



Commission on
Post-Secondary Education
in New Brunswick

Discussion Paper

March 2007





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An Invitation from the Commission

This Commission on Post-Secondary Education was established by the Premier and the Minister of Post-Secondary Education, Training and Labour. Our terms of reference call upon us to focus on students and their post-secondary education and career success. At the same time, we are to be mindful of the needs of all New Brunswickers, whatever their age and wherever they live. We are to examine the implications of the increasing share of the costs of post-secondary education borne by students and their parents, at the same time that our economy demands more education and training. Finally, we are to examine the structure of our post-secondary education system, recognizing that the traditional groupings of choices for students between education, training and apprenticeship may no longer be appropriate. The full text of our terms of reference can be found at www.gnb.ca/cpse-ceps. We will report this summer, in time for action by the government during the 2007-08 fiscal year.

The two commissioners will be assisted by a small advisory panel representing a broad cross-section of interested and informed New Brunswickers. They will advise on the work of the commission as it proceeds and on the final report and recommendations as they take shape.

We also expect to draw on the analysis and recommendations of the Self-Sufficiency Task Force, whose work very much complements our own. Its mandate is to assess the economic and fiscal challenges facing New Brunswick and recommend steps necessary for the province to achieve self-sufficiency by 2026. They will report by mid-April 2007.

We have divided our work into two main components. The first involves gathering information and research relevant to post-secondary education in New Brunswick. Where we can be reasonably confident of the accuracy of the information, it will be posted on our web site and thus made available to all interested parties. This information will be updated as it becomes available.

We hope that making available as much information as possible will contribute to the second aspect of our work, which is to consult with as many New Brunswickers as possible about their experiences, their plans and dreams, and their ideas for improving post-secondary education in this province.

We firmly believe that post-secondary education, in all its forms, is critical to the future health and wealth of New Brunswick. We hear much these days about the knowledge economy or society, and it is easy to dismiss its claims as so much rhetoric. But there is a harsh reality that cannot be easily dismissed. The fact is that employment, job security, and income all increase as the level of education and training increase. It is the future of New Brunswick and its citizens that is at stake here, and we do not believe any of us will take that lightly.

We also know that New Brunswick faces some serious challenges in this regard. Our population is aging and, as things now stand, enrolment in college and university will almost certainly decline in the coming years. We also have a tradition of out-migration, as many of our graduates leave the province for “greener pastures”. The upshot is that just as the need for a

highly educated and skilled work force increases, our capacity to meet that need is diminished. There is only one way to tackle this problem. We are going to have to be smarter than our competitors. That means we have to ensure that our young people are better trained and better educated than in the past. And it means we have to learn how to keep more of them here and employed. It means we have to do better at creating opportunities for those already out of school to continue their education and upgrade their skills. It means we have to find ways to break down the silos that too often stand as barriers between parts of our post-secondary system, imposing too heavy a price or even preventing individuals from progressing through what should be a seamless system, often only because they made a particular choice at some earlier stage.

We invite all New Brunswickers to participate in the work of this commission. There are several ways in which you can do so. If you have access to information that would assist us and others in understanding our situation and what others have done or proposed that might be helpful here, send it in and if it is appropriate, we will add it to our web site.

We also want to hear what you think. This discussion paper is designed to raise some of the important issues and questions that confront New Brunswick in relation to post-secondary education. Some may feel that we have already made up our minds on some of the issues facing New Brunswick post-secondary education. To a degree this is true. After all we have reviewed a great deal of material already, from New Brunswick and other jurisdictions, and we believe that many of the issues facing the province are not all that different from those facing other jurisdictions. However, understanding the issues does not imply we understand the best solutions for New Brunswick. The purpose of this invitation is, therefore, to offer you the opportunity to challenge our view of the issues, suggest alternative interpretations and recommend appropriate courses of action. We certainly expect to learn more. As a result, we believe that true learning starts with a willingness to understand the issues, no

matter how uncomfortable they may be, before considering what alternatives might represent our best course of action.

At the end of the paper you will find a check-list of questions. We invite you to respond, on-line if you prefer. Of course you may add anything else that you think may help us in our task. Some may prefer to submit a more formal document in the form of a brief. That is fine, so long as the brief is kept reasonably short. We ask that the maximum length be kept to not more than 20 pages.

Jacques L'Écuyer
Rick Miner

Issues And Questions

Introduction: A Proud Heritage and an Uncertain Future

Post-secondary education in New Brunswick can be traced back to 1787, when what is now The University of New Brunswick (UNB) was founded, just three years after the establishment of the province itself. More recently, in the early 1960s, John J. Deutsch proposed a major restructuring that resulted in the establishment of the Université de Moncton, with its two ancillary campuses in Shippagan and Edmundston. St. Thomas University was relocated to Fredericton, adjacent to the campus of UNB, while the second campus of UNB was established in Saint John. Mount Allison University in Sackville, meanwhile, has developed into one of the country's leading undergraduate liberal arts institutions. Taken together, these institutions enrolled 20,256 full-time and 4,552 part-time students in 2004-05 for a total full-time equivalent enrolment of 21,119.

A noteworthy development in 1973 was the establishment of the New Brunswick community college system, replacing and expanding the previous system of trade schools. The college system has eleven campuses, six of which operate in English and five in French. A specialized institution, the Maritime College of Forest Technology, operates outside of the community college system. Taken all together, these institutions enrolled some 5,380 students in regular programs in 2005-06, plus another 11,799 under contract arrangements. Another 1,088 were enrolled in academic upgrading and second-language training. Another 1,897 were enrolled in night school programs, 369 were learning through courses offered via the web, and 1,408 were taking correspondence courses.

A part of the mandate of the community college is to be a provider of the in-school component of apprenticeship training. This is a long-standing form of post-

secondary training that combines on-the-job with in-school training, usually over a four-year period. There were 3,151 apprentices registered in 72 designated trades in March 2006. Almost all were male.

The four universities with their seven campuses, together with the eleven-campus community college system, plus the forestry college, make up the public system. There are also private post-secondary institutions at 81 locations in the province that are registered under the *Private Occupational Training Act*, and which collectively enrolled 3,077 students in 2005-06, down from over twice that number just eight years earlier. Most of these institutions offer short-term occupation-specific training, and while they do not receive provincial funding as institutions, most of their students are eligible for federal and provincial student aid. Included in the category of private institutions are the Atlantic Baptist University, St. Stephen University, and Bethany College, which also qualify for student aid but do not receive provincial funding. They were all incorporated under private Acts of the Legislature.

This is a bare-bones outline of the evolution and current structure of New Brunswick's post-secondary education system. The province can be justly proud of its past, and the heritage it has bequeathed to the present. But our task is to look to the future, and the future of post-secondary education in New Brunswick must come to terms with some serious challenges and address some challenging questions.

The first challenge is posed by the changing nature of the global economy and the new realities that face our students in seeking to prepare themselves for a future that promises only to be very different from the past (and the world of their parents). At the very least our post-secondary institutions must be flexible, able to adapt quickly to new opportunities. If

New Brunswick is to meet this challenge our students and our post-secondary institutions must be prepared and equipped to compete successfully in a global environment. That means our graduates must be able to take their places with the best in the world, and our institutions must be as good as any anywhere. It means our graduates must be fully conversant with the latest communication technologies and our institutions must be able to use these technologies in teaching and learning, including using the opportunities presented in the field of distance education.

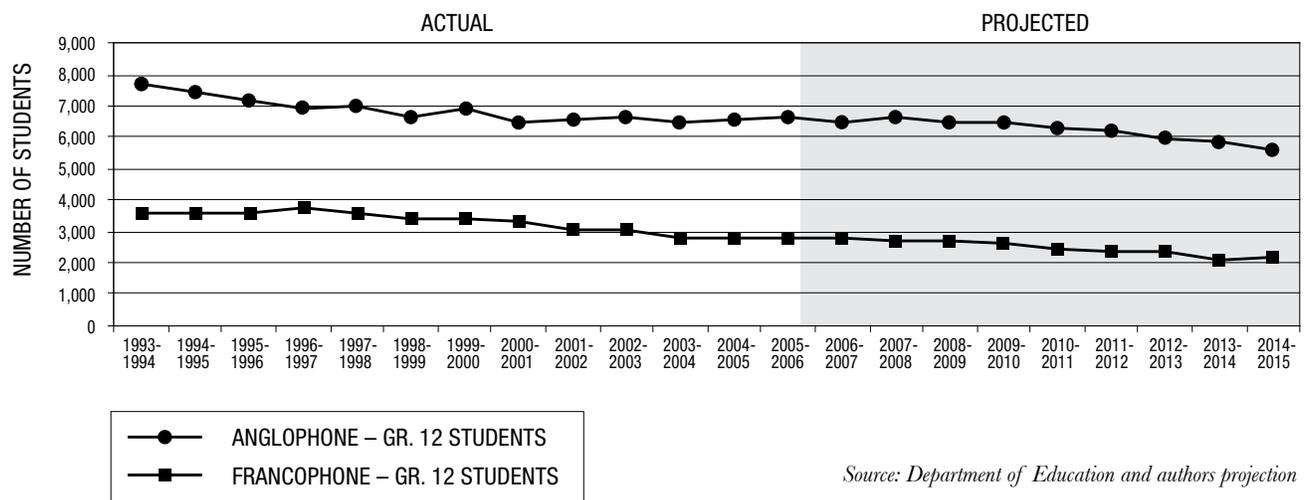
The second overriding challenge arises from the demographic reality of New Brunswick's population. The population is aging and this, coupled with a low rate of immigration, means that without change we face the certain reality of a dramatic decline in post-secondary enrolments. Enrolments, especially in universities, are already declining and we can expect a further erosion of about 20% over the next decade or so in the anglophone sector, and slightly more in the francophone sector. Figure 1 below illustrates this reality dramatically.

Taken together, these challenges demand some bold new directions in post-secondary education. More of the same is simply not an acceptable option; it offers only the prospect of decline. The choice has to be more imaginative, turning the challenges into opportunities for change.

The remainder of this discussion paper is designed to assist in responding to these challenges, to point the way to a more dynamic post-secondary system, one that will meet the needs of future students and help secure a prosperous and healthy society. As you prepare your responses to this discussion paper, we ask above all that you start by asking yourselves two overriding questions: first "what would the ideal post-secondary system for New Brunswick look like?" and second, "what would I expect from such a system?"

The issues and questions are organized under six headings: accessibility, relevance and responsiveness, quality and accountability, efficiency, collaboration with differentiation, and finance. While it is hoped

Figure 1: Potential Post-Secondary Students



Source: Department of Education and authors projection

that this ordering will assist in organizing your responses and subsequent discussion, it is obvious that these topics are often interrelated. You should not feel constrained by the questions and, in any case, we have left an open-ended section where you can add whatever is on your mind. You should also feel free not to answer all of the questions.

Accessibility

In a free and democratic society, access to post-secondary education is a fundamental value. It means that each individual has the opportunity to learn – to acquire the knowledge and skills – appropriate to his or her ability, needs, and interests. It means there must be no barriers imposed by income, age, or by choices made earlier in life. And it means that appropriate information must be available to help guide individuals and their parents and partners through each stage of their educational experience.

How does New Brunswick fare in terms of this fundamental value? In some respects, quite well. University enrolments and participation rates (those attending university as a percentage of the 18-24 age group) are high. Indeed, participation rates are among the highest in Canada. The picture is not so rosy, however, when we observe that approximately 20% of students do not proceed from first to second year. This high drop-out rate places New Brunswick universities in the bottom half of Canadian universities, and well below what many would consider acceptable. It represents a serious waste of precious human resources, for the individual, his or her parents, and for society as a whole. Why is it happening? Are too many individuals entering university who would have been better served by another form of post-secondary education? Did they enter a program in which they were not interested, or for which they were not well suited? Did they receive inappropriate advice or guidance?

When we turn to the community college sector the picture is very different. Here, New Brunswick's enrolments and participation rates are far below the national average. Indeed, in some provinces college participation rates match those of universities. Figure 3 shows college participation rates for 18 to 21 year olds in New Brunswick compared with Canada.

Figure 2: University Participation Rate

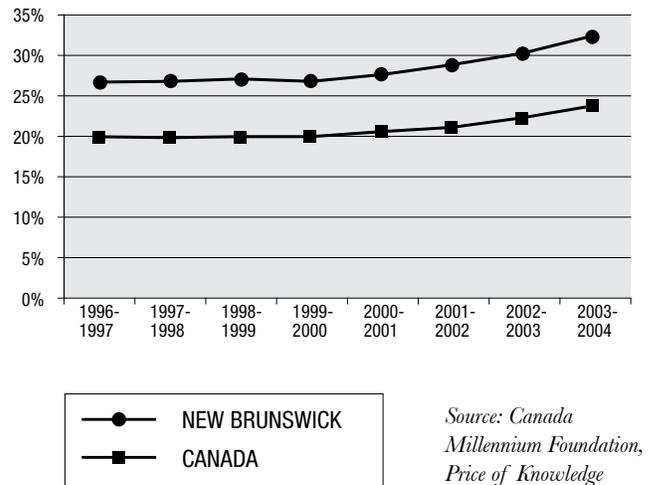
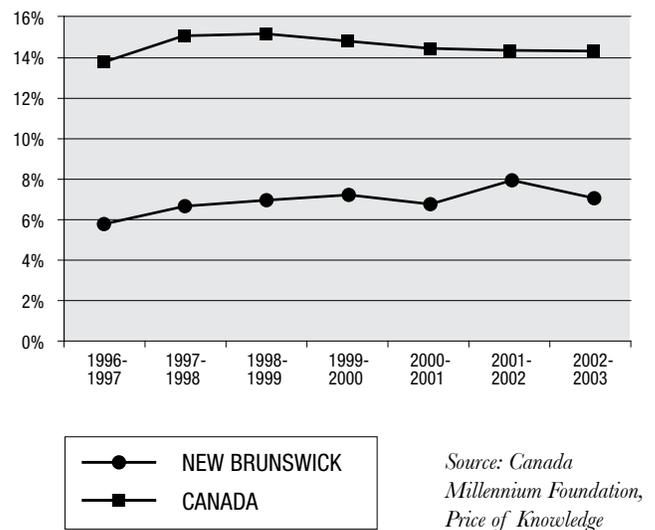


Figure 3: College Participation



Why the difference? Is community college not seen as attractive a choice as university? Is the college system not meeting the needs of as many prospective students as elsewhere in Canada? Does the difficulty of obtaining university credit for work done in a college discourage college attendance? Is this pattern of enrolment meeting the needs of the labour market in New Brunswick and elsewhere?

The apprenticeship program is closely associated with the community college system, providing the in-school component of training. Registration in apprenticeship programs has grown slightly in recent years, but we know that New Brunswick and the country as a whole face the prospect, and in some cases the present reality, of serious job vacancies in many of the skilled trades. This is a serious threat to the provincial economy. What needs to be done to attract more people into these trades? Does the onus of responsibility lie with government, industry, or the apprenticeship system itself?

Private colleges provide an alternative to the public system, especially for those seeking job-specific training of relatively short duration. But enrolment in private institutions declined quite dramatically in recent years, although it appears to have stabilized now. What are the implications for accessibility of a fluctuating private sector market?

Overall, New Brunswick maintains a reasonable balance between those who come from other jurisdictions to study here and those from New Brunswick who go elsewhere to study. On the surface this seems to be an acceptable arrangement. After all, studying away from home can be a positive learning experience in itself. The troubling aspect of this situation is that it does not seem to pay the dividends for New Brunswick that might be expected. Many of those who study elsewhere do not return to this province, and many of those who come from elsewhere do not stay after graduation. Even many of those New Brunswickers who stay here for their post-secondary studies leave the province after graduation.

We note with interest the *Tuition Tax Cash Back Credit Act*, passed by the provincial legislature in June 2006. This provides rebates of up to \$2,000 per year (\$10,000 in total, or 50% of total tuition) against tuition fees paid by individuals who work in New Brunswick after graduation, and thus pay provincial income tax. This could be an important addition to the arsenal of tax credits, loans, and grants currently available to post-secondary students. We will watch with interest to see how effective this initiative turns out to be.

We cannot leave a discussion of accessibility without noting the underrepresentation of First Nations in our post-secondary institutions. This problem is tied up with jurisdictional issues, but the result remains unacceptable to all Canadians. We need to do better.

Relevance and Responsiveness

Is New Brunswick's post-secondary system meeting the needs of the province, including students and employers? The relatively high drop-out rate among university students, as well as the relatively low participation rate for college students raise some concerns in this regard. Do students drop out because they were ill prepared, or because the programs they entered did not meet their needs?

How current, for example, are curricula and technology? Why do so many university students enrol in arts programs, while the need grows for graduates in the sciences, pure and applied mathematics, computer science and engineering? Are college programs too narrowly focussed? Is enough attention paid by colleges to general education, so that students are better equipped to find, or even create, jobs in this new and rapidly changing economy? Is enough attention paid by universities to skill development and preparation for the labour market? Are we responding adequately to the growing shortage of workers in the skilled trades? The fact that 97% of apprentices are still male suggests at least one possible missed opportunity.

Are our post-secondary institutions sufficiently flexible, able to adapt to changing circumstances in a timely fashion? Important questions present themselves in both the college and university sectors. Is the degree of centralized government control of the college system still appropriate? Should the colleges have greater independence, and should there be increased community representation on governing bodies, particularly by students and employers?

In the case of universities, we need to ask whether the traditional role of senates and governing boards, especially since faculty interests are now protected by unionized collective bargaining, still meets the needs of contemporary society. Does it, on the contrary, serve to retard responsiveness and restrain innova-

tion? Is the public interest, including the interests of students and employers, sufficiently represented and protected? Are universities sufficiently familiar with developments in the province's high schools?

Quality and Accountability

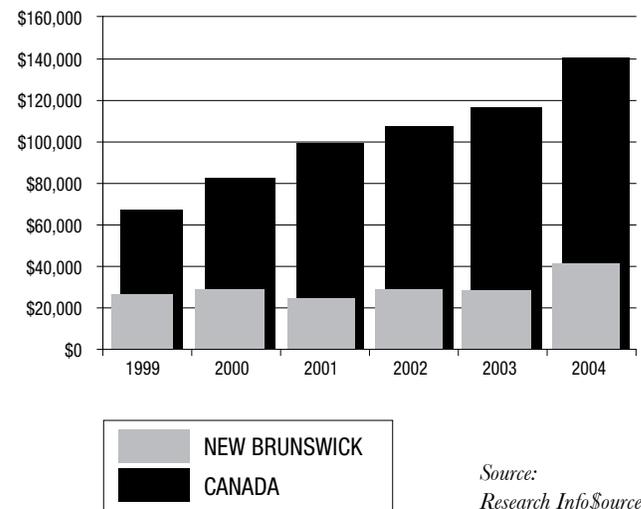
Quality and accountability lie at the very heart of the public interest in post-secondary education. At the moment, the Maritime Provinces Higher Education Commission (MPHEC) has a mandate to monitor and report on the quality assurance mechanisms in place in each university under its purview (which includes all of the universities plus the Maritime College of Forest Technology). It is important and timely that we examine the effectiveness of this mandate. In doing so, we need to ask whether the community colleges should be included, and whether a specifically New Brunswick agency, one that did include the colleges, would be more effective.

Questions of quality and accountability extend to the private sector as well. It is one thing to rely on market forces to weed out weak or incompetent instruction. It is quite another to have confidence that students whose tuition is supported by student aid programs are receiving a quality education or training. And prospective employers have an interest in being assured that programs offered in the province, whether public or private, achieve the objectives expected of them.

The advantages of a robust quality assurance and accountability framework are twofold. On the one hand, it requires institutions to clarify the objectives of the programs they offer. What are students expected to learn? What are the competences they are expected to acquire? After all, one cannot evaluate successful teaching and learning unless one is clear about what the expectations are. Secondly, quality assurance and accountability require that the teaching itself be effective. Do our institutions pay enough attention to teaching how to teach? Is teaching effectiveness monitored, and are programs in place to bring teaching quality to the highest possible level? Are students effectively involved in evaluating the quality of teaching? Does each institution, in short, place sufficient emphasis on the quality of teaching?

What is the role of research in post-secondary education in New Brunswick? One sobering fact is that this province ranks dead last among provinces in terms of research funding per faculty member. As Figure 4 demonstrates, the dollar value of research funding has remained remarkably flat in recent years, while that for Canada as a whole has been steadily increasing.

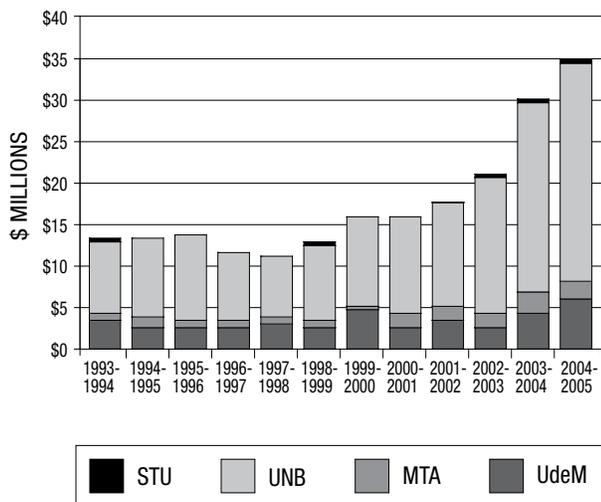
Figure 4: Research Dollars per Faculty Member



A somewhat different, and perhaps more optimistic picture, is revealed in Figure 5 where total research funding for each of New Brunswick's universities is displayed. As might be expected, UNB attracts the bulk of New Brunswick's research funding, with Moncton placing a much smaller second. Mount Allison and St. Thomas are relatively smaller players in the research field.

What significance should we attach to this information? On the one hand it is certainly troubling in terms of the prospects for increasing productivity and competitiveness in a knowledge-based economy. But should every professor be expected to be actively engaged in research? And who should be responsible for judging the quality and relevance of the research that is carried out? Moreover, if not all professors are expected to engage in research, should teaching loads be adjusted accordingly? Is there a research role for community colleges?

Figure 5: Federal Research Funding



Source: CAUBO

There is a serious issue here for New Brunswick because the mandates of our universities vary considerably with respect to research. Both UNB and Moncton consider themselves “full service” universities, a definition that includes both research and graduate education. Mount Allison and St. Thomas, on the other hand, define themselves as primarily undergraduate teaching institutions. Does this differentiation serve the interests of New Brunswick, and what does it imply for quality assurance, governance, collaboration, and funding?

Efficiency

The central question here is whether and to what extent the internal structures and operations of our post-secondary institutions work to advance the central objectives of accessibility, relevance and responsiveness, quality and accountability. At least in the case of publicly supported institutions, the public interest must trump the interests of the institutions themselves.

At the very least, the public has a right to expect its publicly supported post-secondary institutions, colleges and universities both, to behave as parts of a provincial system. We should expect that, to the maximum extent possible, a credit earned in one provincial institution, college or university, is recognized by the others.

The appropriate mechanisms to ensure this transparency need to be developed and enhanced, either by the institutions themselves, the preferred option, or by government. It may involve credit-by-credit protocols worked out in advance, along the lines of the British Columbia Council on Admissions and Transfer or the Nova Scotia Prior Learning Assessment Centre, or it might employ a more flexible system of block transfers. What is the mechanism that would most appropriately and effectively achieve the desired objective for New Brunswick?

We need to question the degree of separation that exists between community colleges and universities, especially where both institutions are located in the same community. Does this so-called “binary divide” constitute the most efficient use of public resources? Would there be value in closer collaboration? In posing that question we have to acknowledge the powerful constraint embodied in the different cultures of the two types of institutions. We also need to recognize that this is a case where one approach undoubtedly will not fit all situations. Needs and opportunities vary. One pressing case concerns the Université de Moncton at Shippagan and Edmundston, and the best way to secure their futures. A new relationship with the community college system offers one possibility. Developing specialized centres of excellence might offer another. Another situation that presents a unique opportunity arises from the decision to establish a community college in Fredericton. What should its role and relation to UNB and St. Thomas University be? Is this an opportunity to create a new kind of institution designed to meet the needs of the twenty-first century?

Collaboration with Differentiation

We live in an increasingly global environment in which international competitiveness has become the key to the welfare and prosperity of nations and provinces. And international competitiveness depends more on the education and training of people than ever before. We need to set the highest possible standards of achievement for our students and our institutions. They must be able to face and succeed in international competition. The future of New Brunswick depends on it.

We do not think greater standardization, either of programs or of institutions, is what the new global reality requires. Standardization so often paves the road to mediocrity. We need a more creative, innovative post-secondary system, and that can best be achieved by encouraging differentiation among and within institutions. They must decide where they can excel and they must have the freedom to pursue that goal with vigour. But differentiation must be attended by collaboration. Otherwise, we invite the very silo mentality we see too much of in the world already. The ideal for which we must aim must be to promote collaboration with differentiation. The question is how best to do this.

One part of the answer may be to put greater effort into strategic planning at the institutional level. By strategic planning we do not mean exercises in defence of all that the institution currently does. Strategic planning is about confronting the circumstances and prospects that face the institution and making choices – some of them undoubtedly difficult – that will steer the institution to a desired future state. It is geared to results, not activities. It is a tool employed to achieve a better future, not an objective in itself.

What is the state of strategic planning in New Brunswick's colleges and universities? How do they define themselves, and how congruent is that definition with the needs of the province? We know the universities have put considerable effort and energy into strategic planning. We will be interested in discussing with them the results of that work.

Interestingly, the challenge of achieving differentiation with collaboration raises different questions for the college and university sectors. Stated bluntly, the college system may need greater differentiation, while the university sector might benefit from closer collaboration. Do individual colleges have the freedom to respond appropriately to the training needs of their communities? Should college and university facilities in the same community be more closely integrated? Should there be greater collaboration between the universities? We note, for example, that New Brunswick has no institutional equivalent of the Council of Ontario Universities or the Council of Nova Scotia University Presidents. Should there be an even broader grouping, one that includes college representation

as well as university, one that explores areas where increased efficiencies and quality might be achieved through sharing services? Should there be greater collaboration between the Université de Moncton and the University of New Brunswick, perhaps especially in graduate studies and research?

Finance

The question of who should pay for post-secondary education, and how much, are among the most contentious issues confronting this commission. There are those who advocate higher tuition fees on the grounds that the future benefits of a post-secondary education far outweigh the cost of tuition. On the other hand there are those who advocate lower or even zero tuition, on the grounds of fairness and in recognition of the fact that the higher incomes associated with a post-secondary education will result in higher income taxes paid to government.

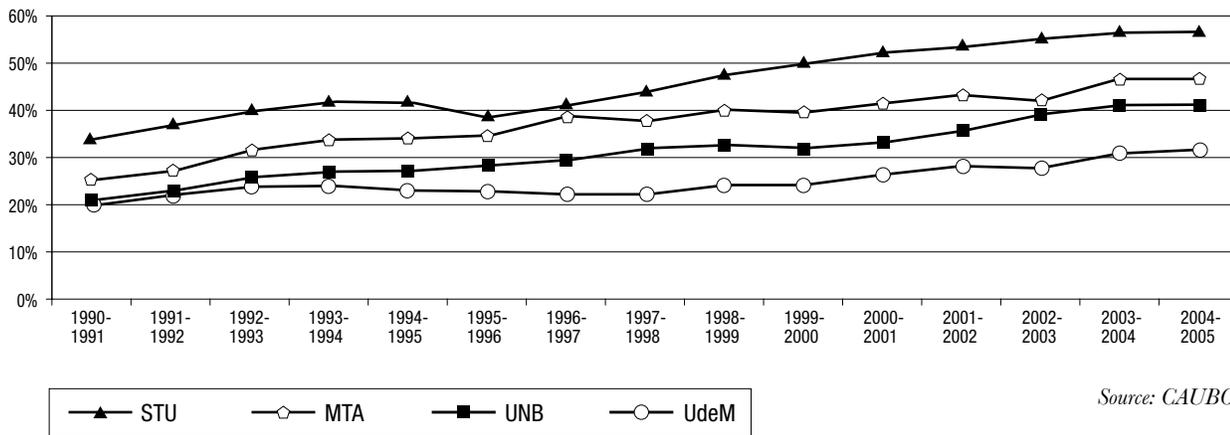
Tuition fees, especially in universities, have certainly increased in recent years and, as Figure 6 illustrates, they now represent a much higher proportion of total operating income.

While this has to be acknowledged, it also needs to be recognized that tuition fees are not the only, and not necessarily the largest, element, in the total cost of attending a post-secondary institution. For many students there is no alternative to living away from home, which adds substantially to the total cost, as does the income that must be foregone for many, especially older, students.

This is why we need to look hard at ways of reducing the total cost. The experiment in the Miramichi, in which several universities offer first year classes within the community, represents the kind of collaboration that can pay huge dividends in increased access and reduced costs. Similarly, modern communications technologies make distance education a realistic alternative for some students and we need to explore ways of enhancing its availability in New Brunswick.

It is also important, of course, to address the issue of student aid, which is separate from, although clearly related to, the cost of post-secondary education. At

Figure 6: Student Fees as a Source of University Operating Revenue

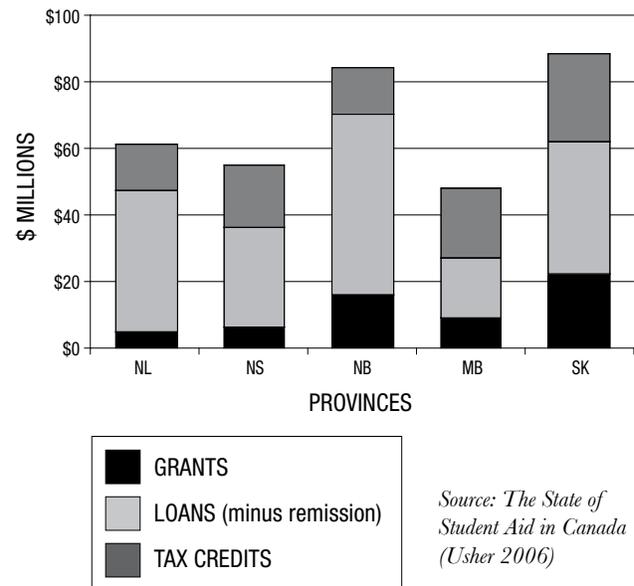


Source: CAUBO

present, student aid comes in a variety – some suggest a bewildering variety – of forms, including federal and provincial income tax credits, the integrated federal and provincial student loan, bursary, and loan remission programs, the Canada Millennium Scholarship program, plus the newly introduced New Brunswick tuition tax cash back credit. On top of these are bursary and scholarship programs funded and administered by individual universities and private agencies. Figure 7 illustrates the major components of student aid. These are total expenditures, but the provinces illustrated were selected because they are reasonably comparable in terms of size and student population. So while the amounts are not exactly comparable, they are useful in illustrating the fact that overall, New Brunswick fares reasonably well in this regard, with total student aid second only to Saskatchewan.

Not surprisingly, there have been numerous proposals intended to simplify student aid and improve its effectiveness and fairness. The graduate tax and income contingent loan repayment schemes fall into this category. The latter defers loan repayment until after graduation and then ties the amount to be repaid to the person’s post-graduation income. Graduates whose income falls below a defined level pay nothing, while those who earn above the threshold pay a percentage of their incomes, usually for a maximum number of years, after which the loan is completely forgiven. This is the approach already adopted in Australia and the United Kingdom and recently recommended for Ontario by the Rae report.

Figure 7: Total Provincial Student Aid Assistance



Source: *The State of Student Aid in Canada* (Usher 2006)

We will look closely at this and other proposals. Whatever approach is ultimately recommended, the principal objective must surely be that all New Brunswickers are assured of the means to pursue a post-secondary education at a cost they can reasonably afford. We invite your suggestions as to how we might do that.

Check-list of Issues and Questions

Please tell a little about yourself:

Gender: M
 F

Age: under 18
 18-24
 25-34
 35-44
 45-54
 55 and over

Education: No degree, certificate or diploma
 High school graduation certificate
 Trades certificate or diploma
 College certificate or diploma
 University certificate or diploma below bachelor level
 Bachelor's degree
 University certificate or diploma above bachelor level
 Master's degree
 Earned doctorate

Occupation (including student):

If a student, in what institution and program are you enrolled:

If a student, are you studying full time or part time?

If a student, what are your plans after graduation?

If you are representing an organization or institution, what is its name?

If not a student and not representing an organization or institution, could you indicate briefly the nature of your interest in post-secondary education?

Any other information you think would be helpful:

1. In your opinion, what would the ideal post-secondary system for New Brunswick look like?

2. How would you describe your own expectations for post-secondary education?

3. Can you suggest ways to improve accessibility, particularly in rural areas?

4. What needs to be done to encourage more graduates to remain in New Brunswick?

5. Can you suggest initiatives that would help decrease the drop-out rate?

6. Is New Brunswick's post-secondary system meeting the needs of students and employers?

7. How do you think New Brunswick's universities and colleges rank in comparison with others?

8. What do you think should be done to improve the quality and quantity of research in New Brunswick's post-secondary institutions?

9. What do you think should be the relationship between community colleges and universities?

10. What would be the most effective and fairest way of paying for post-secondary education?

11. Any other comments or suggestions?

How to Respond

We want to hear from you!

Please answer the questions in the check-list, but feel free to tell us whatever you think we need to hear.

This is your commission, and your views are important, whether as an individual or speaking for a group or institution.

Write to us by email at **cpse-ceps@gnb.ca**
by fax at **506-444-2054**
or by mail at
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535 Beaverbrook Court, Suite 105
Fredericton, NB, E3B 1X6

If you have any questions, call us at **506-444-2082**.

And don't forget to check out our web site at **www.gnb.ca/cpse-ceps**. It's loaded with information, including this discussion paper.