

## On the street

Jamie Paddle-Grant asked people at Loyalist College the following question:

### How does credit affect you as a student?



**Rebekka Morrison, protection security investigation,** "I am on OSAP. With the interest rate going up, it sucks. I am paying for myself, so with that going up, it's deflating my bank account a lot more than it should."



**Sophia Zhang, first-year general arts and science international student,** "The way I usually pay my bills, and my VISA card. Only the tuition is a problem."



**Colleen Catton, second-year animation,** "I don't go through OSAP. I have good credit. It's nice to have in case of emergency. I always have my credit card."



**Kayla Titus, first-year police foundations justice studies,** "I paid for all my schooling myself. I worked part-time with full-time hours before coming to college, although OSAP would help me."



**Kurtis Brewster, first-year automotive,** "It affects me because I am trying to pay tuition. Credit on tuition. I live at home but I pay for gas. I have a VISA card that's always racked up because of school."



**Nick Hahn, first-year paralegal,** "OSAP has helped but it's probably going to be a lot of work to pay back when I'm done school."

## Editorial

# Bill C-51 needed more debate before passing

The speed at which the current Canadian government is pushing omnibus bills through Parliament is dizzying to say the least. Bill C-51 and others like it are being passed with little or no chance for debate.

Often the package of the bills is extremely wordy, too large and varied to comprehend. The oddball combinations of unrelated legislation are confusing and we are left to wonder what pharmaceutical policy, logging private conversations, anti-terrorism action, closed door policies and naturopathic remedies have in common.

The threat of terrorism being a cause for immediate and unchallenged changes seems justifiable to some but to others can be labeled as just racial under the guise of national security.

The opposition parties have little or no time to sift through the haystack of literature regarding far-reaching, seemingly unrelated topics then formulate relevant questions and notify the public allowing to have their voice concerns.

The opposing opinion is itself is under threat.

Tucked neatly within the wrapping paper of C-51 are changes being enacted. That will allow for new legislation to be passed behind closed doors.

The need for speed is overruling the necessary in-depth discussions needed between all elected parties to analyze changes to the legal system and the people.

Canadian citizens' freedom of communication has never been more infringed upon.

The proposed need for identifying possible terrorist threats by logging telecommunications data is lumping all Canadians into an unmanageable bubble. Analyzing and logging our every word is no longer a hypothetical Orwellian possibility, rather a legislative reality.

This intrudes on privacy and potentially compromises our confidentiality. Our business dealings, conversations, locations, shopping habits, banking information could soon be in one big egg basket.

Mass communications and interconnectivity via Twitter and Facebook allows potential for slanderous ranting. We are approaching the digital version of the people in the booth behind you recording every word that you say. Then, turning around, labelling everyone a potential threat and waiting to use this gossip against you.

Bill C-51 is also going to allow fast-tracking approval for use of untested pharmaceuticals from companies with a good track record. Yet again the vague statement: "threat of terrorism" is so powerful that the wellbeing of our own health and privacy are being thrown directly under the (omni) bus.

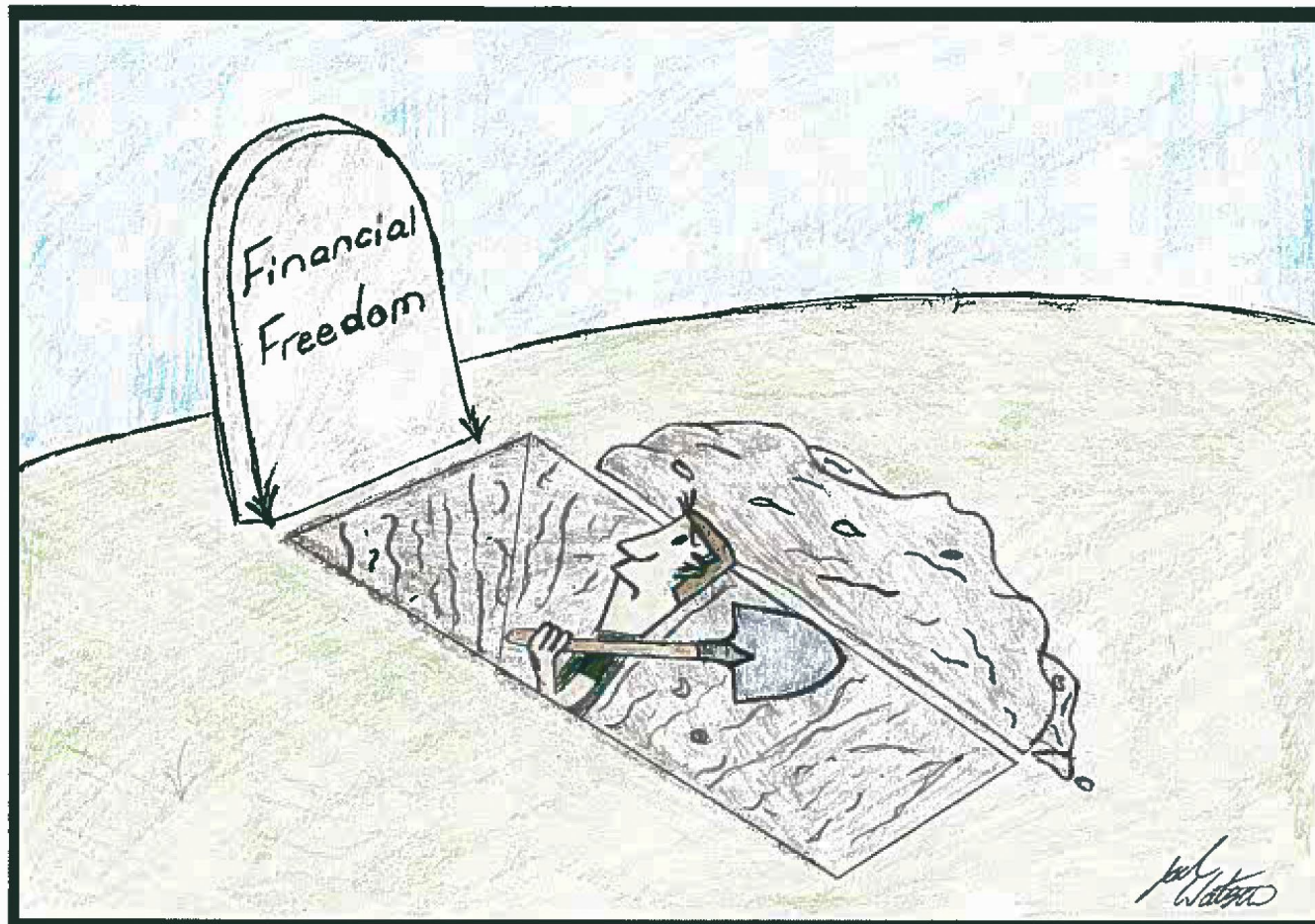
We will soon have to go back to rudimentary communication techniques such as the time-honoured, effective tradition of carrier pigeons. It is unlikely that CSIS will be tapping the wire connecting our tin cans.

The plumbing of the Internet is far from leakproof. A few faulty fittings and a lot of private information can spill out making a huge sloppy mess of everything.

Since 9-11, the increasing security measures have now worked their way right into our pockets in a day of mobile smart phones. How effective is our password protection if the information we possess is accessible anyways.

More discussion is clearly needed before these bills keep getting pushed through without due time allowed to iron out the wrinkles. How many secrets do we want to have logged and potentially vulnerable in terrorists' or other governments' hands?

Bradley Ruszkowski



## Opinion

# Citizens deserve to have privacy protected

*Refusing to give password from cellular device shouldn't be criticized*

By Andrzej Terrence

It is more than reasonable that the Canadian Border Services Agency does its job protecting Canada, but having consequences when citizens want to protect their personal information is going one step too far.

Information is being passed through the Internet across borders and barriers every nanosecond.

Refusing to give a password to a cellular device was enough to charge Alain Phillippon up to \$25,000 for obstructing a Canada customs search.

Freedom is the basis of that which Canada was built, but now we are allowing fear to take that away, slowly but surely.

In this sense, terrorism has won its greatest victory.

The issue of whether a traveller must submit a password to an electronic device at the border has yet to be tested in court.

Which takes us back to Phillippon, a 38-year-old resident of Ste-Anne-des-Plaines, Que.

As he returned to Canada, landing in Halifax from Puerto Plata in the Dominican Republic, he refused to give up his smartphone password. This has sparked a new issue in the Canadian Legislature.

In the digital age, data, information and private knowledge are spreading unprotected through borders.

Making a person offer up this last sanctuary is very much like breaking into someone's home.

When a device is password protected, clearly the owner does not consent to it being searched.

The CBSA has the right to ensure a device is operational in order to see if it may contain something besides the device's internal mechanisms.

The device in question booted up, meaning it was operational.

However, trying to pry further and threatening with consequences is just smashing the door down.

In order to access the information regarding Phillippon's case, the CBSA made it a hassle for him to refuse and in doing so, took away his rights.

The Canadian Border Services Agency is the best protection Canada could have from outside threats, but it also needs to understand what they are protecting: our liberties.

# Credit can be a financial nightmare

Why do you think that so many Canadians and Americans are in debt?

Credit cards, bank loans, debt – they all mean one thing. Money. It's something so many people have issues with and can't get under control. It's difficult for people to wrap the concept around their heads. Some use apps on their smartphones to organize their money habits and take control of their own budget.

The people who are dedicated will have somebody do their book-keeping for them, keeping everything up-to-date.

It's almost mandatory for anybody attending post-secondary to get involved with credit. Sometimes this can really benefit the student, however, it's more than likely it will work against them.

According to The Canadian Federation of Students, the non-refundable education and tuition fees tax credits have been the most widely used and expensive federal tax measures for post-secondary education.

Many post-secondary students aren't exactly sure what they want in life and how much it is going to cost them. So they say 'Here we go. Throw it down on my credit card.' In the last couple years, credit card companies like MasterCard, Visa, Amex, Capital One and more have changed their interest rates from 11 per cent to 19 per cent and some even higher. The number varies.

What doesn't change is the fact that those who are currently using such credit cards can have these warnings of rising interest rates lost in their e-mail junk folder. This is leading to people's credit card bills stacking high and building much faster than they anticipated.

With so many currently relying on credit, it can really hurt them. By not paying off your credit and allowing the interest to grow, you're only digging yourself a bigger hole that you can't get yourself out of. Not only during the beginning of using credit, but it can go 10 to even 30 years down the road before clearing their credit.

The question that people have been asking is why do people get bad credit? People don't pay attention to how much their interest rate is. Not even for those who are unaware of the interest rates rising, but those who are fully aware of what it is now. Some people don't understand how much 13 per cent is and how much of a difference it can make when it does increase.

Nathan Zbeetnoff

# Graduation: It's time to say goodbye

By Tristan Urry

Graduation is in the air, which means students are most likely avoiding relatives.

"What's next?" is the dreaded question that the soon-to-be graduates can't escape. Family, friends, employers, significant others all tend to ask that question, leaving many of us in a state of panic.

When this question is posed, students start thinking "What is next for me?" and "Where am I going with my life?"

Some students just aren't ready to answer that question yet. People asking you

about when graduation is and how many guests are allowed all adds to this unwanted stress.

Personally, it hasn't set in that this is the end of my time here at Loyalist. This is what I've spent the past two years working towards and it's finally here. It may take a while for that to set in for some people. Some may not even realize it until they have finished with convocation.

Most likely, these next few weeks are going to be hectic for you. Students have to work on final assignments, study for exams, possibly find a job and somewhere to

live.

If you're like me, then you will try to put that off as long as you can so you don't have to think about those dreaded real-life, adult-type things until after you have walked across that menacing stage.

For many of us, our time here at Loyalist has been short but sweet. Some of us will continue our education, like myself, and some of us will be going out into the workforce.

The end is near and while it may scare us, we're also definitely looking forward to it.

# The Pioneer

**Editor, Bradley Ruszkowski**  
**Photo editor, Nathan Zbeetnoff**  
**Multi-media editor, Andrzej Terrence**  
**InFocus editor, Tristan Urry**  
**Faculty advisers: Patti Gower, Frank O'Connor, Scott Whalen, Luke Hendry, Linda O'Connor**

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