

METERS vs ZONES

The Cabbie Wars Escalate

by Amy Gallan

Unknown to many, a struggle has been escalating within the city of Charlottetown. It is the struggle of certain taxi companies to persuade the city council that meters should be used in cabs. This would affect cost and, according to George Garhum, owner of Ed's Taxi, who has been fighting for meters since 1974, would be much more fair not only to owners of cabs but also to the public.

Currently, a zone system is used by the city's taxi companies. This means that every area is in a particular zone which has its own cost -- to the average person it seems very complicated, particularly when the subject of crossing zones comes into the matter.

In some ways says Garhum, the zone is very unfair to the public. For example, one could take a short taxi drive and end up paying more than one would for longer drive. One example of this is the \$4.25 charge of a taxi from the university to the Kmart which just across the street, when it costs only cents more to go downtown. With the meter system the drive to the Kmart would cost less than \$2.50.

"The current zone system makes it easier for cab drivers to rip the public off," Garhum explained. Many cab drivers do not know the correct prices for the zones and so are actually guessing the prices, in many cases this guess is more than what should actually be charged. With the meter system you pay according to the length of the drive. The passenger could not be ripped off as easily because the price of the drive is shown on the meter.

Getting ripped off with the meter system is something that city council and some of the public worry about. Some people fear that the driver of the taxi will take longer routes so that the cost of the drive will rise. However, Garhum maintains that this would not be a factor with the Charlottetown residents, "This is a small city, not like Toronto or Montreal, and so the people who are taking taxis already know where they are going and know how to get there. . . but people fear what they don't understand, so they protest against the meter system."

Several companies however do not want the meter system, so the process has been delayed for years. Cab owners and operators have held two votes over the years, and both times there was a 63% win for the pro-meter side. Still, no measures were taken to install meters or pass laws pertaining to the meter issue. The next plan was to have a two to three month trial period in which meters would be installed in a few cars in each company; this plan too was delayed, and in the end it was never put into action.

The taxi companies put forth one final plan to get meters in taxis to the city council. It included a blueprint of a council made up of taxi owner and operators which would watch over the cab companies and also decide on the meter issue, but this was forbidden by the city council. Instead the city council hired an accountant to survey the benefits and pitfalls of using meters. As of yet, no decisions have been made.

It has been a long, discouraging campaign for the cab companies and drivers who want meters installed in every cab. And even though many people including many people outside of the taxi business are for the use of meters in taxis, the prospects of actually being able to use them seems a long way off. After twenty years of waiting for measures to be taken by the city council, many cabbies are beginning to abandon hopes of ever using meters in their cars. As one cab driver bluntly said, "I wouldn't hold my breath waiting."

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NEWSPAPER

No Changes to Loans--Really

by Christopher Michaud

You read the headline right. No, don't rush to get your eyesight checked. Canada Student Loans have not really changed. You still have to fill out that bloody pain-in-the-rear-end form, submit you tax returns and all that. Don't I wish we didn't! You still may not get all the money you are asking for (and boy, do I wish we did get it all!).

The only real change that has come out of this confusion is actually quite simple. The federal government no longer has responsibility for student loans in Canada. What does that mean? Simply this.

The old system was quite costly. When a student did not repay his or her student loan, the bank from which the loan was obtained sent the student three letters of warning about making payment arrangements. When no reply was received from the student, the bank forwarded the file on the student to the federal government, who then looked at the file and sent the bank a refund for the money it had lost. The government then sent a collection agency after the student to get its money back. What did most students do if CSIS came knocking at their doors looking for money they didn't have and were dragged to court? Claim bankruptcy, of course!

The Federal government discovered it was loosing too much money this way. Therefore, it resigned from co-signing loans to students, leaving control of the whole process to the banks which financed

the loans. In other words, if a student doesn't pay, the bank is not going to bother sending the file away and get the money back with little or no effort on their part. This time around, if they don't get their money, they will send, after the three letters of warning, a guy named Vinnie to break your legs. Well, maybe not, but you get the idea.

There are a few outs, of course, but still with strings attached. "If you are unable to cover your student loan payments without hardship (given your family size and income) you may be eligible for the Interest Relief Program. Under the Interest Relief Program, the federal government will pay the interest on your loan. Interest Relief is normally approved for 3-month periods for a maximum lifetime benefit of up to 18 months and is available on full-time loans within the first five years of repayment" (from the *Student Loans Student Guide*, available at the Office of Higher Education, Shaw Bld, Charlottetown).

This does not mean you will no longer pay interest for the rest of your life. You have to qualify for it first, and if getting it as hard as getting your loan in the first place, good luck.

For more information, or to get a booklet outlining the changes, contact: Human Resources Development Canada, Education Support/Student Assistance Branch, PO Box 2090, Station D, Ottawa, Ontario K1P 6C6.

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