

HALTON'S PEOPLE

High-flying career for Acton resident

By MAGGIE HANNAH Herald staff writer

When graduation time rolls around most young people would give their eye teeth to land a job that is exciting and gives them a chance to travel and pays them reasonably well too.

Bill Jerrard of Division Street in Acton landed just such a job when he became a second officer on an Air Canada Boeing 747 about six years ago.

Mr. Jerrard says there are three ways to get a job with a commercial airline in Canada but the route he chose is the newest one. He studied to be a pilot at Seneca College in Toronto.

Former air force pilots have always found work on private

carriers. Privately trained pilots could upgrade their qualifications by taking Ministry of Transport courses until they were acceptable to the big airline companies and were then eligible for final training with a company. The community college training route into a pilot's job is a relatively new one, however, and Mr. Jerrard was a student in the first such course when it was offered 11 years ago.

INITIAL ENROLLMENT At that time there were 75 to 100 students enrolled in the three-year course. About 16 of them graduated. Today the initial enrollment is about triple but the percentage of graduates remains about the same. Originally the course was aimed at helicopter pilots but fixed

wing aircraft are included now too, he understands.

Mr. Jerrard warns students interested in the course that it won't be an easy one. As well as maths, sciences and aviation courses, students get peripheral courses like English and history in the first year.

He had won a living scholarship while he was an air cadet and had already earned his licence to fly a private plane before he entered the course. While these extra bits came in handy they didn't have any bearing on his getting a place in the course, he feels. All they did was make his first year a bit easier since he already knew the basic work with which his classmates were struggling in the early stages of learning to fly.

Students wrestle with a heavy load of technical courses in the fall and winter of their first year, he says, and if they fail even one course they aren't eligible for inclusion in the final portion. They must also go through an interview with college staff before the third semester begins and they start ground school instruction and flying training.

YEAR ROUND The course runs on a year-round basis with a couple of weeks off between each year. Since good weather is essential, especially in the first stages of learning to fly, the actual air training doesn't begin until the spring of the first year. Academic work and air training are combined throughout the second and

third years of the course. The practical flying training was done at Buttonville airport on Woodbine Avenue north of Highway Seven. Students have a minimum standard of 300 hours of flying time when they graduate, he says.

In case prospective trainees have misconceptions that going the college training route will give them an advantage in job hunting when they graduate, Mr. Jerrard quashes the notion.

He had a brochure put together giving details on his qualifications and began sending it out to prospective employers at the beginning of his third year at Seneca. He says he sent out 100 brochures and applications. Only two companies bothered to send him a reply and one of them was Air Canada. He was told to keep the company posted as he earned further qualifications and accumulated more flying hours. He was hired within a few months of graduation and considers he was very lucky since members of the next graduating class are only now beginning to be hired by Air Canada.

FAIRLY STATIC "Air Canada seems to hire by spurts," he explains. "The job market there will go along fairly static for a period, maybe of several years, then they'll suddenly need pilots, as they hit a time with a lot of retirements or a bit of expansion."

The pilots who graduated the year after Mr. Jerrard had to work in smaller operations, he says. Many of them were bush pilots flying to mining camps and that sort of thing. He says they now have a lot of hours as well as great experience flying in different kinds of weather which could be useful to them later.

Most of these men being hired now have 1,500 to 2,000 hours of flying experience and can almost immediately become first officers on DC 9s or second officers on DC 8s or Boeing 727s. The company gives these men courses in company procedures which last two or three months and include courses on the air crafts they will fly.

Mr. Jerrard says there are only three men in the cockpit of a 747, the pilot and the first and second officers. They carry up to 430 passengers and have as many as 14 flight attendants and a flight service director. If the plan isn't full the number of flight attendants will be cut according to the number of passengers aboard. The 747 is basically a long haul carrier doing the trips to Europe by summer, and to Europe and the sunny south in winter.

THREE-MAN PLANES The other three-man planes are the Boeing 727, which carries a maximum of 130



Kathy Jerrard, 2, and Billy, 4, like to pretend to be pilots like their daddy, Air Canada second officer Bill Jerrard of Acton. (Herald photo)

passengers, and the Lockheed 1011 which carries around 250 people and the DC9 which carries about 220 people. The DC9 carries just over the hundred passengers and has a two-man crew.

Mr. Jerrard says planes no longer have stewardesses or pursers. Everyone is labelled a flight attendant and the one in charge is a flight service director. Since women have an equal chance at that top spot the name was changed to eliminate the sex distinctions of the old terms.

Pilots do 14 hours of duty time at one stretch usually, but that can go up to 16 hours at their discretion if there has been a delay that lengthened the trip.

"For instance, if we made the Toronto to Miami run and were then expected to take the return flight to Montreal but a minor mechanical thing held us up in Miami for a bit longer than we expected it would be silly to hold the whole flight up while they got another crew to take the run just because we were going to be working 14 hours and 10 minutes," he explains. "So long as we fell okay we can go ahead with the second flight."

If they were tired for some reason they would ask for a replacement crew to do the

second run. Crews will stick together for such things, he says, so that they all make the trip or none of them do.

The crews bid individually for the flights they want but since all flights are allocated strictly by seniority they tend to wind up with the same men working together much of the time.

"We bid for a block of time," he says. "That way we'll have the same flights each day of the week for a month. Number 32 second officer on the 747 list tends to wind up with number 32 first officer and number 32 pilot."

Should he decide to change vehicles from a 747 to a DC9, for example, his seniority would be totally changed since it goes by the length of time a man serves on a specific type of aircraft.

Mr. Jerrard says that overseas trips often have more than the specified nine or 10 hour lay overs since the crews always fly the same type of aircraft.

"If we took a 747 to Paris on Friday the crew of the last 747 to make the trip would be waiting to bring our plane back. We might have to wait a full day before that plane came back to Canada and returned to us again before we could leave," he says.

Pilots retire at the age of 60, Mr. Jerrard says, but they must meet medical standards at all times. They get a medical every six months, but every fourth one includes electro-cardiograms, x-rays, extensive blood tests and eye and ear examinations. In the private sector, he says, the Ministry of Transport allows a pilot to keep his licence, as long as he is medically fit.

NO HIGHJACKERS Mr. Jerrard says he has had no hair-raising experiences either of the type to do with mechanical problems and potential crashes or of the type generated by hijackers.

"But I've got 32 more years ahead of me," he chuckles, "so by all the odds I'm bound to run into something a bit more blood-chilling than I've encountered so far."

Mr. Jerrard is a Toronto native and he and his wife, Ann, have lived in Acton for three years. His son and daughter are both pre-schoolers. At present he is doing the Toronto to Miami to Montreal run but he has been all over the place and loves to go to the new places when Air Canada opens a new run.

"I missed out on the trip to Moscow," he admits, then adds with a grin, "but I got on the one to Rio de Janeiro."

Personal bankruptcies triple in last the four years locally

By LORI TAYLOR Herald staff writer

The number of people declaring bankruptcy in the Hamilton district, which includes Halton Hills, has more than tripled over the past four years. Joe Abt of the Official Receiver's Office told an audience at a bankruptcy seminar last week.

Mr. Abt and local lawyer Allan Kogon were the speakers at a seminar on bankruptcy and consumer law sponsored by the Halton Hills Community Legal Clinic last Wednesday at Knox Presbyterian Church in Georgetown. The two men spoke about credit and what alternatives are available when a person gets behind in payments. They also talked about the ultimate remedy, which is declaring bankruptcy.

Mr. Kogon said there are many pieces of legislation designed to protect the consumer not in only his financial dealings, when he is solvent, but in situations where he is in over his head.

The Business Practices Act, the Consumer Protection Act, and the Sale of Goods Act are all designed to assist the consumer prior to and during the transaction, to ensure that the consumer is purchasing the goods he intended to purchase, and that he has the opportunity to withdraw from a transaction afterwards if he changes his mind.

FALLS BEHIND Most people now find themselves in a position where they can just meet their payments, if both husband and wife are working, or if the husband continues to work, Mr. Kogon said. But if one spouse loses his or her job, or the only employed spouse goes on strike, is laid off or fired, the couple very

quickly falls behind.

The first step to take in such a case is to approach the creditors and try to negotiate with them, by explaining the situation, Mr. Kogon said. If the situation is a credible one, the creditor may be willing to suspend payments while the debtor re-organizes himself, or he may be willing to suspend interest payments. The creditor might also be willing to accept partial payment, and close the file on that debt, he said.

If confronting the creditors proves too embarrassing to the consumer, or if the family loses one of two incomes, the consumer can make an appointment with one of the many government-operated consumer credit counselling services. These services will help with credit counselling and budgeting to get consumers through periods of financial difficulty, and they will act as intermediaries with the person's creditors and try to arrive at a mutually agreeable solution with the creditors and the debtor.

If a debtor ignores the creditor, and fails to make an attempt to resolve the problem through negotiation, the next step is sometimes sending the account to a collection agency, but more frequently, it is a lawsuit, Mr. Kogon said. All this is prior to the point where the consumer has declared bankruptcy.

The plaintiff must actually serve the court papers on the debtor before the case is heard. However, if the creditor has reason to believe that the debtor is deliberately evading the serving of the papers, he can apply to the courts for permission to serve the papers to a relative, or to some

location where the debtor will become aware that they exist, Mr. Kogon said.

If the debtor ignores these papers and doesn't appear in court, the creditor can obtain a default judgement, in which the judge rules that the debt is owed; such judgements mean payment will be enforced.

DEBT VALIDITY Once a judgement has been issued establishing the validity of the debt, the creditor can apply for a writ of execution Mr. Kogon said. When the writ is filed with the sheriff's office, the creditor is authorized to instruct the sheriff to seize any property belonging to the debtor which can be sold at an auction; with the money being applied against the debt.

The government protects debtors by ensuring that they must be allowed to retain a certain minimum of their property, including clothes, furniture, personal belongings, and tools which might be used in a trade, so as to earn a living. Other assets, such as a camper color television, stereo, or the second family car, which exceed the protected amount, can be seized, Mr. Kogon said.

The ultimate remedy in cases of serious debt, where the debts have piled up and debtor has no assets to clear the debts, is for the individual to declare bankruptcy. Both Mr. Kogon and Mr. Abt emphasized that the federal bankruptcy legislation is not designed to penalize bankrupt people but to give them a fresh start, and wipe their debts clean.

The idea of the legislation is to "get people out from under" to get them started again, with a job, and the opportunity to become useful members of the community, Mr. Kogon said. There are two ways of going

into bankruptcy, Mr. Abt said. The debtor can go into bankruptcy himself, voluntarily, or a creditor can apply against him.

When bankruptcy has been declared, the status of the debtor is placed in limbo. None of his creditors can talk to him about their debts, Mr. Abt said, unless they are secure creditors, and then the conversation can only deal with those items being held in security.

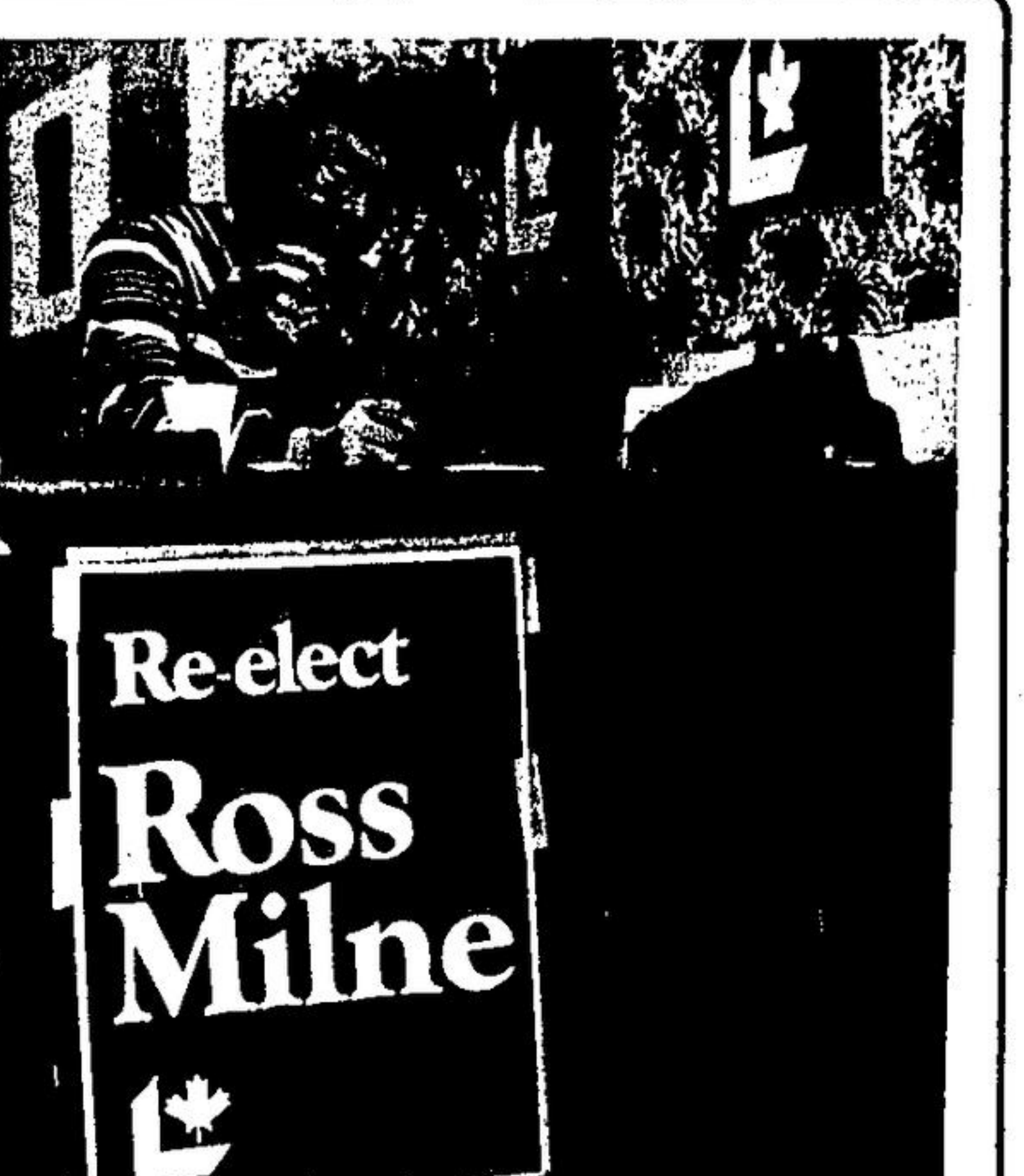
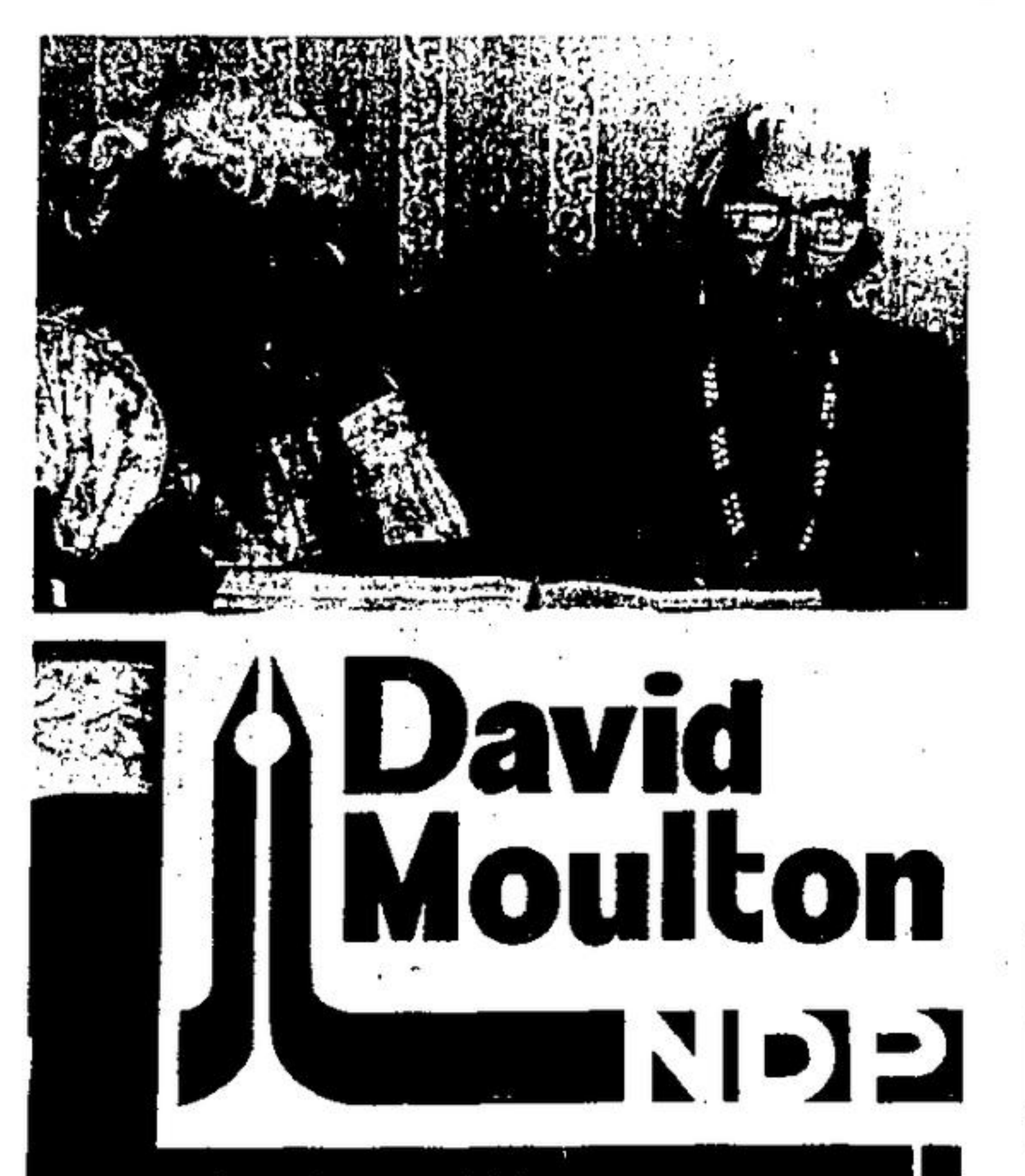
The trustee sends letters out to all creditors, notifying them of the bankruptcy, and they must submit a proof of claim to the trustee. When he has done the initial work, the first meeting of the creditors is held. The bankrupt person is required to attend, but the creditors may or may not, as they choose. At least three creditors or their proxies must attend, or all creditors if there are less than three, in order to have a quorum. The creditors must affirm the trustee, or substitute another.

SUSPEND PROCEDURE

The Supreme Court of Ontario makes the final ruling on the bankruptcy, and determines whether or not the debts will be wiped out, Mr. Abt said. The creditors are entitled to attend and object to the request for a discharge, but they must have a reason for objecting, he said.

The only debts which remain after a bankruptcy are those incurred through the purchase of necessities of life. The decision as to what constitutes a necessity varies with the individual, although the basic are food, clothing and shelter, Mr. Abt said. Alimony and support payments must also continue, and aren't affected by a bankruptcy.

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WELCOME MAT OUT AT CANDIDATES' GEORGETOWN CAMPAIGN OFFICES

All three major political parties are making themselves just a little more accessible to Georgetown residents during the current federal election campaign by

opening committee rooms in town. (Left) the Progressive Conservatives officially opened their election trailer Monday night in the Georgetown Mall parking lot, beside

the Alcott arena. Candidate John McDermid was on hand for the official opening, and, along with committee room organizer Gwyn Ramsey he discusses campaign

tactics. NDP candidate Dave Moulton's committee room at 52 Main St. S. officially opened this week as party workers are still busy making the Georgetown head-

quarters ship-shape. Shirley Baillie (left) and Bernice Nicholls were already busy at work Monday at the party's downtown office. Liberal candidate, Inc-

umbent MP Ross Milne's office in the Guelphview Square has been open since last week and Alice Walker was there, busy as usual earlier this week. (Herald photos by Michael Hollett)