

if we do not receive the financial support required," he says.

Asked if increasing student debt is inevitable, he said it is not, "but a need for financial resources is."

Herb O'Heron, senior adviser on national affairs at the Association of Universities and Colleges of Canada, agrees. "The fees have risen because governments generally have not been picking up the same share of costs as in the past. Even in professional programs where tuition fees have been deregulated, the fees are covering only a fraction of the [true] cost."

So what can be done?

Dr. Albert Schumacher, a past president of the Ontario Medical Association who has followed the debt issue closely, says more stringent entrance requirements are one reason debt is increasing. When he entered medical school at Western in 1978, he had completed 2 years of a BSc, as had about 40% of his classmates; 6 students had completed only 1 year.

"Today almost all students are entering with a 4-year degree, and many have a master's, some even a PhD," says Schumacher. "Not only are they not practising as long because they are older when they graduate, but they are also

broke when they do graduate. I think cutting even 1 year from the entrance requirement would help."

But O'Heron says student debt has to be put into perspective. "I don't doubt that individual debt has grown," he says. "But what is debatable is the degree to which the cost of the program and lifestyle choices made by the student have contributed to the debt. These lines of credit the students take out cover a lot of different types of expenses, and not just [school] fees."

CMA President Dana Hanson, who graduated from Dalhousie in 1974, says society must make the final decision on the debt issue. "I came from a blue-collar family and I got through medical school with minimal financial problems," he says. "But if you turn the clock ahead, I wonder how well I would fare today. I also wonder how we are going to ensure that there's a rich diversity within our profession."

Referring back to the debt faced by fellow Dalhousie University graduates Benjamin Hoyt and his wife, he commented: "They really owe \$210 000? And people wonder why some of our doctors leave for the US." — *Patrick Sullivan, CMAJ*

STATEMENT OF ACCOUNT		The UNIVERSITY of WESTERN ONTARIO STUDENT FINANCIAL SERVICES OFFICE OF THE REGISTRAR ROOM 119, STEVENSON - LAWSON BUILDING LONDON, ONTARIO, CANADA N6A 5B8	
Term: 2003 Fall/Winter		Amount Paid:	
CURRENT TERM ITEMS	Item Amount	ACCOUNT SUMMARY	Item Amount
Tuition - Medicine Year 2	14,566.00	Prior Balance:	0.00
USC Health Plan	95.00	Current Charges:	15,392.69
USC Bus Pass	104.75	Credits:	0.00
Student Organization Fees	185.40	Total Amount Due:	15,392.69
Building and Endowment Fees	109.40	MINIMUM PAYMENT DUE BY: 20-Aug-2003	10,880.62
UWO Student Ancillary Fees	329.44		
Canadian Copyright Fee	2.70		
		ANTICIPATED AID	Net Award Amt

Tuition fees: the two solitudes

The difference in tuition fees between Ontario and Quebec is now so large that students entering medical school in Ontario in 2003/04 will have paid about \$50 000 more for their tuition by the time they graduate.

Although fees vary somewhat between Université de Montréal, Université de Sherbrooke, Université Laval and McGill University, Quebec medical students now pay about 20% as much as their Ontario counterparts.

The standard fee at all 4 schools in Quebec is \$55.61 per credit, although the number of credits required varies. According to the Association of Canadian Medical Colleges, first-year students in the undergraduate medical program at the Université de Montréal pay tuition fees of \$2224 annually, compared with \$16 207 at the University of Toronto (see table, previous page). The highest tuition fee in Quebec is at

McGill, \$3559, but it drops in subsequent years.

Low tuition fees have long been part of the educational landscape in Quebec, where rates for Quebec residents have been frozen since the mid-1990s. (At all 4 schools, students from other provinces or another country pay higher fees.) "The problem is not the tuition fees that we charge," maintains Dr. Pierre Jacob Durand, dean of medicine at Université Laval in Quebec City. "It is the underfunding of our universities. What I need is adequate funding to train my students, and that's [the] problem — I don't have adequate financing."

Dr. Raymond Lalonde, vice-dean at the Université de Montréal, agrees. "We are convinced that the medical faculties are underfunded in Quebec," he says. "We are not all financed like Toronto or Vancouver, so at the end of the day we

figure that it penalizes the faculties.

"Quite frankly, what surprises us a lot is that we manage to keep offering a very high-quality program. Our students perform very well in the Medical Council of Canada exams. We look at what we receive [in government funding], and it's ridiculous."

In mid-July, Caroline Richard, press secretary for Quebec Education Minister Pierre Reid, told *CMAJ* that new funding will eventually be announced for infrastructure and equipment for Quebec's medical schools. As for the possibility of the government increasing the amount it pays per student, a tight-lipped Richard said: "It is still under discussion."

However, tuition fees in Quebec are unlikely to increase anytime soon. Premier Jean Charest has vowed that his newly elected Liberal government will not increase fees during its first term. — *Brenda Branswell, Montreal*