parents will need to save is a tough question to answer, as it is impossible to predict the cost of education 18 years from now.

According to the **Canadian Federation of Students**, the average student graduates with \$37,000 worth of debt.

That figure is likely to rise.

In 2012, Canadians contributed \$3.7 billion to their children's RESPs. This represents an increase of \$110 million from the year before.

Contributing to an RESP may be a wise move, especially when you factor in the top-ups you can receive from the government.

Each person who subscribes to an RESP is eligible to receive top-ups in the form of the Canadian Education Savings Grant (CESG).

About 45 per cent of Canadian children under the age of 18 have received the CESG; it paid out \$741 million last year.

It works like this: the Gov-

ernment of Canada will give you 20 per cent of the amount you contribute, up to a maximum grant of \$500 per year.

You can receive up to \$7,200 total per child in CESG grants throughout the life of the RESP. It's important to note, you must apply each year to receive the CESG.

Families with modest incomes may be eligible for more. You can receive up to \$2,000 for your child's RESP through the Canada Learning Bond, with no contribution requirements.

But can this extra money really make all the difference?

According to Julie Hauser, spokesperson for the Financial Consumer Agency of Canada (FCAC), the answer is absolutely yes, especially when you start at your child's birth.

"It's important to remember, the earlier you start, the better. It can make a big difference," says Hauser.

Consider this: A family starts saving as soon as a child is born.

They set aside \$100 per month for 18 years.

With an average annual return of three per cent, they will have saved \$30,000.

If that same family does not start saving until their child is 10 years old, all things being equal, they will have saved \$12,000.

"Starting early really is key," says Hauser.

But RESPs can be challenging to navigate. It may be prudent to speak with a financial adviser to help you make the best decision.

There are a multitude of plans to choose from. There's a tax component, an investment component and a slew of contribution rules.

Parents who aren't comfortable with these elements can save for their child's education in other ways. For example, they may choose to open a tax-free savings account or a high-interest savings account. It's important to note, in these cases, the child will not receive government money. It will, however, still be a learning opportunity for your child, especially if you ask him to contribute to the pool when he is old enough to do so.

"Whether its from their allowances or from a summer job," says Hamza, "it would be very wise to have them set aside some of their money to help make this reality happen."

Know the ins and outs of RESPs before settling on one

Who can open an RESP? Anyone can open an RESP for a child: parents, grandparents, other family members. Spouses or common-law partners can jointly open an account. Child-care agencies may also open accounts. It depends on the plan you purchase.

How long does an RESP stay open? You can contribute to a plan up to 36 years with a lifetime limit of \$50,000 per child.

What are the different plans? You have three basic options.

An individual plan is used for a single beneficiary. This person does not have to be a blood relative.

A family plan can include multiple beneficiaries. The person who opens the RESP must be related by blood or must have legally adopted the child.

A group plan can be more complex as your savings are pooled together with

those from other people. You may need to sign a contract and make regular contributions of a set amount.

Where can I sign up for an RESP? You can obtain an RESP at most financial institutions such as your bank, trust or credit union. You also purchase them through investment dealers and scholarship plan dealers.

Where should I put my money? You can invest your money a number of ways.

High-earning savings accounts

Guaranteed Investment Certificates (GICs)

Government or corporate bonds

Mutual funds

Publicly traded securities and stocks

How and when will the money be taxed? The contributions you make along with the government grants and any interest earned will grow tax-free

until they are withdrawn. The payments are taxable in the child's name. But because most students have little or no income, they fall into a lower tax bracket. This means, they may pay very little or no tax.

Are there fees or restrictions? Be sure to ask an RESP provider if it implements service charges, extra fees, limits, penalties. Some do, some do not. These fees can add up and eat into your earnings.

Is your child registered? Your child will need a Social Insurance Number (SIN) before he or she can be named as the beneficiary of an RESP.

Parents of newborns in Alberta, British Columbia, Manitoba, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland and Labrador can now bundle their services from Service Canada.

This means, the child can get a SIN and birth certificate at the same time though the Newborn Registry Service.



# Ottawa Citizen

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September 7, 2013 Saturday Early Edition

EDITORIAL; Pg. B6

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## The end of campus confidential

Another frosh week, another group of young students and their university caught in the spotlight over offensive behaviour.

This week, students at Saint Mary's University in Halifax, both male and female, were caught on a video posted to You-Tube chanting about the sexual assault of underage girls.

Jared Perry, the students' association president, apologized on Thursday, saying the chant has been part of frosh week events since at least 2009. Perry promised to try to determine how the university could prevent sexual assault on campus and address the culture of sexism.

Too little, too late. If this chant has been around for at least five years, Perry should have thought of this sooner.

A generation after the **Canadian Federation of Students** introduced the No Means No campaign to change the culture of dating violence on campus, neither Perry nor any of

the 80 students acting as frosh week leaders apparently thought to question the implications of their chant. The incident is doubly perplexing because most universities are now over 50 per cent female.

Frosh week events serve an important purpose for incoming university students and university administration. For students, it's an immersion in a new tribe, giving them a sense of identity and belonging. It's human nature to want to belong, and few 17-or 18-year-olds thrown into a new place have the fortitude to go against "tradition" and their slightly older peer leaders. Many do and say things that would never be acceptable at home.

University administrators are more ambivalent about the importance of these rituals. Universities are businesses, and "retention" and "student engagement" are important to the commerce of education. Universities spend large sums of money recruiting students, and once they have them, they want

to keep them. A sense of belonging helps achieve this goal. Meanwhile, students who feel that they belong go on to become proud alumni who are more likely to donate to the alma mater and give their institution good buzz by word of mouth for future generations of would-be students.

But a riotous, alcohol-soaked homecoming weekend or a sexually-charged chant can be toxic to a university's reputation once the whole world finds out about it. Reputations are fragile things, and this is even more true in the new world of social media.

Many a university administrator has wrestled with the problem of rooting out traditions that have no place in a modern campus. The older and the more prestigious the institution, the more likely frosh week rituals have deep roots. And watered-down "new" frosh week traditions - making a giant fruit salad or listening to a motivational speaker, for example - lack the power of painting oneself in school

colours and hurling loud insults at students from a rival school.

For students, there's a lesson to be learned. Universities were once little fortresses and undergraduate behaviour inside the walls was not likely to go beyond the quadrangle and the letters page of the student paper. For students, this was sheltered preparation for action and consequences in the real world. Now, the social media universe means what

were once relatively private actions can attract a worldwide audience.

The other lesson is for parents. Don't assume that your university-bound teen will abide by the set of values you set down at home. Impress on the undergraduate that part of being an educated person is to learn to be a critical thinker. Ask your teen to think carefully about the repercussions of what they say and do - and whether those words and actions

could be defended. Or stand up to the scrutiny of a global YouTube-driven audience.

Universities are supposedly places where young people learn not what to think, but how to think. The students of Saint Mary's have failed miserably.

GRAPHIC: / This screen grab shows an image of St. Mary's students chanting about sexual assaults on underage girls.

# Postmedia Breaking News

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September 8, 2013 Sunday

CANADA

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## Student leaders fear losing control of frosh events after vulgar rape chant reportedly used at second university

Administrators at the University of British Columbia launched an investigation this weekend into reports that a rendition of a now-notorious frosh week chant - which garnered national attention at Saint Mary's University in Halifax and caused two student leaders to resign amid controversy - was also used at the west coast school.

The second reported occurrence of the chant, which has been derided for "endorsing non-consensual sex," has student groups afraid that school administrators across the country will use the controversy as license to further encroach on what has traditionally been a student-run orientation process.

In a Saturday statement, the dean of the school of business and the UBC vice president of students said they were investigating reports of a chant recited on "one or more buses" carting first-year students and frosh week leaders from the Sauder School of Business between events last week.

HandoutAn aerial shot of the UBC campus.

A day before the school issued its statement, UBC's campus newspaper, the ( <http://ubyssey.ca/news/sauder-chant-325/> ) from one of the students on the bus, who quoted the lyrics of the chant - spelling out the word "young" with a phrase attached to each letter, including "Y is for your sister," " U is for underage" and "N is for no consent."

"N is for no consent!" Sauder first-years led in offensive chant. [ow.ly/oEi1K](http://ow.ly/oEi1K)( <http://ow.ly/oEi1K> )-

The Ubysey (@Ubysey) September 07, 2013( <http://twitter.com/#!/Ubysey/status/376179378755231744> )

First-year students and frosh week leaders confirmed use of the chant in interviews, the campus paper reported.

A similar version of the chant was captured on

video during a frosh week event at Saint Mary's and posted online, causing the university to create a task force aimed at bringing about a "culture change" on campus. Jared Perry, president of the Saint Mary's student government who was among the student leaders who performed the chant to 400 students, resigned Friday along with Carrigan DesJardins, the student government's vice-president in charge of frosh week events.

Video via Huffington Post

But the **Canadian Federation of Students** heralded the benefits of "peer to peer" orientation in an interview Sunday, despite "problematic traditions that exist on some campuses."

"It's a concern that [the chants] could be used by administrations as an example of why frosh week should not be student-led," said federation chairperson Jessica McCormick.

Related

Saint Mary's University

student president resigns following outcry over 'sexist' frosh chant(<http://news.nationalpost.com/2013/09/07/saint-marys-university-student-president-resigns-following-outcry-over-sexist-frosh-chant/> )

Saint Mary's University student president apologizes for 'sexist' frosh chant that critics say 'reinforces rape culture'(<http://news.nationalpost.com/2013/09/05/n-s-premier-condemns-students-disturbing-frosh-week-chant-championing-sex-with-underage-girls/> )

Saint Mary's University under fire for frosh-week chant championing non-consensual sex with underage girls(<http://news.nationalpost.com/2013/09/05/halifax-university-under-fire-for-frosh-week-chant-championing-non-consensual-sex-with-underage-girls/> )

UBC to conduct 'thorough investigation' of frosh chant endorsing non-consensual sex(<http://news.nationalpost.com/2013/09/08/ubc-to-conduct-thorough-investigation-of-frosh-chant-endorsing-non-consensual-sex/> )

At UBC, the administration and student groups operate separate frosh week events. On Sunday, a university spokesman said "it's too early to speculate" on whether that formula will change.

"If it[the chant] did happen," said spokesman Randy Schmidt, "changes need to be made to ensure it doesn't happen again."

Robert Alfers/WikipediaSaint Mary's University in Halifax.

The majority of Canadian frosh weeks are organized and operated by student

groups, with some element of oversight from the administration, Ms. McCormick said. Another federation official said entirely student-run weeks are "extremely rare."

But Ms. McCormick acknowledged that vulgar chants and traditions during frosh week is not unique to this year's incidents.

"The idea that there are chants on campuses that promote rape culture is not new," Ms. McCormick said. "Students have been doing work on this for decades," she said in reference to the federation's "No means no" campaign. She said the incidents have only started to be noticed due to a recent proliferation of handheld recording devices.

National Post with files from the Canadian Press

# The Vancouver Province

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September 9, 2013 Monday Final Edition

British Columbia: MONEY; Pg. A17

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## Card-carrying students can save big Benefits: From travel to groceries or electronics, deals and discounts are available across Canada

Lauren Krugel,  
The Canadian Press  
CALGARY

For students looking to cut back on costs, a little bit of plastic can go a long way.

Jessica McCormick of the **Canadian Federation of Students** says the International Student Identity Card, or ISIC, is a must-have in every student's wallet. The card is free for the 500,000 students across Canada represented by the federation and can easily be picked up at student union offices.

"The card can get students deals on flights and travel, when you're shopping, buying groceries, or for entertainment on the weekend," said McCormick.

"So it's a very helpful card to have and really helps students save money."

One of the benefits of ISIC is it's accepted around the world, says Jason Merrithew, national sales and marketing manager at Travel Cuts, a student-focused travel agency.

"It's one of the only internationally recognized forms of student identification, so that makes it a really powerful tool," he said.

An ISIC card can get students discounts or even free access to museums and tourist sites if they're going on backpacking trips during the summer or spending a semester abroad on exchange.

Andrew Lau at Red Flag Deals said another good card to have is the Student Price Card, or SPC. Unlike ISIC, an SPC can be bought for \$9 at a number of retail stores or online. The card is good for a year.

"The card basically provides discounts in the ballpark of about 10 to 15 per cent on a lot of retail and a lot of restaurants," says Lau.

A lot of individual retailers also have their own student discounts. He says this time of year especially, there can be great discounts to be found on laptops, tablets and smartphones.

Students can also save on groceries, if they time their shopping trips right.

Some Loblaws, Zehrs and Superstore locations across the country offer a 10 per cent discount to students on Tuesdays. On Mondays, students can enjoy the same deal at some Valu-Mart and Your Independent Grocer locations.

Sona Mehta, vice-president of everyday banking at TD Bank, says most banks also offer special deals for students, too. For instance, TD offers a no-fee chequing account for post-secondary students.

"They get 25 free transactions every month at no cost to them, and if you add it up over the year that's actually \$300 worth of free banking," says Mehta.

GRAPHIC: Postmedia News Files; Students can save on groceries, if they time their shopping trips right. Many stores across the country offer a 10 per cent discount to students on various days.

# Postmedia Breaking News

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September 9, 2013 Monday

ONLINE

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## Cards a deal for students

For students looking to cut back on costs, a little bit of plastic can go a long way.

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# National Post

September 9, 2013 Monday National Edition

CANADA; Pg. A7

## UBC investigates report of rape chant on bus 'No consent'

Jake Edmiston,  
National Post  
The Canadian Press

The University of British Columbia launched an investigation this weekend into reports that a now-notorious frosh week chant - which garnered national attention at Saint Mary's University in Halifax and caused two student leaders to resign - was also used at the west coast school.

The second reported occurrence of the chant, which has been derided for "endorsing non-consensual sex," has student groups afraid school administrators across the country will use the controversy to further encroach on what has traditionally been student-run orientations.

The dean of the business school and UBC vice president of students said they were investigating reports of a chant recited on "one or more buses" carting first-year students and frosh week leaders from the Sauder School of Business between events last week.

A day before the school issued its statement, UBC's campus newspaper, the Ubysey posted Tweets from one of the students

on the bus, who quoted the lyrics of the chant - spelling out the word "young" with a phrase attached to each letter, including "Y is for your sister," "U is for underage" and "N is for no consent."

First-year students and frosh week leaders confirmed use of the chant in interviews, the campus paper reported.

A similar chant was captured on video at Saint Mary's and posted online, causing the university to create a task force aimed at bringing about a "culture change" on campus. Jared Perry, president of the Saint Mary's student government who was among the student leaders who performed the chant to 400 students, resigned Friday along with Carrigan DesJardins, the student government's vice-president in charge of frosh week events.

But the **Canadian Federation of Students** heralded the benefits of "peer to peer" orientation Sunday, despite "problematic traditions that exist on some campuses."

"It's a concern that [the chants] could be used by administrations

as an example of why frosh week should not be student-led," said federation chairperson Jessica McCormick.

At UBC, the administration and student groups operate separate frosh week events. On Sunday, a university spokesman said "it's too early to speculate" on whether that formula will change.

"If it did happen," said spokesman Randy Schmidt, "changes need to be made to ensure it doesn't happen again."

The majority of Canadian frosh weeks are organized by student groups, with some element of oversight from the administration, Ms. McCormick said. Another federation official said entirely student-run weeks are "extremely rare."

But Ms. McCormick acknowledged that vulgar chants and traditions during frosh week is not unique to this year's incidents.

GRAPHIC: Handout; The administration at the University of British Columbia and student groups operate separate frosh week events.

# Canadian Press

September 9, 2013 Monday

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## Editorial Exchange: SMU fiasco a failure of leadership; Editorial Exchange: SMU fiasco a failure of leadership

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Halifax Chronicle-Herald, The Canadian Press, Halifax Chronicle-Herald, Online Out

An editorial from the Halifax Chronicle-Herald, published Sept. 6:

Saint Mary's University, its administration and student leaders have been harshly criticized after an online video showed a group of students performing an offensive, sexist chant earlier this week at an event attended by some 350 freshmen.

The incident is a prime example of a failure of leadership.

None of the student leaders involved had the wits to veto the chant, a ditty that condones rape and underage sex under the scarcely credible pretext of boosting school spirit.

SMU student Alexandria Bennett, a 2012 frosh week leader, says she complained to a students' association staffer last year about the chant - and nothing was done.

Although the university had coached this year's frosh week organizers on appropriate behaviour, including a police talk on sexual assault, it apparently didn't take.

The university has been slammed for a lack of disciplinary action against student leaders, notably students' association president Jared Perry. Mr. Perry has called the event "the biggest mistake I've made throughout my university career," attributing the incident to "the heat of the moment."

However, the chant - or a variation of it - has apparently been used at orientation week events, organized by the students' association, since 2009.

Terming the incident an opportunity for learning, the university is requiring student leaders to take sensitivity training and attend at St. F.X. conference on sexual consent. At a university, where values of education, individual responsibility, independent thought, upright character and problem-solving are stressed, that response is preferable to more punitive measures.

The university has acknowledged that it failed to adequately oversee the week's activities.

University president Colin Dodds, who first left response to the situation to his PR staff, has appointed Dalhousie law professor Wayne MacKay to head up a council to prevent sexual assault and promote respectful behaviour. MacKay led the recent provincial task force on cyberbullying.

However, that may not be enough.

Lewis Rendell, a student and board member of the university's women's centre that supports vic-



tims of assault and does educational programming, told CBC Radio's The Current that the centre is "met with adversity" from both the students' association and the university itself.

The situation is a public relations nightmare for SMU, which has overnight become the poster school for sexism and misogyny.

Although the university has work to do on women's issues, the ignorance, sexism and insensitivity underlying the chant at SMU unfortunately exist on almost every college campus on the continent.

Leaders can't eliminate sexism in the broader society, but they have a responsibility to try to make sure that everyone in the group they lead is treated with equality and respect.

There is at least one indication that women's issues aren't at the top of the SMU student union agenda.

The **Canadian Federation of Students**, noting that orientation week is critical in educating students about such issues, said Saint Mary's has not participated in the group's No Means No campaign for 10 years.

Given this incident, that decision should be reconsidered.

Mr. Perry, the guy at the top who knew about the chant but performed it nonetheless, failed to promote and model respectful behaviour.

During orientation week, "we ... don't necessarily look at the message," he said.

But words have enormous power, something any senior student and leader at a Canadian university must surely understand.

Mr. Perry has resigned as chairman of StudentsNS, an association of provincial student unions.

But that seemed a half-measure. His real failure was to the women at his own university, who deserve leaders who respect them and promote their interests.

Given that, we welcome Mr. Perry's decision Friday to also resign as president of the Saint Mary's University Students' Association.

Saint Mary's students' association needs a student leader who can demonstrate good judgment and the respect for all students that the position demands.

# Postmedia Breaking News

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September 10, 2013 Tuesday

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## Student leaders and educators on Canadian campuses wrestle with pervasive 'rape culture'

Long before controversial frosh-week chants seeming to endorse non-consensual sex surfaced this past week at the University of British Columbia and St. Mary's University in Halifax, post-secondary institutions across Canada were wrestling with what many student leaders and educators say is a pervasive "rape culture."

It is a culture, they say, that excuses or tolerates sexual violence and is fuelled by the "hyper-sexualization" of women and men - the notion that women are always sexually available and men are always ready for sex.

"I know there are naysayers who love lobbing rocks at the ivory tower. . . But I'm in the thick of it," said Janni Aragon, a professor specializing in gender and politics at the University of Victoria.

The chants cannot be dismissed as the actions of young adults just trying to have some fun, she said.

"What we have here is a teachable moment," she said. "I don't think we can get to a place where we're talking about this 'too much.'"

Judging from the swift reaction to the recent chanting episodes, university adminis-

trators seem to agree.

Officials at UBC and St. Mary's have condemned the chants, which included the lyrics "We like 'em young" . "Y is for your sister" . "U is for under age." They have promised sensitivity training for student leaders, even possible disciplinary action.

At Memorial University in Newfoundland, school officials promised to investigate after it came to light that engineering students had given out beer mugs featuring a scantily clad woman and the words "If she's thirsty, give her the D."

The "D" represents the first letter of a slang term for penis.

These incidents did not surprise Andrew Bretz, a University of Guelph researcher specializing in the study of women in Shakespeare's plays.

Last year, when he read a Facebook post by a student reciting a chant depicting a male fantasy about rape, he took to his blog to express his sadness and to question the value of his teaching.

"What is the point of teaching these kids about sexual violence when they can only

rabbit back the party line and then go off to use their creative energies to further a rape culture?" he asked.

In an interview Tuesday, Bretz said there is a perception that universities are crawling with liberal-minded students who like to test boundaries and change things. But in reality, he said, these young adults, having grown up in a highly patriarchal world that reinforces the notion of women as subordinate and men as aggressive.

"By the time they get here they're deeply enmeshed in sexual politics that is incredibly binary and conservative," he said, and many don't break out of that "conservative mould."

Educators at the University of Alberta in Edmonton earlier this year had to confront similar questions after posters showed up on campus parodying an anti-rape campaign.

The original poster campaign, directed at young men, featured the tagline "Don't be that guy." One poster read: "Just because she's drunk doesn't mean she wants to f\*\*k."

The parody posters, posted by a men's activist group, featured the tagline "Don't be

that girl." One poster read: "Just because you regret a one night stand, doesn't mean it wasn't consensual."

The counter-campaign was criticized for blaming victims and for implying that women lie about sexual assaults.

University and student officials said Tuesday they are encouraged that there is a national discussion happening right now about sexual violence and said they are always finding new ways to deliver an old message.

At York University in Toronto, the campus Centre for Human Rights recently invited former NFL and CFL quarterback-turned-social activist Don McPherson to address students about gender roles and issues surrounding respect and consent in dating.

The centre also teamed up with a design studies professor and her students to spread the message about rape culture using an unconventional medium: comic strips.

"We're trying to send a message that consent is like breathing - you can't do without," said Noa Ashkenazi, a sexual harassment prevention educator at the centre.

But the message, she said, can't be delivered in a way that instills fear in students because that will just turn them away.

At the **Canadian Federation of Students**, national chairperson Jessica McCormick said it was disheartening to hear some first-year students in the past week seeming to downplay the controversial chants.

"We aren't speaking up about them and calling them out for what they are. These aren't sex chants, these are rape chants," she said.

The federation has been distributing new awareness materials that expand on the "No Means No" campaign, issuing buttons and posters that say "Not Now Means No," "Let's Just Go To Sleep Means No,"

and "Don't Touch Me Means No."

Kristina Kuffel, president of the engineering society at Guelph University, said student leaders recently led new students in a "sanitized" version of a standard student-engineering song, Godiva's Hymn.

The sanitized version's chorus includes the lines: "We are, we are, we are the Engineers/We can, we can, fix anything with gears." The unsanitized version has many references to drinking.

Student leaders have to be "hypersensitive" to the possibility of offending someone, she said. Sexual jokes that degrade women, and men, have no place in orientation parties, even if they are part of tradition.

"I understand tradition is really important and often was a good way to create morale," she said.

"But times have changed."

# The Gazette

September 10, 2013 Tuesday Early Edition

Montreal: BUSINESS; Pg. B3

## Student deals a card away Saves money on travel, groceries

LAUREN KRUGEL,  
The Canadian Press  
CALGARY

For students looking to cut back on costs, a little bit of plastic can go a long way.

Jessica McCormick of the **Canadian Federation of Students** says the International Student Identity Card, or ISIC, is a must-have in every students' wallet.

The card is free for the 500,000 students across Canada represented by the federation and can easily be picked up at student union offices.

"The card can get students deals on flights and travel, when you're shopping, buying groceries, or for entertainment on the weekend," McCormick said.

"So it's a very helpful card to have and really helps students save money."

One of the benefits of ISIC is that it's accepted around the world, said Jason Merrithew, national sales and marketing manager at Travel Cuts, a student-focused travel

agency.

"It's one of the only internationally recognized forms of student identification, so that makes it a really powerful tool," he said.

An ISIC card can get students discounts or even free access to museums and tourist sites if they're going on backpacking trips during the summer or spending a semester abroad on an exchange.

Through Travel Cuts, students can get advice from "travel gurus" on how to best save money, as well as buy affordable student-specific Bon Voyage travel insurance, which includes provisions for rescheduled exams and long international stays, Merrithew said.

Andrew Lau at Red Flag Deals said another good card is the Student Price Card, or SPC. Unlike ISIC, an SPC can be purchased for \$9 at a number of retail stores or online. The card is good for a year.

"The card basically provides discounts in the ballpark of

about 10 to 15 per cent on a lot of retail and a lot of restaurants," Lau said.

A lot of individual retailers - Lau cited Apple as an example - also have their own student discounts. He said this time of year especially, there can be great discounts on laptops, tablets and smartphones.

"It obviously varies by retailer and you'll have to do a bit of digging on that," he said, noting online deal-finding forums can be a helpful resource.

Students can also save on groceries, if they time their shopping trips right.

Some Loblaws, Zehrs and Superstore locations across the country offer a 10 per cent discount to students on Tuesdays. On Mondays, students can enjoy the same deal at some Valu-Mart and Your Independent Grocer locations. The stores will ask for valid student picture ID, and some items are exempt, such as prescriptions, alcohol, tobacco, eyewear and gift cards.

# CBC News

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September 10, 2013 Tuesday

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## Unpaid intern replaces Ont. MPP's staff job, says ex-worker

CBC News

A former office employee for an Ontario member of the provincial parliament says that her job was replaced with an unpaid internship and is filing a complaint with the Ministry of Labour.

Samantha Bokma, a student at Laurentian University, worked as a constituency assistant in Barrie for local Progressive Conservative MPP Rod Jackson. The job involved "general office upkeep, answering phones, emails," Bokma told CBC News.

Her contract was set to expire on Aug. 30, but Bokma said she expected her paid work to lead to a part-time job in the fall.

- Unpaid internships exploit 'vulnerable generation'

- Unpaid intern hell: overtime, tuition fees

Instead, on Aug. 20 Bokma was told that her contract wouldn't be extended. The next day, she turned in her letter of resignation, explaining that she needed the extra week to secure a new job elsewhere before her classes started.

A week later, a posting for an unpaid internship at Jackson's office was distributed on Laurentian University's campus. Bokma

said the responsibilities described in the posting - including reception duties, office administration, responding to constituents and organizing community outreach events - were tasks that she was responsible for as a paid employee.

"This position provided me with much-needed funds to pay for my tuition fees at Laurentian University and it is concerning that this paid, entry-level position has now been replaced by an unpaid internship," Bokma writes in her complaint.

The Ministry of Labour won't comment on Bokma's case, but says that it is investigating her complaint.

'Patently untrue'

Jackson, meanwhile, calls Bokma's claims "patently untrue."

He told CBC News that the fall part-time position Bokma was hoping for had been available in the past when his office was in Barrie, but no longer exists now that he is in Toronto.

Jackson also said that the posting sent out by his office is for a volunteer, not an unpaid intern.

"It's a great opportunity for Laurentian University students to

volunteer their time and learn the inner workings of government," he said.

Unpaid internships a hot topic

Issues around unpaid internships have garnered attention recently. Last week, CBC News reported on the sudden death of a 22-year-old Alberta practicum student, Andy Ferguson, who crashed while driving home after working long hours in November 2011. In June, Bell was accused of breaking labour laws by not paying its interns.

Ontario Minister of Labour Yasir Naqvi said that unpaid internships are restricted in the province.

"They fall under the employment standards act unless they happen to be a volunteer or co-op student or are training," he said, adding that he recently reminded MPPs of the rules regarding internships.

A spokesman for the **Canadian Federation of Students**, an organization that Bokma is involved with, said politicians should set an example for other employers.

"They do need to set the standards and say if you're coming to work for us, you're going to get paid," said Alistair Woods.

# The Toronto Star

September 11, 2013 Wednesday

NEWS; Pg. A8

## Complaint filed over 'unpaid' intern post Student claims ad similar to job she lost, but MPP calls ex-employee's charge 'untrue'

University student Samantha Bokma said she was surprised when her job with Tory MPP Rod Jackson ended suddenly in August - she had expected to stay on part time as his constituency assistant as she had during the last school year

It was a good front-line job for a political science major: answering phones and doing intake interviews with constituents looking for help. The 22-year-old said she helped write some of Jackson's monthly newspaper articles.

"But then they told me they weren't going to renew my contract because they didn't have enough in the budget," said the fourth-year student at Laurentian University's Barrie campus. She resigned the next day to start looking for new part-time work.

So she was alarmed a week later to see an ad for what looked like her replacement - without pay.

"The duties described in the posting are pretty much what I did for pay - answering phones, greeting constituents, preparing correspondence," said Bokma, 22.

She filed a complaint on Tuesday with Ontario's labour ministry, arguing it is illegal for an employer to replace a paid worker with an unpaid intern.

Her complaint is the latest in a wave of criticism about unpaid interns, with some suing for wages and groups like the Ontario Undergraduate Student Alliance (OUSA) calling for tighter enforcement and even an anonymous whistleblower hotline or website. At Queen's Park Tuesday, Jackson (Barrie) challenged some of Bokma's claims, saying she resigned early and seemed "a little disgruntled because there was no part-time availability after that ... we didn't have the budget."

He said Bokma's charge that she is being replaced by an unpaid person "is patently untrue." One of the Barrie jobs moved to Toronto, he said, and the Barrie office is looking for a "volunteer" now to act as receptionist and handle some correspondence.

"There was a lot more responsibility in the job Samantha was doing."

However Jackson's job posting calls for an "intern" who would perform "reception duties, office administration, clerical tasks, respond to inquiries from constituents ... prepare correspondences ... and help to organize community outreach events."

Unpaid internships have been "popping up all over the economy because the law is very murky," warned Alastair Woods,

chair of the **Canadian Federation of Students** Ontario, who said too many students were being exploited through unpaid internships that are little more than free labour.

In a report to be released Wednesday, OUSA is calling for better enforcement and more public education about Ontario's Employment Standards Act, which says workers must be paid unless they are in internships where "the training is for the benefit of the individual and the person providing the training derives little, if any, benefit from the activity."

The problem "is absolutely massive," noted OUSA President Amir Eftekarpour.

"Across Canada there are an estimated 100,000 to 300,000 unpaid interns."

Labour Minister Yasir Naqvi said Bokma's case will be investigated by an employment standards officer.

The ministry has earmarked an extra \$3.5 million this year for enforcement of employment standards and unpaid internships.

GRAPHIC: Sam Bokma has filed a complaint with Ontario's Labour Ministry after her contract wasn't renewed.

# Ottawa Citizen

September 11, 2013 Wednesday Early Edition

CANADA; Pg. A2

## 'Rape culture' pervasive: educators Problems at post-secondary institutions can't be dismissed: professor

Douglas Quan,  
Postmedia News

Long before controversial froshweek chants seeming to endorse non-consensual sex surfaced this past week at the University of British Columbia and Saint Mary's University in Halifax, post-secondary institutions across Canada were wrestling with what many student leaders and educators say is a pervasive "rape culture."

It is a culture, they say, that excuses or tolerates sexual violence and is fuelled by the "hyper-sexualization" of women and men - the notion that women are always sexually available and men are always ready for sex.

"I know there are naysayers who love lobbing rocks at the ivory tower. ... But I'm in the thick of it," said Janni Aragon, a professor specializing in gender and politics at the University of Victoria.

The chants cannot be dismissed as the actions of young adults just trying to have some fun, she said.

"What we have here is a teachable moment," she said. "I don't think we can get to a place where we're talking about this 'too much.'" Judge-

ing from the swift reaction to the recent chanting episodes, university administrators seem to agree. Officials at UBC and Saint Mary's have condemned the chants, which included the lyrics "We like 'em young" ... "Y is for your sister" ... "U is for under age." They have promised sensitivity training for student leaders, even possible disciplinary action.

At Memorial University in Newfoundland and Labrador, school officials vowed to investigate after it came to light that engineering students had given out beer mugs featuring a scantily clad woman and the words "If she's thirsty, give her the D."

The "D" represents the first letter of a slang term for penis. These incidents did not surprise Andrew Bretz, a University of Guelph researcher specializing in the study of women in Shakespeare's plays.

Last year, when he read a Facebook post by a student reciting a chant depicting a male fantasy about rape, he took to his blog to express his sadness and to question the value of his teaching.

"What is the point of teaching these kids about sexual vio-

lence when they can only rabbit back the party line and then go off to use their creative energies to further a rape culture?" he asked.

In an interview Tuesday, Bretz said there is a perception that universities are crawling with liberal-minded students who like to test boundaries and change things. But in reality, he said, these young adults have grown up in a highly patriarchal world that reinforces the notion of women as subordinate and men as aggressive.

"By the time they get here, they're deeply enmeshed in sexual politics that is incredibly binary and conservative," he said, and many don't break out of that "conservative mould."

Educators at the University of Alberta in Edmonton earlier this year had to confront similar questions after posters showed up on campus parodying an anti-rape campaign.

The original poster campaign, directed at young men, featured the tag line "Don't be that guy." One poster read: "Just because she's drunk doesn't mean she wants to f\*\*k."

The parody posters, posted

by a men's activist group, featured the tag line "Don't be that girl." One poster read: "Just because you regret a one-night stand, doesn't mean it wasn't consensual."

The counter-campaign was criticized for blaming victims and for implying that women lie about sexual assaults.

University and student officials said Tuesday they are encouraged that there is a national discussion happening right now about sexual violence and said they are always finding new ways to deliver an old message.

At York University in Toronto, the campus Centre for Human Rights recently invited former NFL and CFL quarterback-turned-social activist Don McPherson to address students about gender roles and issues surrounding respect and consent in dating.

The centre also teamed up with a design studies professor and her students to spread the message about rape culture using an unconventional medium: comic strips.

"We're trying to send a message that consent is like breathing - you can't do without," said Noa Ashkenazi, a sexual harassment prevention educator at the centre.

But the message, she said, can't be delivered in a way that instils fear in students because that will just turn them away.

At the **Canadian Federation of Students**, national chairwoman Jessica McCormick said it was disheartening to hear some first-year students in the past week seeming to downplay the controversial chants. "We aren't speaking up about them and calling them out for what they are. These aren't sex chants, these are rape chants," she said.

The federation has been distributing new awareness materials that expand on the "No Means No" campaign, issuing buttons and posters that say "Not Now Means No," "Let's Just Go To Sleep Means No," and "Don't Touch Me Means No."

Kristina Kuffel, president of the engineering society at

Guelph university, said student leaders recently led new students in a "sanitized" version of a standard student-engineering song, Godiva's Hymn.

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"I understand tradition is really important and often was a good way to create morale," she said. "But times have changed."

GRAPHIC: Photo Courtesy Sauderite, Reddit; Vandals, after recent episodes of underage sex chants, left their message at the University of British Columbia.



# The Gazette

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September 11, 2013 Wednesday Early Edition

Montreal: NATION; Pg. A12

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## **Campuses struggle with pervasive 'rape culture'** **Recent cases bring need for education**

DOUGLAS QUAN,  
Postmedia News

Long before controversial frosh-week chants seeming to endorse non-consensual sex surfaced this past week at the University of British Columbia and St. Mary's University in Halifax, post-secondary institutions across Canada were wrestling with what many student leaders and educators say is a pervasive "rape culture."

It is a culture, they say, that excuses or tolerates sexual violence and is fuelled by the "hyper-sexualization" of women and men - the notion that women are always sexually available and men are always ready for sex.

"I know there are naysayers who love lobbing rocks at the ivory tower. ... But I'm in the thick of it," said Janni Aragon, a professor specializing in gender and politics at the University of Victoria.

The chants cannot be dismissed as the actions of young adults just trying

to have some fun, she said.

"What we have here is a teachable moment," she said. "I don't think we can get to a place where we're talking about this 'too much.'" Judging from the swift reaction to the recent chanting episodes, university administrators seem to agree.

Officials at UBC and St. Mary's have condemned the chants, which included the lyrics "We like 'em young" ... "Y is for your sister" ... "U is for under age." They have promised sensitivity training for student leaders, even possible disciplinary action.

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Last year, when he read a Facebook post by a student reciting a chant depicting a male fantasy about rape, he took to his blog to express his sadness and to question the value of his teaching.

"What is the point of teaching these kids about sexual violence when they can only rabbit back the party line and then go off to use their creative energies to further a rape culture?" he asked.

In an interview Tuesday, Bretz said there is a perception that universities are crawling with liberal-minded students who like to test boundaries and change things. But in reality, he said, these young adults have grown up in a highly patriarchal world that reinforces the notion of women as subordinate and men as aggressive.

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The federation has been distributing new awareness materials that expand on the "No Means No" campaign, issuing buttons and posters that say "Not Now Means No," "Let's Just Go To Sleep Means No," and "Don't Touch Me Means No."

GRAPHIC: **CANADIAN FEDERATION OF STUDENTS**; A poster from the **Canadian Federation of Students'** awareness campaign addressing rape on campuses.

# Edmonton Journal

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September 11, 2013 Wednesday Early Edition

Alberta: NEWS & OPINION; Pg. A17

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## Campuses struggle with 'rape culture' Frosh chants not just kids having fun

Douglas Quan,  
Postmedia News

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Last year, when he read a Facebook post by a student reciting a chant depicting a male fantasy about rape, he took to his blog to express his sadness and to question the value of his teaching. "What is the point of teaching these kids about sexual violence when they can only rabbit back the party line and then go off to use their creative energies to further a rape culture?" he asked. In an interview Tuesday, Bretz said there is a perception that universities are crawling with liberal-minded students who like to test boundaries and change things. But in reality, he said, these young adults, have grown up in a highly patriarchal world that reinforces the notion of women as subordinate and men as aggressive.

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At York University in Toronto, the campus Centre for Human Rights recently invited former NFL and CFL quarterback-turned-social activist Don McPherson to address students about gender roles and issues surrounding respect and consent in dating.

The centre also teamed up with a design studies professor and her students to spread the message about rape culture using an unconventional medium: comic strips.

"We're trying to send a message that consent is like breathing - you can't do without," said Noa Ashkenazi, a sexual harassment prevention educator at the centre.

But the message, she said, can't be delivered in a way that instils fear in students because that will just turn them away. At the **Canadian Federation of Students**, national chairperson Jessica McCormick said it was disheartening to hear some first-year students in the past week seeming to downplay the controversial chants. "These aren't sex chants, these are rape chants,"

she said. The federation has been distributing new awareness materials that expand on the "No Means No" campaign, issuing buttons and posters that say "Not Now Means No," "Let's Just Go To Sleep Means No," and "Don't Touch Me Means No." Kristina Kuffel, president of the engineering society at Guelph University, said new students were recently led in a "sanitized" version of a standard student-engineering song, Godiva's Hymn. The sanitized version's chorus includes the lines: "We are, we are, we are the Engineers/We can, we can, fix anything with gears." The unsanitized version has many references to drinking. "Sexual jokes that degrade women, and men, have no place in orientation parties, even if they are part of tradition," she said. "I understand tradition is really important. ... But times have changed."

**GRAPHIC: Canadian Federation Of Students;** This recent **Canadian Federation of Students'** poster, which also includes buttons, expands on its 'No means no' campaign.

# CBC News

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September 11, 2013 Wednesday

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## University tuition rising to record levels in Canada

CBC News

The cost of a university degree in Canada is getting steeper, with tuition and other compulsory fees expected to have about tripled from 1990 to 2017, and students in Ontario are paying most, according to research by a policy think-tank.

- Read about the burden on students who work free while paying for university

Average fees, in current dollars, have increased from \$1,464 in 1990-91 to \$6,348 in 2012-13, and they are expected to climb to \$7,437 in 2016-17. This fall, they are predicted to be \$6,610, according to a report released Wednesday by the Canadian Centre for Policy Alternatives.

Adjusted for inflation, fees across the country were \$2,243 in 1990-91, and are predicted to rise to \$6,842 in 2016-17, according to the centre.

The 41-page report, titled "Degrees of Uncertainty: Navigating the Changing Terrain of University Finance," is by the centre's senior economist, David Macdonald, and co-authors Erika Shaker, director of the education project, and Nigel Wodrich, an economics and politics student at the University of Ottawa.

"Some provincial governments are taking notice of and responding to growing public concern over student debt loads, economic and employment uncertainty, and the long-term ramifications being felt by students

and their families," they write. "These responses have not resulted in across-the-board fee reductions.

"Provincial governments have largely preferred to go the route of directed assistance measures," the Ottawa-based centre adds, noting that students are increasingly having to turn to loans, grants and bursaries, tax credits and loans forgiveness to work their way toward a post-secondary education.

"While this does impact in-province affordability, it undermines any commitment to universality because it creates a situation where the only students who leave the province to pursue a degree are the ones who can afford to."

The report says Ontario inflation-adjusted fees were \$2,574 in 1990-91, but will surge to \$8,756 in 2016-17.

Newfoundland and Labrador, where tuition fees have been frozen since 1999, has the lowest tuition and other compulsory fees in Canada, with universities charging an average of \$2,872 this fall. The cost was \$2,059 in 1990-91, and is expected to rise to \$2,886 in 2016-17, according to the report by the independent, non-profit institute.

Schools defend education costs

According to the Association of Universities and Colleges of Canada (AUCC), enrolment at post-secondary schools is at an all-time high, signalling the im-

portance of higher education.

In 2011, undergraduate enrolment surpassed one million for the first time ever, according to a 2012 by AUCC, which represents nearly 100 public and private universities and university degree-level colleges. Since 2000, the number of full-time undergraduate students in Canada has grown by nearly 44 per cent, the association says.

The report also suggests that getting a university degree is a necessity to keep pace with jobs in this global economy, and quotes federal government estimates that indicate 75 per cent of new jobs in the coming decade will require post-secondary education. AUCC also estimates that between 2010 and 2020, 2.1 million jobs will be created for university graduates, who also earn much higher incomes and experience more stable employment than workers without a post-secondary education.

But in this era of rising student debt and government loan write-offs, the Canadian Centre for Policy Alternatives isn't the only one to raise the alarm on the cost of a post-secondary education - an issue that has sparked major protests.

- Read more about Montreal protests on rising tuition

In February, the federal government announced it is writing off another \$231 million in unpaid student loans in 2013 from more than 44,000 cases, putting taxpayers on the hook for more

than half a billion in uncollected student debt over the past few years.

In Montreal, tens of thousands took to the streets in the spring of 2012 over the Liberal government's planned 75 per cent increase in tuition at Quebec universities, and there were subsequent clashes between protesters and police that lasted through the summer. Since then, the Parti Québécois has formed a new government, and the planned 75 per cent tuition hike was shelved, with tuitions fees in Quebec now indexed to the cost of living.

Statistics Canada's latest tuition report found that each full-time student in an undergraduate program paid five per cent more on average for the 2012-13 academic year than a year earlier, following a 4.3 per cent increase in 2011-12, with every province reporting rising fees except Newfoundland and Labrador.

On average, undergraduate students in Canada paid \$5,581 in university tuition fees in 2012-13 compared with \$5,313 a year earlier. The federal agency notes that inflation only rose 1.3% between July 2011 and the same 2012 month.

Tuition fees rose in 2012-13 in all but one province, Newfoundland and Labrador, where they have been frozen since 2003-04 for both undergraduate and graduate students.

According to the report released Wednesday, the idea of univer-

sal education is becoming a thing of the past.

"The price tag for a university degree is significant: when books, living expenses and transportation costs are added to tuition and other compulsory fees, the cost of a four-year university education is estimated to reach over \$80,000; of that, residence is estimated at about \$31,000," the authors write.

As well, they quote research suggesting parents are postponing retirement and taking on additional debt to help put their children through school.

Are student debt caps an answer?

Canadian Centre for Policy Alternatives researchers note that a number of provincial governments have implemented debt caps that limit the amount of public debt that students can accumulate. However, they add, students are still accumulating more personal debt by borrowing from other means to fund their educations.

They cite Statistics Canada figures that estimate students with both public and private debt end up owing an average of \$37,000 by the time they graduate. And repaying that debt is becoming more of an issue, says the report, citing research indicating that from the late 1990s to 2013, there has been "a significant increase of young workers in temporary, insecure, or contract work, from eight per cent to almost 12 per cent - a much

greater increase than in the [age] 25-plus category."

Student activists have been pressing for tuition fee reductions and freezes for a number of years, and say Wednesday's report points to further erosion of university affordability.

A news release from the Ontario University and College Coalition, representing student, staff and faculty associations, says most provinces "have introduced complex and unpredictable financial aid measures such as the Ontario Tuition Grant instead of universal measures to address affordability concerns."

The **Canadian Federation of Students**, a member of the coalition, says eliminating interest on student loans - an idea that has been floated by various political parties - doesn't attack the student debt problem and may even lead to further tuition increases. The CFS wants provinces to adopt more widespread provincial grants systems, as well as reductions and freezes in tuition fees across Canada.

"Students have been sounding the alarm about how high fees are pricing them out of a university education in Ontario," said CFS chair Alastair Woods in the release. "This report confirms that even when the Ontario Tuition Grant is taken into account, the Liberal government's policy of year-over-year tuition fee increases has eroded the affordability of university education in Ontario."

# Canadian Press

September 12, 2013 Thursday

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## Universities review orientation in wake of chant glorifying non-consensual sex; Schools to re-think orientation after chant

Alison Auld, The Canadian Press

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HALIFAX - Students at Saint Mary's University rallied against sexual violence Thursday after a frosh-week chant glorifying the abuse of underage girls set off a heated debate over orientation activities and the extent of sexism on campuses.

About 200 students and professors filled a central campus courtyard to listen to speeches and sing a new, positive version of the chant that sparked national outrage for its promotion of non-consensual sex with young girls.

"We really want to start the conversation about consent education, and how to move forward from the events of last week in a constructive way," said Lewis Rendell, one of the organizers of the rally.

"This is not just a university problem," she added. "It's a societal problem."

The event came a day after the university named the members of a special council that will explore issues of sexual consent and how to prevent or reduce sexual harassment.

Wayne MacKay, a law professor at Dalhousie University in Halifax, was appointed to lead the group, which will consult with staff, alumni and others as it looks for ways to change the "culture" around sexual violence while gauging opinion on how women are viewed.

He expects the team will also look at re-thinking orientation events in the wake of several recent controversies that have involved derogatory portrayals of women, and whether the administration should be more involved in overseeing them.

"The frosh activity is really just an indicator and a sign that there are problems about how women are regarded and what's considered acceptable conduct," he said in an interview. "While orientation may be part of it, it's much bigger than that."

Saint Mary's struck the panel days after a video surfaced showing about 80 student leaders performing a chant before 400 people during an orientation event on Labour Day.

The song spelled out the word 'young' with the lyrics, "Y is for your sister ... U is for underage, N is for no consent."

Days later, a student newspaper at the University of British Columbia reported that a similar chant had been sung on one or more buses during orientation events sponsored by the Commerce Undergraduate Society.

In Newfoundland, students at Memorial University in St. John's issued apologies after the school's engineering society used mugs featuring a cartoon image of a barely dressed woman and the words: "If She's Thirsty ... Give her the ... D (DAY)." The words refer to a phrase from a pornography website, with the D representing the first letter of a slang term for penis.

The revelations at Saint Mary's and UBC prompted the resignations of student leaders there and sparked discussions at many campuses over how to manage frosh-week activities and address issues around sexual violence, consensual sex and sexism.

Vanessa Hunt of the **Canadian Federation of Students** says the incidents reinforce the need for work her group has been doing since the early 1990s with "No Means No" campaigns.

"We're seeing across the country a need for this kind of discussion," she said. "It's an issue in regards to the culture at institutions and in society itself when we look at the issues of rape culture."

Saint Mary's and UBC have said they will look at how frosh-week events are organized and suggested there will be more oversight from the administration rather than leaving them in the hands of student associations.

Ryan Flanagan, director of student affairs at Carleton University in Ottawa, said his school's administration became more involved in orientation after there were student leadership concerns in 2010, which he wouldn't discuss.

He said Carleton's orientation now emphasizes respectful social activities and academics, while introducing students to the resources on campus.

"It's becoming the exception not the norm that universities aren't having a more significant role, if not outright control, of running the programs," he said.

"Ultimately, if student associations are going to run it I think you're taking on a risk within your organization and we're seeing that play out this year with Saint Mary's and UBC."

James Sanford, executive director of student services at Acadia University in Wolfville, N.S., said he expects many school administrators are closely watching what the Saint Mary's panel will come out with before the end of the year.

The university reviewed its programs after a 19-year-old student died in 2011 following a night of heavy drinking during frosh week. Acadia introduced strict rules to combat excessive drinking, while promoting dry events like movie or games nights during orientation.

"I'd be totally surprised if pretty much every institution in the country hasn't done a little bit of work to take a look at, 'Are we at risk, is there a chance that some of the same behaviours might occur (here),' " he said.

"This could be one of those moments where there's an opportunity to create a framework around what are the best practices."



# Business Review Canada

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September 12, 2013 Thursday

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## Scientists Rally Across the Country to Call on the Federal Government to 'Stand up for Science'

OTTAWA, ONTARIO-- (Marketwired - Sept. 12, 2013) - A year after gathering on Parliament Hill to mourn the 'Death of Evidence', scientists and their supporters are back. On September 16th, they will rally across the country to highlight the critical need to maintain evidence-based decision-making through the support of science in the public interest.

Rallies are set to take place in Ottawa, Vancouver, Montreal, Toronto, Edmonton, Yellowknife, Fredericton and Halifax, along with numerous other communities.

"Scientists would rather be doing research than rallying, but many of us are concerned about the health of public science, and feel that Canadians should understand these concerns so they can judge for themselves," says Dr. Scott Findlay, Evidence for Democracy co-founder and Associate Professor in the Department of Biology at the University of Ottawa. "The Canadian standard of living is, in large measure, a result of scientific discovery and technological innovation. So every Canadian has a vested interest in the health of public science, and the use of scientific evidence to protect and sustain the values we hold."

These national events were initiated by Evidence for Democracy

(E4D) - a new non-partisan organization advocating for the transparent use of evidence in government decision-making and supported by groups representing students and scientists including the **Canadian Federation of Students** and The Professional Institute of the Public Service of Canada.

"Science matters," says Dr. Katie Gibbs, biologist and Executive Director of Evidence for Democracy. "Good science, when coupled with good decision making is what keeps our water and air clean, keeps us healthy, keeps our food safe and is the engine of economic development."

As Prime Minister Harper and his cabinet prepare for the next parliamentary session, E4D and scientists across Canada call on them to demonstrate their commitment to science in the public interest by:

- (1) Supporting the open communication of publicly funded science to the public.
- (2) Using the best available science and evidence to make the best decisions.
- (3) Funding scientific research from basic science through to applied.

WHAT: Stand Up for Science Rally

WHEN: 12:00 p.m. (noon) on Monday September 16th

WHERE: Parliament Hill Ottawa and events across the country

WHO: Speakers for the Ottawa rally include

- Dr. Béla Joós, professor in the Department of Physics at the University of Ottawa;
- Dr. John Stone, adjunct professor in Department of Geography and Environmental Studies at Carleton University and a member of the Intergovernmental Panel on Climate Change;
- Dr. Kapil Khatter, a family physician and former Executive Director of Canadian Association of Physicians for the Environment;
- Gary Corbett, president of the Professional Institute of the Public Service of Canada;
- and more.

A complete list of Stand Up for Science events can be found on our Website:  
<https://evidencefordemocracy.ca/standupforscience>

Dr. Katie Gibbs (613) 866-6921 [katie@evidencefordemocracy.ca](mailto:katie@evidencefordemocracy.ca)

# Waterloo Region Record

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September 13, 2013 Friday First Edition

NEWS; Pg. A3

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## Students respond to frosh-week chant glorifying non-consensual sex Rally, council among efforts to change attitudes

Alison Auld,  
The Canadian Press

Students at Saint Mary's University rallied against sexual violence Thursday after a frosh-week chant glorifying the abuse of underage girls set off a heated debate over orientation activities and the extent of sexism on campuses.

About 200 students and professors filled a central campus courtyard to listen to speeches and sing a new, positive version of the chant that sparked national outrage for its promotion of non-consensual sex with young girls.

"We really want to start the conversation about consent education, and how to move forward from the events of last week in a constructive way," said Lewis Rendell, one of the organizers of the rally.

"This is not just a university problem," she added. "It's a societal problem."

The event came a day after the university named

the members of a special council that will explore issues of sexual consent and how to prevent or reduce sexual harassment.

Wayne MacKay, a law professor at Dalhousie University in Halifax, was appointed to lead the group, which will consult with staff, alumni and others as it looks for ways to change the "culture" around sexual violence while gauging opinion on how women are viewed.

"The frosh activity is really just an indicator and a sign that there are problems about how women are regarded and what's considered acceptable conduct," he said in an interview. "While orientation may be part of it, it's much bigger than that."

Saint Mary's struck the panel days after a video surfaced showing about 80 student leaders performing a chant before 400 people during an orientation event on Labour Day.

The song spelled out the word 'young' with the ly-

rics, "Y is for your sister ... U is for underage, N is for no consent."

Days later, a student newspaper at the University of British Columbia reported that a similar chant had been sung on one or more buses during orientation events sponsored by the Commerce Undergraduate Society.

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The revelations at Saint Mary's and UBC prompted the resignations of student leaders there and sparked discussions at many campuses over how to manage frosh-week activities and address issues around sexual violence,

consensual sex and sexism.

Vanessa Hunt of the **Canadian Federation of Students** says the incidents reinforce the need for work her group has been doing since the early 1990s with "No Means No" campaigns.

"We're seeing across the country a need for this kind of discussion," she said. "It's an issue in regards to the culture at institutions and in society itself when we look at the issues of rape culture."

Saint Mary's and UBC have said they will look at how frosh-week events are

organized and suggested there will be more oversight from the administration rather than leaving them in the hands of student associations.

Ryan Flanagan, director of student affairs at Carleton University in Ottawa, said his school's administration became more involved in orientation after there were student leadership concerns in 2010, which he wouldn't discuss.

He said Carleton's orientation now emphasizes respectful social activities and academics, while introducing students to the resources on campus.

"It's becoming the exception not the norm that universities aren't having a more significant role, if not outright control, of running the programs," he said.

"Ultimately, if student associations are going to run it, I think you're taking on a risk within your organization and we're seeing that play out this year with Saint Mary's and UBC."

James Sanford, executive director of student services at Acadia University in Wolfville, N.S., said he expects many school administrators are closely watching what the Saint Mary's panel will come out with before the end of the year.

# Kamloops Daily News

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September 13, 2013 Friday Final Edition

British Columbia: NATION; Pg. B5

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## Universities review student orientation Sexist chants set off national debate, rallies, protests

Alison Auld,  
The Canadian Press  
HALIFAX

Students at Saint Mary's University rallied against sexual violence Thursday after a frosh-week chant glorifying the abuse of underage girls set off a heated debate over orientation activities and the extent of sexism on campuses.

About 200 students and professors filled a central campus courtyard to listen to speeches and sing a new, positive version of the chant that sparked national outrage for its promotion of non-consensual sex with young girls.

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Wayne MacKay, a law professor at Dalhousie University in Halifax, was appointed to lead the group, which will consult with staff, alumni and others as it looks for ways to change the "culture" around sexual violence.

He said the team will also look at rethinking orientation events.

Saint Mary's struck the panel shortly after a video surfaced showing about 80 student leaders performing a chant before 400 people during an orientation event on Labour Day.

Days later, a student newspaper at the University of B.C. reported a similar chant had been sung during orientation events sponsored by the Commerce Undergraduate Society.

The revelations at Saint Mary's and UBC prompted the resignations of student leaders there and sparked discussions at many campuses over how to manage frosh-week activities and address issues around sexual violence, consensual sex and sexism.

Vanessa Hunt of the **Canadian Federation of Students** says the incidents reinforce the need for work her group has been doing since the early 1990s with "No Means No" campaigns.

GRAPHIC: Andrew Vaughan, The Canadian Press; Students attend a rally at Saint Mary's University in Halifax on Thursday to express their concerns that a chant that promotes rape culture was sung during a frosh-week event.

# Professional Services Close-Up

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September 17, 2013 Tuesday

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## **Statistics Canada: Despite Record Student Debt Levels, Tuition Fees Increase in Most Provinces**

Tuition and related fees increased for the vast majority of university and college students this year, according to a report released by Statistics Canada.

"In light of the massive debt burden already carried by most students, provinces should be reducing tuition fee rates, not further increasing them," said Jessica McCormick, National Chairperson of the **Canadian Federation of Students**. "This is does nothing but make the student debt crisis even worse than already was."

In a release, the group said that according to the report, tuition fee rates increased by 3.3 percent on average to \$5,772. Tuition fees are currently the single largest expense for most college and university students and are increasing more rapidly than any other cost faced by students and faster than inflation. Tuition fees vary widely from province to province with students in Ontario paying nearly three times as much as students in Newfoundland

and Labrador.

"Canadians expect that access to higher education should be determined by how hard you study, not by how much money you have," said McCormick. "Tuition fees and student debt still contribute to a tremendous inequality of access to university or college."

Recent Canadian research has demonstrated that financial barriers, such as tuition fees, continue to prevent many young people from enrolling in post-secondary education. Financial considerations also lead to thousands of students withdrawing from their program before graduation. The **Canadian Federation of Students** has called for a Post-Secondary Education Act that establishes guidelines for funds transferred to the provinces for post-secondary education. Federal legislation could ensure accountability and create national standards for the quality and accessibility of Canada's universities and colleges.

# Manufacturing Close-Up

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September 24, 2013 Tuesday

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# Canadian Government News

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September 28, 2013 Saturday

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## Reality Check: Liberals in favour of allowing anti-gay Russian politicians into Canada

Ottawa

Office of the MP Tom Mulcair, Canadian Government has issued the following news release:

The NDP has put forward a petition calling on the Government of Canada to ban Russian politicians who have championed a notorious anti-gay law in Russia.

Last night on CTV's Power Play, the Liberal Party's Foreign Affairs spokesperson disagreed with the NDP's initiative.

Paul Dewar: What we're simply saying is that the people who are behind that law should not be welcome in our country. Very simple.

Don Martin: Marc Garneau, does it make sense to you to do this?

Marc Garneau: No, it doesn't.

Mr. Garneau went on to call the NDP's idea "half baked".

Below is a list of organizations that support the ban called for in the NDP's petition:

Canadian HIV/AIDS Legal Network AIDS ACTION NOW! ARC International Egale Canada Abortion Rights Coalition of Canada (ARCC) ACCM (AIDS Community Care Montreal) Action Canada for Population and Development (ACPD) Action positive VIH/sida African and Caribbean Council on HIV/AIDS in Ontario (ACCHO) AIDS Committee of Guelph & Wellington County AIDS Committee of Newfoundland & Labrador AIDS Committee of Ottawa AIDS Committee of Simcoe County AIDS New Brunswick, Inc. AIDS Saint John AIDS Vancouver Island AIDS-Free World BC Civil Liberties Association BC Coalition of People with Disabilities Black Coalition for AIDS Prevention (Black CAP) Bonham Centre for Sexual Diversity Studies Brockville Pride, Fight Homophobia & Transphobia in Brockville CACTUS Montréal Canadian Aboriginal AIDS Network

(CAAN) Canadian AIDS Treatment Information Exchange Canadian Anthropology Society Canadian Association of Nurses in AIDS Care (CANAC) Canadian Association of University Teachers Canadian Federation for Sexual Health **Canadian Federation of Students** Canadian Harm Reduction Network Canadian Labour Congress Canadian Public Health Association Canadian Treatment Action Council (CTAC) Canadian Union of Public Employees (CUPE) Canadian Working Group on HIV and Rehabilitation (CWGHR) Canadians United against Discrimination at the 2014 Sochi Olympics Casey House Hospice CAW Canada Central Alberta AIDS Network Society Centre for Inquiry Canada COCQ-SIDA (Coalition des organismes communautaires québécois de lutte contre le sida) CUPE Ontario Dream Bridge Exchange Equal Marriage For Same-Sex Couples Equitas - International Centre for Human Rights Education Feminist Alliance in Solidarity for Sex

Workers' Rights FIRST  
Decriminalize Sex Work  
Gerald and Maas  
Grandmothers Advocacy  
Network (GRAN) Health  
Sciences Association of  
Alberta (HSAA) HIV &  
AIDS Legal Clinic Ontario  
HIV North Society  
HIV/AIDS Regional Serv-  
ices ICASO Institute for  
International Women's  
Rights-Manitoba Inc. Inter  
Pares Interagency Coali-  
tion on AIDS and Devel-  
opment (ICAD) Jer's Vi-  
sion Lucky Iron Fish Pro-  
ject M.A.IN.S. (Mouve-  
ment d'Aide et d'INforma-  
tion Sida) Méta d'Âme  
Metro Toronto Chinese &  
Southeast Asian Legal  
Clinic Northern HIV and  
Health Education Society  
Nova Scotia Rainbow Ac-  
tion Project (NSRAP)  
Ontario Aboriginal  
HIV/AIDS Strategy  
Ontario Federation of La-  
bour (OFL) Ontario HIV  
Treatment Network  
Ontario Humanist Society  
OPSEU Rainbow Alliance  
Our City of Colours Out  
On The Shelf Pacific

AIDS Network  
Parksville/Qualicum KAI-  
ROS Peel HIV/AIDS Net-  
work PFLAG Canada  
PFLAG Canada,  
Brockville PFLAG Can-  
ada, Durham region  
Portail VIH/sida du Qué-  
bec Positive Living Soci-  
ety of British Columbia  
Pride Toronto Public  
Service Alliance of Can-  
ada Queer Ontario  
Rainbow Health Network  
Reclaim Our Democratic  
Canada REZO, health  
and well-being of gay and  
bisexual men  
Saskatchewan Federation  
of Labour Saskatchewan  
Public Health Association  
Sexual Orientation and  
Gender Identity Confer-  
ence of the Canadian Bar  
Association Stella, l'amie  
de Maimie The Elemen-  
tary Teachers' Federation  
of Ontario (ETFO) The  
Fort McMurray  
LGBTQmunity The Legal  
Clinic of Guelph and Wel-  
lington County The  
McLeod Group The To-  
ronto Sisters, Abbey of the  
Divine Wood The United

Church of Canada  
Toronto PFLAG, Parents,  
Families and Friends of  
Lesbians and Gays  
Toronto Queer Arts Festi-  
val Toronto Queer West  
Arts Centre Unit for Criti-  
cal Research in Health  
(UCRH), School of Nurs-  
ing, Faculty of Health Sci-  
ences, University of Ot-  
tawa United Steelworkers  
University of Guelph  
University of Ottawa Re-  
search Chair in Forensic  
Nursing Vancouver AIDS  
Society Vancouver Island  
Persons Living with  
HIV/AIDS Society  
(VPWAS) Vanier Com-  
munity Service Centre  
West Coast Women's Le-  
gal Education & Action  
Fund (West Coast LEAF)  
Women's Legal Education  
and Action Fund  
WorldPride 2014 Human  
Rights Conference  
YouthCO HIV & Hep C  
Society

For further information  
please visit:  
<http://www.ndp.ca>



# The Toronto Star

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October 3, 2013 Thursday

NEWS; Pg. A1

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## Students cry poor over high interest on tuition

Randall Hettinger is racing the clock, working 30 hours a week at two jobs - one retail, one construction - on top of a full slate of courses, so he'll make the Nov. 15 deadline to pay the rest of his University of Toronto business administration tuition.

If he can't make the final \$5,000 by then - he paid the first \$9,500 in August - the university will start charging him monthly interest, something he says he can't stand to add to his student debt tab of \$35,000.

At a rate of 1.5 per cent, compounded each month, it adds up to 19.56 per cent a year, on par with credit card interest.

"It's strange they don't let us pay semester by semester; it makes it so difficult for students who aren't from upper-class families where money is no problem," said Hettinger, 22, who said he lives with his parents to cut costs.

But so many U of T students are unable to make the November deadline for

their final instalment that the school garnered nearly \$1.8 million in interest on late payments in 2011-2012, new figures show.

A Freedom of Information request submitted by ecology student Ben Coleman showed that 8,040 full-time students on the downtown campus failed to meet the November deadline for tuition that year, the most recent one for which figures were available - and together they paid \$1,756,292.42 in interest over that school year, for reasons Coleman said were not their fault.

"This is so punitive; full tuition is due in November, but students on OSAP (Ontario Student Assistance Program) don't get their second instalment (until) January," noted the third-year student.

Grad student Mattie Sedaghat had to pay that interest every year of her undergrad degree between November, when tuition was due, and January, when she got her second OSAP cheque.

"For students like me who support themselves, that's a big deal. Every extra cost counts."

But many U of T courses run all year, noted university spokesperson Dominic Ali, so "without some predictability about when fees will be received, it would become challenging for the university to operate and to plan for the future."

In fact, Queen's Park is poised to clamp down on institutions that penalize students for missing tuition payments for reasons that are not their fault.

"We think it's unfair to expect students to pay late charges because they haven't received their OSAP yet," said MPP Brad Duguid, minister of training, colleges and universities. "We're determined to introduce changes, and my goal is to have them ready by the end of December."

Duguid would not comment on individual universities that charge interest or late fees, but said he is considering the idea of

"per-semester billing" in which fees are due when each semester starts - not before.

"Charging interest is just another way institutions make money off students, and it's egregious because it penalizes students for factors beyond their control," said Alastair Woods, chair of the Ontario branch of the **Canadian Federation of Students**.

Ontario already has the highest tuition in the country, noted Amir Eftekarpour, chair of the Ontario

Undergraduate Student Alliance, "so adding late fees is unfair; we're happy to hear the ministry is moving forward to address this problem."

Duguid also said he plans to limit so-called "flat fees," in which universities charge full tuition even if a student takes as little as 60 per cent of a full course load, as at the U of T.

Eftekarpour slammed flat fees because they "make students pay for education they're not getting."

Some speculate the government will allow institutions to charge full tuition for no less than 80 per cent of a course load, and let students with disabilities and students with children pay strictly on a per-credit basis.

While Duguid said he does not want to "micromanage" universities or take steps that would hurt the quality of higher learning, "I have to see post-secondary education through the eyes of students - they're front and centre."

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CANADIAN UNIVERSITY REPORT; Pg. 8

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## Can you afford university?

### Tuition in university undergraduate programs in the 2012-13 school year averaged \$5,581, up from \$4,747 in 2008-09

MARLENE HABIB

It's one of the biggest roadblocks to earning a university degree: affording the thousands, and sometimes tens of thousands, of dollars in tuition and other expenses.

For many students, going to university will mark the first time they are handling their own finances, and studies indicate it's one of the most stressful aspects of getting a postsecondary education.

For instance, 27 per cent of 1,018 Canadian postsecondary students polled in a Bank of Montreal online survey cited paying for school as their biggest worry, ahead of finding a job (22 per cent) and getting good marks (20 per cent). Fifty-eight per cent in the study released in August of 2012 expected to graduate with more than \$20,000 in debt, with 21 per cent anticipating owing more than \$40,000.

In the United States, a study of 1,802 parents and 800 undergraduate students released in July by loan company Sallie Mae says that since the recent recession, more college-bound students have eliminated certain

schools and programs from their application lists based on cost.

Munib Sajjad, president of the University of Toronto Students' Union, says that's the case in Canada as well.

"University is getting very unaffordable, and it's getting worse and worse every year," says Sajjad, who is in his final year taking a double major in political science and history at Canada's largest university. He has about \$36,000 in Ontario Student Assistance Program (OSAP) loans alone.

As head of the student union, he does earn an annual salary of \$28,000 for putting in a 60-hour work week, but he still expects to graduate in 2014 in a deep financial hole. Still, he doesn't regret working toward that degree.

"The opportunities I found while at university are really incomparable to the amount I have to pay.... But the debt really does scare many [potential university students] off.

"Some students may say they shouldn't go for it - so they go into private training colleges, which are cheaper. It's an

unfortunate reality that students are being put into this choice about where to go and what to take."

Postsecondary school loan debt is also an issue for Canadian taxpayers. In March, the federal government said it plans to write off \$173-million in unpaid student loans in the coming fiscal year, which would bring its three-year writeoff total to \$716-million.

But university and financial experts say students can get a grasp on their education costs by answering these questions:

**CAN I AFFORD UNIVERSITY?**

The best way for students to determine whether they have the resources to attend university is to put together a plan and a detailed budget.

"You want to focus on your studies and not your bank account," says Mike Henry, Bank of Nova Scotia's senior vice-president of retail payments, deposits and lending. "A budget will tell you how much money is coming in, from a part-time job, paid internship, scholarships and bursaries, loans, compared to

how much is going out." Students can use free online and mobile app tools including student budget calculators to get their heads around how much money is going to come in, go out and what everything is going to cost, he says. "Once you know that, you can begin to make some informed decisions."

Here are some national figures

\* According to Statistics Canada, overall tuition in all university undergraduate programs in the 2012-13 school year averaged \$5,581, up from \$4,747 in 2008-09. In an arts and humanities program, for instance, tuition ranged from a low of \$2,550 at Memorial University of Newfoundland to highs of \$7,095 at Mount Allison University in New Brunswick and \$7,475 at Royal Roads University in British Columbia.

\* Other annual university costs include administrative, athletic and other fees, student union dues, books and sundry costs (possibly \$600 or more) and campus or off-campus housing (upward of \$5,000).

\* For 2013-14, a quick survey of what full-time students who live at home can expect to pay include: at the University of British Columbia, the arts program costs \$4,794 in tuition, \$889 in student fees and \$2,000 in books and supplies; at Ottawa's Carleton University, tuition and ancillary fees cost anywhere from \$6,613 to \$9,780; at the University of Prince Edward Island, the faculty of arts program tuition is

\$6,374 and students face at least \$500 in fitness centre access, student union and other fees.

#### HOW SHOULD I PAY FOR SCHOOL?

Here are the main options

RESPs: Perhaps the most prominent postsecondary education savings vehicle recommended to parents is the Registered Education Savings Plan (RESP). "When I was a new parent, my income wasn't as great and I had a car loan and a mortgage when we had our first child," says Janet Peddigrew, vice-president for mid-Western Ontario, Bank of Montreal, who has two children attending university. "But someone said to me, even if you only have \$25 every two weeks from your pay to put into an RESP... that would give you \$20,000 by the time your child goes to school."

RESPs are tax-sheltered, and the federal government kicks in some money - under the basic Canada Education Savings Grant (CESG), Ottawa contributes 20 per cent on every dollar of the first \$2,500 you save in an RESP every year, up to \$500 annually and \$7,200 lifetime. Depending on income, a family can receive an extra 10 or 20 per cent on every dollar of the first \$500 saved in an RESP, as well as other financial help. However, if a student doesn't attend postsecondary school, RESP money is returned to the parents minus any interest and government incentives, and students have to claim cashed-in RESPs as income, some-

thing that could result in them paying taxes if they are earning work income.

Loans: The 2012 BMO survey found nearly half of the students in the poll relied on loans, Peddigrew says. The federal and provincial governments all offer loans, and you usually don't have to start paying them back until six months after graduation (although interest starts accruing right after you leave school). Banks also offer special student lines of credit where only the interest, lower than a loan would generally be, would be paid monthly until well after a student graduates. Another advantage of a line of credit is you "use only the funds you need when you need them," potentially shaving interest charges, Henry says. Responsible borrowing can also help build good credit that will serve students well after graduation.

Work and work-study programs: Students increasingly find that they have to hold jobs, making it more important to practise time management, so that grades are kept up and burnout is avoided, Sajjad says. School work-study programs - part-time employment on campus offered to students in financial need - are one option. While students in work-study programs can develop career-related skills and experience, they are generally required to maintain their course loads.

Financial awards: Look for scholarships, grants and bursaries offered through community organizations, unions, companies, cultural groups

and businesses. Universities offer entrance scholarships and honorariums for outstanding scholars, and school and government websites have links to awards available.

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Here are some tips to minimize debt:

Ask the experts: Speak to an adviser at a bank or other financial institution - it's free, and can help put your budget into perspective and find ways to cut costs, Henry and Peddigrew note. Universities may also offer free financial counselling services. Expert guidance can also come in the form of online resources and tools that help set customized spending and savings goals, and make you a disciplined spender.

Be cost critical: Sajjad urges students to examine all costs they're charged for, and see what they can opt out of,

such as university health, medical and dental plans (which can cost anywhere from \$200 to \$400 a year) if they have coverage under their parents' plans. He advises students to report any fees that they think are unnecessary or unreasonable.

Seek student discounts, freebies: Retailers and companies offer student discounts, and there are also special discount cards. One of the most prominent is the International Students Identity Card (ISIC), sold for \$20 online through ISIC Canada or offered free to members of the **Canadian Federation of Students** (CFS). It gets you 40,000 discounts worldwide on goods, services and travel. Student unions are a good source for savings. For instance, the unions at the University of Toronto and University of Regina offer Good Food Boxes of organic fruit and vegetables, working in conjunction with local growers (a box costing about

\$13 can feed an individual for a week).

Avoid buying new: When possible, borrow or buy discounted or second-hand school items, including books, computers and mobile devices. Online book exchanges, including those run through universities and student unions such as the Thompson Rivers University Students' Union in Kamloops, B.C., which has gone national through the CFS, allow one to search for the best prices for books across the country. In need of clothes or furniture? Montreal's McGill University, for one, has an online section listing second-hand shops.

SOURCES INCLUDE: MIKE HENRY AT BANK OF NOVA SCOTIA, JANET PEDDIGREW AT BANK OF MONTREAL AND MUNIB SAJJAD, PRESIDENT OF THE UNIVERSITY OF TORONTO STUDENTS' UNION.

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## **Canadian company linked to underpaid Haitian workers Montreal apparel firm accused of hiring factory that pays below minimum wage**

A leading Canadian garment company that sells T-shirts and other apparel to universities across the country is accused of buying clothing from factories in Haiti that are paying thousands of workers less than the country's minimum wage.

In some cases, the workers say they are being paid so little that they have no money for food and are forced to remain in locked factories until their assigned work is completed.

Montreal-based Gildan Activewear, which supplies T-shirts and other apparel to the University of Toronto and dozens of other Canadian universities, has been buying apparel from two Haitian factories that are paying workers well below Haiti's minimum wage, according to a report from the Worker Rights Consortium, a group representing nearly 200 universities that monitors factories making college-logo apparel.

Gildan spokeswoman Stephanie Gaucher said

the company is talking to the WRC about its report.

"It is important to note that what is raised in their report pertains to an issue that involves the industry in a country where the legal, political and social context is challenging," Gaucher said. "Gildan reiterates its commitment to engaging with stakeholders, including other members of the apparel industry, in order to resolve pending concerns with regards to the minimum wage issue within the apparel industry in Haiti, and ensure that minimum wage laws are being respected."

A spokesperson for the **Canadian Federation of Students** said the organization is investigating whether the factories Gildan has used in Haiti have supplied clothing for Canadian universities.

The University of Toronto said it is also investigating.

"The university is awaiting a response from the companies involved," said Mi-

chael Kurts, a University of Toronto spokesman. "If we do not receive a response that's acceptable to the WRC, the university will determine what further action is required, up to and including ceasing to do business with those companies or any company to whom they provide product."

The University of Toronto does not buy directly from Gildan, but through suppliers such as Dubwear, a Mississauga-based company that specializes in embroidery and decals. Dubwear owner Paul Dub said he, too, is seeking answers from Gildan.

For Gildan - whose sales have nearly doubled in three years, from \$1 billion in 2009 to \$1.9 billion last year - Haiti is an attractive place to make clothing.

The minimum wage in the garment sector is 87 cents per hour. Trainees are paid 58 cents. Only Bangladesh and Cambodia offer cheaper labour for the garment industry.

Both Canada and the United States give preferential access to imports from Haiti. Under Canada's Least Developed Country Tariff, Haitian-based factories can export most products to Canada duty-free and quota-free, a benefit that helps Gildan widen profits on the clothing it buys there.

Following an earthquake in 2010 that killed as many as 159,000 and affected millions, leaving Haiti battered and struggling, international celebrities, including former U.S. president Bill Clinton, pledged that the garment sector would help to kindle Haiti's economy.

Within months of the quake, South Korea's Hansoll Textile Ltd., along with the Inter-American Development Bank and the U.S. State Department, agreed to build an industrial park that would draw garment makers and create at least 120,000 jobs.

In its report titled "Stealing From the Poor: Wage Theft in the Haitian Apparel Industry," the Worker Rights Consortium interviewed workers from five of Haiti's 24 factories as recently as September. On average, workers are being paid 32 per cent less than the law requires, ac-

ording to pay stubs reviewed by the watchdog group.

"They are being cheated out of an average of seven weeks' pay per year," the report says. "They are ill-fed, indebted and without access to medical care."

At least 75 per cent of workers interviewed said they can't afford three meals a day for themselves and their families and 71 per cent said they borrow money to buy food.

Worker Rights Consortium official Ben Hensler said the International Labor Organization has reported since 2011 that some factories in Haiti have underpaid employees. Since March, the ILO has warned that all of the 24 factories there are engaged in the shady practice.

"This is an open secret," Hensler said. "No retailer can say they don't know about it."

Gaucher said part of the problem in Haiti is that some factory owners have different views about the country's actual minimum wage.

"Our next step is to work proactively with the NGOs to address this industry-wide issue," she said. "We

will not accept a situation where one of our contractors is not respecting our code of conduct and the laws of the countries in which they operate. This position has been clearly exposed to our contractors."

At one 1,160-worker factory called Genesis, where Gildan said it has bought clothing since 2002, employees are paid 13 cents for every six dozen T-shirts they make. To earn minimum wage, they would have to produce 3,600 shirts in a single eight-hour shift, the WRC said.

"Workers reported that the factory's gates remain closed until the end of the workday and that workers are not permitted to leave the premises before this time without special permission," the report said, adding that 90 per cent of Genesis employees interviewed said they worked about 20 minutes per day off the clock, usually before beginning their official work day.

At Premium factory, a Gildan supplier since 2003, where 1,114 workers are employed, wages average \$5.90 per day, 15 per cent less than the minimum wage.