

The Voice

A Bug in Your Ear

The Alberta Advantage

By b.e. hydromako



Well, winter's back. The days are chilly, and the nights *are* cold, but hey, we're prairie folk—we can take it, eh! In the city, sickly sweet fumes of fuel injected, oil guzzling progress cling to the bitter air. The snow has returned. This white stuff may inconvenience some of us city slickers, but we can be sure that ski resorts and their patrons, not to mention all those in the agricultural business, are hoping for more. While we can't guarantee these people that it will snow to their heart's content, we can assure them that one thing which we'll be seeing more of is higher numbers on many people's utility bills. So, if it continues to be cold and snowy, which is good for some of us, then a greater number of us will suffer due to the larger amounts of money we will have to shell out for certain services rendered. It is a sad state of affairs when we cannot experience, as a joyful child, the wish for snow.

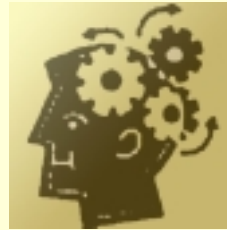
But we don't want to get snowed under, and we certainly don't want to get a snow-job, but the latter (and its effects the former) is exactly what the current Albertan government has been giving us. It's one thing for a governing body to deregulate the brain numbing business of the consumer liquor market, but it is quite another to have the supposed "power of the people" deregulate the people's essential services (think—power, health care). As these types of social necessities are given over to the corporate sector, the avalanche of increased living expense is sure to bury many people. Unfortunately, we aren't going to have the means to save these people: what with already overcrowded homeless shelters, and a laughable minimum wage (it's great if you're a teenager and still living at home, but merely try to live off this meager amount if you're out on your own, or worse yet, a single parent)!

Sure, our government is paying off the "debt" and offering rebates to the "consumer," but that is simply it: our society is not merely economical. We are a group of people all trying to live in this world. We have come together in the interest of promoting our own survival. From, and for this goal of common good we have elected representatives to watch over our group, protect us, and help attain a good life for us all. Governments shouldn't be only about debt and finance, but that is the way things seem today. Our government should be more focused on our people.

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www.ausu.org/voice



Speaking My Mind

column by Mark A.C. Gueffroy

I'm an animal lover (this doesn't include the "animals" who hang around in the bar until six in the morning and have a bad attitude!). I believe that animals have the right to be provided with food, water, shelter, and to be treated with respect. I believe that animals should be protected from abuse and neglect. However, I also believe that humans are a higher priority and therefore should have their needs provided for before the needs of animals are considered. I believe that God put us on this Earth to "dominate" the animals, which means providing for their needs and protecting them from danger.

About a year ago, I volunteered in a rural veterinary clinic. I saw cats and dogs euthanized simply because they had no homes and no one was willing to care for them. When you hold a living animal in your arms as it takes its last breath, somehow the rights of that animal become a lot more important to you. It wasn't unfair of that vet clinic to euthanize those animals, because in a society oriented towards economic profit, the managers of the vet clinic had to consider the cost of providing for those stray animals constantly.

What are your views on animal welfare? What do you believe about the rights of animals?

Mark Gueffroy is the Secretary/Treasurer of the International Association of Animal Assistance Societies (IAAAS), the Animal Advocate Society of Canada (AASC), and the

Animal Advocate Society of Alberta (AASA). The IAAAS, the AASC, and the AASA are in desperate need of volunteer Board Members. For more information, please contact Mark at #41 Mile West, Lac La Biche, AB T0A 2C0. His e-mail address is aasa@alberta.com, and his phone number is (780) 623-9488.



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.



Life-Long Learning

By Wayne Benedict



"Why continue your education when you already have a good career?" This is a question that I have been asked often enough to warrant thought on my part. It's not easy finding time for studies but the rewards are plentiful.

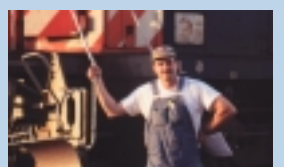
Let me begin with a short biography. Public school and I parted ways after grade 9. Against the wishes of my parents (and with the relieved blessing of my Vice Principal) I decided that I didn't need school to make it in this world. After a short stint in various positions within the secondary labour market, I realized the error of my assumptions. Returning to public school was not an option so my father paid for me to complete high school through correspondence. Studying alone suited me and I finished grades 10-12 in nine months with marks that were strikingly higher than those that I had attained in public school. This was undoubtedly the beginning of the close affinity between myself and distance education.

Years later, I find myself working full-time as a Locomotive Engineer in British Columbia. I'm married to a very supportive wife (who is an RN pursuing a Bachelor of Science in Nursing Degree through U. Vic. distance ed.), have two great children under five, and am the Vice President/Legislative Representative of the Canadian Union of Transportation Employees Local 1. Needless to say, I have a very full schedule and that leads people to ask, "Why bother taking courses now?" There are two main answers to this question.

First, after performing this job for six months I found it to be boring and intellectually deadening. I firmly believe that the brain is analogous to a muscle in that if one doesn't work it out, it will atrophy. I've always been an avid non-fiction reader but I began feeling that it wasn't enough. That's when I returned to the solace of distance education. Athabasca University has a great reputation of providing a first class education and the un-paced courses fit in with my wildly sporadic schedule. Further, I believe that ignorance is weakness and knowledge is power. If there is one thing that members of the working-class desperately need in this era of neo-conservatism, it is empowerment.

The second reason that I study is for my children. Although my father always encouraged me to "stay in school" when I was a child, I knew that he himself had not attained a high level of education. I knew that he had quit school and had still managed to get a good job. At the time I had no idea how much society had changed since he entered the labour market in the post WWII period. When my son asks me when I will finish school, I tell him never, that people keep learning their entire lives. I hope that by my example and that of my wife, our children will be encouraged to educate themselves to the top, if not out of, the working class.

It will likely take me a decade to acquire a degree, but as my father used to tell me "that time will pass whether you are in school or not". How true. Aside from all of the preceding, I still enjoy learning.



“Key research initiatives helping Alberta gain and retain brains” ?

By Fred Ng



The above is the title to a recent press release from the Provincial government's Minister of Innovation and Science Lorne Taylor announcing almost \$26,000,000 new grant money for research and development in the province. It is interesting to note in the lead sentence of the release that the grant was given to support to some key research initiatives and projects that will likely go a long way towards increasing the province's science and research IQ.

Further on, there is a statement that this was an important step for 'gaining and retaining more "brains" than we are losing, thanks to our rock solid commitment to science, research and technology.'

You have to wonder where Athabasca University was when these grants were being handed out, or if we even applied for any. The President Dominique Abrioux, PhD continually espouses the research that goes on at AU, and claims that he wants so desperately to be the president of a university that the big boys take seriously in the 'real' universities.

All told, what we have received is \$3,000,000 of your tax dollars spent to add another floor above the AU library as well as 160 computer workstations for visiting tutors. How does a distance learning university which claims the delivery of a world class education justify spending \$3,000,000 on another floor on a building that is already redundant, far away from it's students, and yet spend nothing on scholarly research? How can the students learn when they cannot have access to a half decent library, but must rely on the largesse of a neighbouring University's library to which the student may not pay any tuition fee?

This rant is not intended to bring disrespect to the fine work that the tutors and staff of the university accomplish. But the administration is now looking at an increase in tuition fees, and believes it justified.

The question you should ask Dominique Abrioux, PhD, is why the increase when there is no corresponding increases in the quality of support services? Why is the University continuing to spend money on expansion overseas and around North America when they can hardly service the students they have now?

If Dr. Dominique Abrioux wants the increase to go through, should he not be showing a better record of responsible spending of the money he has already been given by the taxpayers and students? If you want to know why Dr. Abrioux feels you should pay more for an education that is not increasing in quality, you should ask him. His phone number and e-mail address are on the web site at www.athabascau.ca.

If you would like your student union to know your feelings, contact the editor of this paper, or go to the bulletin board (www.ausu.org) and post your answers and questions. I am sure they will be forwarded to the administration. Hopefully you will get some answers before the university decides to raise the tuition fees you have to pay for your courses.

Wild Flowers, the Mountains and You!



Explore the beauty of flowering plants in a stunning mountain setting.

- Study wild and not-so-wild flowers and their non-flowering relatives like ferns and conifers.
- Take a closer look at asters and aspens, orchids and onions, sages and sedges, and many others.
- Learn how to use identification manuals and make a permanent collection of plants for your own reference.
- Enjoy walking in the mountains and learning about flowering plants while earning three university credits.

BIOL 321: Wild Flowers (plant taxonomy) is a home-study course with a compulsory 9-day field component. The course runs between **1 May and 31 August 2001** (no extensions) with the field workshop between **29 June and 8 July**. The field part of the course is held at a research station in the Kananaskis area of Alberta (half way between Calgary and Banff). The course professor is Dr. Lochan Bakshi who has many years of experience in this field of study. During the workshop, students will spend a considerable time in the field examining naturally growing plants in several habitats in the Rocky Mountains and also in their home locations.

Cost: tuition, books and hand lens is \$444 for residents of Alberta, \$514 for Canadians living outside of Alberta plus about \$350 for board and room

Pre-requisites: 6 credits in university-level biology

Contact: Dr. Robert Holmberg, Centre for Science, Athabasca University, Athabasca, Alberta, T9S 3A3 **Telephone:** (780) 675-6203 **Fax:** (780) 675-6186 **E-mail:** robert@athabascau.ca

We require a minimum of 12 students and enrollments are limited to 19 students, so enroll now!

MONEY TALKS by Penny Kearns

Tax Shelter Options

RSPs will immediately spring to the mind of many investors. Let me remind you that registered savings are a tax deferral, not a tax shelter. Truth be known, there is a possibility with your RSP, that you will eventually pay more in taxes at your retirement than you have saved on your tax compliance now. **Insurance** is the only tax-free money left in Canada other than the sale of your home. Canadian Insurance companies are federally regulated, powerful financial institutions that are guaranteed and backed by the Canadian Government. They enjoy a privilege that even the banks do not have. If you can free your mind of any preconceived stereotypes that race to your thoughts, then we'll let you in on a yet little known secret. It's called an IRP – Insurance Retirement Plan

What is an IRP and how does it work

A strong financial portfolio includes insurance protection even though we shy away from the implications this invokes. We can combine concrete insurance coverage with a sound investment plan that will yield a viable tax-free retirement fund. **Think of an orange.** The meat inside the peel is similar to the investment portion of an IRP. The peel on the exterior is comparable to the insurance premium. **This layer of premium is what keeps your policy tax-free.** You will pay a premium at a fraction of the cost of what the final payout will be. That is to say, the annual expense cost is less than the tax, which would have to be paid on the investment earnings of a similar investment. An example taken from David Voth's "The 10 Secrets Revenue Canada Doesn't Want You To Know!" – is as follows: Assuming a 10% annual rate of return. A couple both age 45, in a 50% tax bracket would have to pay a total of \$43,244 in income tax on the earnings of an annual investment of \$10,000 for 10 years. By contrast, if they invested \$10,000 per year for 10 years into a tax-sheltered insurance account, earning the same rate of return, they would pay only \$10,701 in total expense charges (including insurance costs) to the insurance company over the 10-year period. These plans are flexible, allowing you to vary the amount of your deposits, and choose the investment type of the plan. Additionally, under a special arrangement with a bank, or in some cases with the insurance company itself, you can access these funds for early withdrawals tax-free. You can leverage your account and the bank will take the policy as security for a loan. The bank will capitalize the loan and you will never have to make loan payments. The loan is repaid from the tax-free insurance payout at death. The balance of the payout is sent to your beneficiaries tax-free. Think of this as a joint venture.

What are the advantages of an IRP

1. The investment grows tax-free.
 2. The investment can be access at retirement tax-free.
 3. The benefit payout is tax-free.
 4. It is creditor proof.
 5. It is also probate free.
- Alberta has no inheritance tax.

These are strategies the wealthy use for retirement, tax and estate planning. The value entrenched in this type of knowledge is often not recognized. And in past, it was not readily available. But here it is. Over time, these strategies will work for you. They do, however, require time.



Enlightening Information

IMPORTANT ANNOUNCEMENTS

1. Due to numerous circumstances, AUSU will be reprinting the 2001 Student Diary. We expect the newly revised version of the diary to be available in late March. To make up for this inconvenience, I am pleased to inform you that you will have 18 months in the new version. Your patience and understanding is appreciated.
2. We will keep you updated on the new and exciting plans we have for our Communications area of the AUSU, as well as a whole range of new programs and services that will be offered to you, our AUSU members. In addition due to changes in the Communications department you might experience a little delay in how we communicate. Needless to say we are working on this situation and when we have it fixed, you will be impressed with the directions we are taking.

If you have any interests in the communications area, or have some suggestions as to what you would like to see in a new web site, please let me know, either by phone, e-mail, or by snail mail.

Thank you

Norm Greenfield vp-ssausu@hotmail.com

VP - Programs and Services/Communications

Athabasca University Students' Union, #306,10030-107th Street, Edmonton, AB, T5J 3E4 -1-800-788-9041 Extension 3413

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'

Advertising

All Advertising will comply with the Advertising policy Established by AUSU. The Editor reserves the right to refuse advertisements which do not comply with this policy. Please direct inquiries to AUSU offices and request a copy of our Rate Card and Publication dates.

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