

THE MAPUS CONNECTION

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loan principal if your annual payments exceed a given percentage of your income. The maximum amount of debt reduction will be \$10,000 or 50 percent of the principal of your loan, whichever is less. To qualify, five years must have passed since you completed your studies and you must have exhausted interest relief.

The most important point to remember is to establish a relationship with your bank. If you are having difficulty making payments, you will need them on your side. For part-time students, interest only payments begin one month after obtaining a loan, and payment of both the principal and interest six months after completing your studies. I hope this information helps you understand the program better.

One of the books I found quite interesting during the holidays is *The Career Directory* (1999 Edition). It contains the profiles of over 900 Canadian employers that are looking to hire students and recent graduates for their operations. It is especially helpful for matching your educational qualifications with employers who recruit people in your field of interest. Summaries of each employer's operation includes full contact information for sending your resume. As well, the employers are listed by industry, geographic area and as to whether they offer co-op or summer employment. This unique publication was borne of necessity according to the book's editor Richard Yerema. He and a friend had graduated from university and had no idea where to start looking for a job. After interviewing local employers to find out who was hiring recent graduates, they shared the results with friends. The response was so enthusiastic that he decided to publish the results annually. The book is now in its 8th edition and is apparently the oldest and best-selling career annual in the country. Way to go!

The thought this week comes from the <laughalot> web site. It is called *Life's Early Lesson: Stay away from boys!* and brings back some great personal memories of the five brothers I grew up with during my childhood days.

A six year old comes crying to his mother because his little sister pulled his hair.

"Don't be angry," the mother says, "Your little sister doesn't realize that pulling hair hurts."

A short while later, there's more crying and the mother goes to investigate. This time the sister is bawling.

Her brother says ..."Now she knows."

Finally, if you were like me and the other 1,099 Island students who found themselves scrambling for a new financial institution the week of Christmas, this stress reliever is for you. "The human brain is like a freight car, guaranteed to have a certain capacity, but often running empty." I am just not sure who to send it to ... any suggestions? Have a great week!

For submissions or suggestions for future columns, Janice Muir can be reached at (902) 853-4042 or

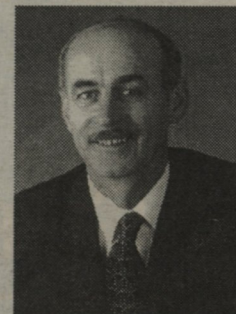
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Ten things I learned from working in the tourism industry

By MELISSA DOUCETTE

1. Americans have the power to rewrite history. For instance, Prince Edward Island is NOT part of Canada anymore, and despite all statistics to the contrary, the Link is not the largest bridge in the world over salt water that freezes.
2. Lucy Maud Montgomery is one of the most exploited Islanders in recent history. Anne of Green Gables bubble bath? What the hell is up with that?
3. Toronto is the centre of the known universe.
4. Although I am only 22 years old and still get routinely id'ed for buying lotto tickets, I probably own the store wherein I work. Therefore, I should be yelled at for any item that is overpriced, as it is obviously my fault.
5. Old people and kids smell funny. Italian and Australian men smell yummy.
6. When tourists close their eyes, I cease to exist. I am created only for their pleasure, and go into a quasi state of hibernation during the non-summer months, yearning only for the return of the almighty tourist.
7. With the exception of the loonie and toonie, whose money values are clearly marked on the coin, Canadian money is virtually identical to American money. Even though it is the same shape, size, and material as American coins, Americans will still be unable to figure out what value each Canadian coin carries.
8. Japanese tourists, whose money is completely different from Canadian currency, know exactly how much money they have, almost always give correct change, and smile and thank the clerk when they leave. This is often accomplished without being able to speak English.
9. Many Americans are perplexed that prices of items are marked in Canadian dollars, rather than in American dollars.
10. The fact some stores do not carry Toronto newspapers (excluding the *Globe and Mail*, of course) is indicative of PEI's backwater status. As everyone knows, even the smallest corner store in Toronto carries *The Guardian*, *The Journal-Pioneer*, and *The Eastern Graphic*.

The Leader of the Official Opposition, the Hon. Keith Milligan, and the entire Liberal Caucus, wish you good luck with your studies in 1999.



Keith Milligan, M.L.A. Leader