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On the Flip Side....

Where the Heart Is ... Money Talks
TAX NEWS! Enlightening Information

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Feeding the Infernal Machine

by b.e. hydromako



A few months ago, the news was filled with outrage over the rising cost of gasoline. The media transmitted images of people in many countries expressing stern disapproval. This problem hasn't vanished; we have merely become accepting of the situation—few complain about the price at the pumps these days. Recently, there is growing concern about the increasing price of natural gas and electricity; although, it is only a matter of time until we stagnate into submission about these matters as well. Either that, or we end up like California—lights out! Regardless, we can cite two main reasons for these states of affairs: 1) there are those of us in the world who, individually or through institutional/economic structures (ahem—energy industry (cough)—banks, and so on), are always looking to get more for less at the expense of the greater good, and 2) there is a shortage, too high a demand, and simply not enough to go around.

As for the latter, it would appear that many of our woes are a result of shortages. There aren't enough doctors to meet the demand of the number of patients, and so, the medical practitioners take action. The quality of our health care is suffering due to the fact that there is a lack of funds, not simply to pay even more money to doctors (see 1. above, but bear in mind that perhaps they *are* overworked), but to pay for the technologies and systems which maintain things—let alone improve them! It seems that shortages of money also contribute to other people taking action. Some, like the doctors, feel that they are not being paid with fair respect to the work they do. Others feel they are genuinely overworked and are seeking a lightening of their load (while still looking for a more reasonable reward). Yet other groups of people feel slighted due to the fact that there is a lack of their "fundamental rights." The list of shortages covers a wide range of areas: from the material to the moral to the mental. One thing that all types of "lack" have in common is that their respective lists go on and on.

On the other hand, we commit much time, money, and effort into ensuring that there is no shortage of one thing: the number of people. Much money goes into fertility drugs, research, and clinics. As well, people toil away trying to find the cause and cure for diseases which effect significantly small portions of the earth's rising population. (This is not to say that disease ought not to be cured, nor the quality of a suffering individual's life improved, but that such actions remove the constraints of nature from upon us, and currently we do not have the maturity to accept such responsibility; thus, we contribute to the increasing number of people by such actions). We continue to seek new ways in which we may add even more years to our lives (Likely, these are not years that very many of us want to experience anyway.); thus, we add even more numbers to the end of the spectrum, let alone the beginning (see *fertility* above). It appears that we are too ignorant to look around and see that we are the problem.

Our steadily rising numbers ensure that resources run out quicker: that demand always outweighs supply (hence, the ever rising prices). Moreover, such a mass of humanity allows for ample replacements ready to assume positions left vacant by the loss of those who keep all this in perpetuation (again, see 1. above)—not to mention more than enough of us to assist them with our complacency. We wonder why there is no shortage of misery, suffering, and alienation. The answer is simple: we do it to ourselves. We create and maintain economic and societal structures which promote avarice. This in turn provides ample opportunity for the unscrupulous to exploit the rest of us, whether by "legitimate" means, or "criminal." These same structures bury the underprivileged instead of raising them up (please note that this set of people is getting more members all the time). Moreover, our enormity guarantees that there is always some "special interest group" (whether racial, religious, economic, political, or otherwise) we can turn to in order to shun the rest of humanity, blaming "them" for our sorry state of affairs. This, instead of us trying to work together as a whole to solve our problems. It may be a "global village," but we are too busy peeing on our huts while coveting our neighbour's ass to notice. Such behaviour only to mark our individuality—our being—in an increasingly nameless and impersonal world. Ironic that we do so by desiring and accepting the very things which put us in such a position in the first place!

Even if we did all "get it together," we realize that there will always be problems for us to overcome, but such difficulties would be vastly different from our current concerns; however, we will never reach such a world through our mindless breeding. The more our earth's population increases, the harsher and larger our current problems will become. Solutions will arise if we allow ourselves to collectively mature as a people, and stop the spread of the infection we currently are. We must transform ourselves from the virus to the vaccine.

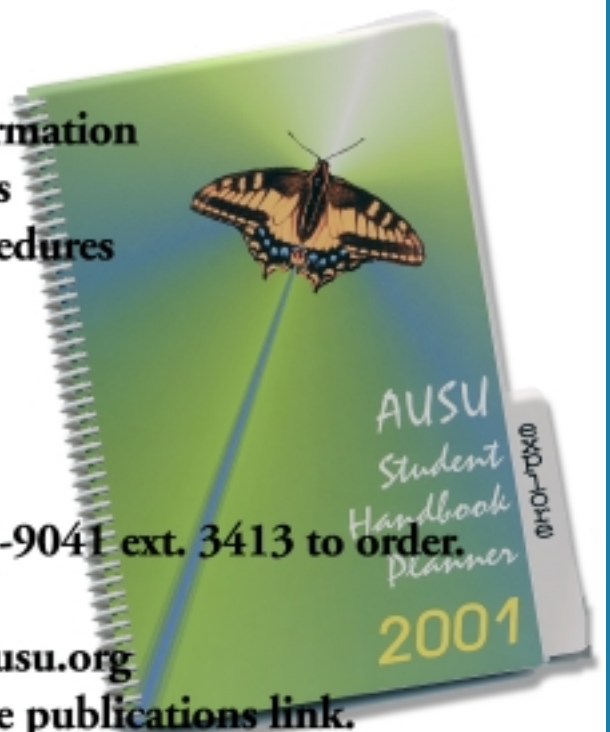
The History Lesson Nobody Minds Learning...



Abraham Lincoln was elected to Congress in 1846.
John F Kennedy was elected to Congress in 1946.
Abraham Lincoln was elected President in 1860.
John F. Kennedy was elected President in 1960.
The names Lincoln and Kennedy each contain seven letters.
Both were particularly concerned with civil rights.
Both wives lost a child while living in the White House.
Both Presidents were shot on a Friday.
Both Presidents were shot in the head.
Lincoln's secretary was named Kennedy.
Kennedy's secretary was named Lincoln.
Both were assassinated by Southerners.
Both were succeeded by Southerners named Johnson.
Andrew Johnson, who succeeded Lincoln, was born in 1808.
Lyndon Johnson, who succeeded Kennedy, was born in 1908.
John Wilkes Booth, who assassinated Lincoln, was born in 1839.
Lee Harvey Oswald, who assassinated Kennedy, was born in 1939.
Both assassins were known by their three names.
Both names are composed of fifteen letters.
Lincoln was shot at the theater named 'Kennedy.'
Kennedy was shot in a car called 'Lincoln.'
Booth ran from the theater and was caught in a warehouse.
Oswald ran from a warehouse and was caught in a theater.
Booth and Oswald were assassinated before their trials.
And here's the kicker. A week before Lincoln was shot, he was in Monroe, Maryland.
A week before Kennedy was shot, he was with Marilyn Monroe.

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Where The Heart Is

By Billie Letts

Book/Video Review by Desiree Petersen

Faced with the a book to read, and the video to watch, the quandary is what to do first? Too many times, after reading the book one is disappointed by the movie. Too much is left out, or changed, the story doesn't seem true enough to the author's intentions, or the similarities lie only in the title.

All this is true in many cases, but with "Where The Heart Is", I wasn't disappointed. I chose to read the book first, and was captured by the simple, yet heartfelt story of Nova-Lee. Seven months pregnant, she is abandoned in a Wal-Mart by her rat of a boyfriend. Nova-Lee has no money, no friends or family to help her, and ends up living in the Wal-Mart for six weeks. During that time, she comes to know people in the community. All the people she meets are amazing in their warmth and generosity. This is driven home when she delivers her baby in the Wal-Mart in an amazing, gut-wrenching scene, and is given a home, a job, and money to build herself a new life. All of this she does, with the help of her friends. While bad things happen to good people in this novel, the story retains a sweetness that runs through like the current of a fresh breeze.

While there were minor changes from the book to the movie, the story is very faithful to the original. The main characters are all intact, and cast with amazing accuracy. The people and incidents left out are skillfully blended so the story is still a seamless whole. There is a great deal that happens in this movie, and at times there are brief flashes of disorientation as scenes shift from one characters story to another. The wonderful thing about seeing the movie after having read the book, was that I was watching with an incredibly detailed sub-text at my fingertips. Events in the movie happened quite rapidly, jumping over periods of time, yet I knew the background behind every event, which made watching the movie a far richer experience. Whether you decide to only read the book, or simply watch the movie, this is a feel-good experience filled with warmth and hope.



MONEY TALKS: Discovering investment strategies designed for wealth creation in the 21st century.

By Penny Kearns



The Canadian dream means something different to everyone. Whether it is to save more money, own their individual business, or achieve a better life style. To make that dream a reality requires hard work and dedication. What separates the very wealthy from many others is often nothing more than a well-designed and implemented strategy. The challenge is in discovering this strategy.

As a Financial Advisor I have used research and education on current trends, systems and demographics to establish a fresh fiscal approach. What was discovered was, that like most things, financial concepts need to be brought into the 21st century. Tactics used by our parents are not as effective in today's market. So unless we make a special effort to discover and explore new ideas, we risk the chance of being a part of Statistics Canada less desirable reviews.

Financial Advisors present financial planning and investment advice to individuals, offering a high level of personal service to our clients. (If we don't, we won't keep those clients.) Our strategies include investment products - mutual funds, segregated funds, bonds funds and GICs, and fiscal planning, retirement planning, group RSP and pension plans, estate planning, and Life & Disability Insurance. Our area of expertise is based on strategies for the 21st century, which include two primary economic methods. First is an Insurance Retirement Plan (IRP), the no risk insurance tax shelter. Not only is your investment growth sheltered from tax, but also under a special arrangement, you can earn all of your income at retirement tax-free. The second process is a real-estate equity investment program (REIP). These programs allow you to allocate a portion of your equity to a conservative growth investment. Also the option is available to designate a portion of your mortgage interest as a tax deduction -all without increasing your monthly payments. The IRP and REIP will be discussed in greater detail in subsequent articles.

Our objective as Financial Advisors is to motivate you to set financial goals and tackle challenges with a renewed determination for economic independence. We are passionate about what we do because we know that we can make a difference in your life. Let us help you design and implement an investment strategy to assist you and your family achieve your financial goals. Information is not wisdom. The alarming truth of our time is that anyone can boot up the Internet and have access to more information in an hour than Solomon could retrieve in his entire life. That gives the perception of great power and it is human to miss the intrinsic truth that no amount of information sums to wisdom. What is essential is that a professional experienced external force must step into this surge of data. The great misconception is that *you are what you know*. Investing wisely is a behavioural function. *You are what you do*.

Penny Kearns is a financial advisor with offices in the Calgary area. You can reach Penny at penny.kearns@home.com

INCOME TAX TIME AND YEAR 2000 TUITION & EDUCATION AMOUNTS CERTIFICATE

Have you moved? If YOUR address with AU is not current, please update YOUR address now...



Athabasca University will mail Year 2000 Tuition and Education Tax Credits Certificates T2202A to all eligible students during the period of February 15th through 28th.



Even if you are not currently registered in a course you may be eligible for an income tax credit if any part of your AU course was taken in the 2000 calendar year. **For students to receive the T2202A without delay, Athabasca University requires notification of any outstanding address changes by January 31.** To update an address,

students should email the AU Academic Records department at acrec@athabascau.ca or contact the nearest Athabasca University Learning Centre in Calgary or Edmonton, or the Registration Department at Athabasca.

Eligibility for the number of months of part-time or full-time status for purposes of claiming the appropriate Education Tax Credit will be automatically determined and reflected on the T2202A certificate.

According to income tax regulations, total eligible fees paid to any one institution must exceed \$100 in a calendar year in order to qualify for a Tuition fee tax credit. Canada Custom's and Revenue Agency's Interpretation Bulletin IT-516R covering the Tuition Tax Credit also dictates that "*The tuition tax credit for a particular taxation year can be based only on tuition fees paid for that year. Thus, for example, when the academic session covered by eligible tuition fees paid in a particular year extends from September of that year to April of the next year, the tuition tax credit for the fees is computed for each of those years as one-half of the fees multiplied by the lowest tax rate*



percentage." Unlike most Universities which deliver courses by semesters which start on or about January 1st and end on or about December 31st annually, Athabasca University's flexibility in course delivery periods means that courses with start and contract dates that transcend the calendar year end will be impacted by this requirement. Where applicable, the eligible tuition fees

disclosed on your T2202A's will have already been calculated on a prorated basis according to the number of months attributable to each calendar year during which the courses are taken.

Tax time is a particularly hectic time at Athabasca University, as thousands of student tax receipts (T2202A's) are produced, printed and distributed by mail. Every effort will be made to have these receipts mailed as soon as possible. Students are kindly requested to withhold inquiries concerning delivery pending allowance of reasonable mailing time to facilitate receipt shortly after February 28th.



Enlightening Information

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The Metroline Research Group is looking for people between the ages of 19-25 to participate in a market research poll. They are offering \$50 for two hours of your time. If you would like more information, please call June at 1(800)-827-0676 ext. #1

SUMMER POSITIONS AVAILABLE FOR BILINGUAL STUDENTS

Roseau Hall, the official residence and workplace of the Governor General, is looking for bilingual students with a background in history, political or social sciences, communications, Canadian studies, or education. Applications will be accepted through the Federal Student Work Experience Program (FSWEP) at www.jobs.gc.ca Forms will also be available through any Canada Employment Centre for Students.

The Voice

The Voice is the newspaper of the Athabasca University Students' Union. Ideas, suggestions, and submissions are welcomed. The Editor retains the right to edit any submissions for length and content. The views expressed in this newspaper are not necessarily those of the Athabasca University Students' Union.

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