

Feature

Distress and Information Centre a vital service

By LISA BOONSTOPPEL-POT
The Herald

The past holiday season is now another warm memory for many people but for the dejected and lonesome, the annual season of joy can be a time of torment relieved only by the patient listening of a volunteer at the North Halton Distress and Information Centre.

"At this time of year, the media tells us everything is wonderful but that's just not true for everyone," said Judith Rasanen, executive director of the centre.

Not everyone has a family or friends to spend time with over the holidays and even those that do sometimes can't afford to travel to see them. Then, there are people who have recently separated from spouses, and lonely senior citizens.

"These people don't fit the stories on television where all confrontations are resolved and families come together," said Mrs. Rasanen.

"This time of year, people like to be involved with family," she said. If they can't, they feel lonely, left out of the celebrations and need someone to talk to.

Consequently, the number of calls received by the distress centre rose "significantly" during the season.

Added to the hollowness of the holiday season, people have lost jobs due to the economy and are threatened by increasing costs, said Mrs. Rasanen.

Trained volunteers are at the centre usually 24 hours a day.



Reaching out for help

The volunteers have been trained to listen.

"Everyone thinks they know

how to listen but you would be amazed at how much you miss from a conversation," said Mrs.

Rasanen, adding the volunteers listen with an impartial ear and don't judge people.

"Often, just having someone to talk to will be enough," she said. But, there are instances when a volunteer just can't offer what a professional can. So, the volunteers have numbers and contacts of professionals in every area at their disposal to offer, if the caller requests.

But she stresses the volunteers don't tell callers with abuse or emotional problems they need counselling or push the idea. "We know we can't change someone else, you can only change yourself. The caller must decide for themselves they want to change."

Volunteers are given six week training sessions which are taught by veteran volunteers twice a year. The centre's strength relies on these volunteers, about 50 in all, who are busiest from December to March.

The winter months tend to be a down time of year, said Mrs. Rasanen, because the weather isn't always great, making it difficult for people to get out. As well, bills from Christmas gifts start to arrive, driving home the fact there's no holidays or special events to look forward to until Easter.

But the volunteers are busy all year for not only do they provide an ear, they give information on all elements of the Halton Hills community.

"Postal codes, garbage pick-up dates, social services, government numbers and agency numbers are just some of the information we offer," said Mrs. Rasanen.

"North Halton is so small, it can't support all the agencies full-time so we are involved with them all, acting as sort of a clearing house."

The centre also has numerous regular callers. Lonely senior citizens and new people in the community rely on volunteers for companionship until they meet new friends and get involved in the community.

The distress and information centre is a service that's been aiding the community since 1973 when a group of dedicated people saw the need for a service for lonely, discouraged and troubled people to call.

During the holiday season, generosity abounds, but we may forget that some people just don't have family and friends to share with or talk to about their problems. For these people, the centre can help put some of the warmth back into the holiday season.

The North Halton Distress and Information Centre, sponsored by the Regional government and the United Way, is there for you and your needs. If you need to talk, are new to the community and need information or wish to volunteer your time or funds, call this number - 877-1211.

All calls are confidential.

Quick credit quiz can help consumers cope

After Christmas, many people worry about paying off credit charges they accumulated over the holiday season.

Studies show most of us don't know much about credit.

To shed a little light on the subject, experts at Ontario's Ministry of Consumer and Commercial Relations have prepared a quick credit quiz. Try it out by yourself, with the family, or during the office coffee break.

Answer True or False

to these questions:

1. It's a good idea to buy relatively small items on credit. More expensive items, like cars, cost too much on credit.

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2. You can check your personal credit rating by calling the Better Business Bureau.

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3. If you can't pay off your credit-card bills in full within a few months, it's a good idea to take out a loan from a financial institution to handle them.

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4. Credit bureaus keep files of personal information on consumers.

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5. Creditors will sometimes allow consumers who are having financial difficulties to defer payments.

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6. Banks can check consumers' credit-bureau records any time they wish.

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7. It's all right to give your credit-card number over the phone as long as you're really sure you want the item you're ordering.

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8. If you're refused credit by a company once, you may be granted credit by that firm at a later date.

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9. It's normal to spend about 50 per cent of your net earnings on credit payments.

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10. Declaring consumer bankruptcy is an easy way to get rid of all your debts.

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Answers:

1. False. It's not advisable to

make credit payments on relatively inexpensive items. The cost of credit may be quite high, when compared with the price of the item. Credit is best reserved for the major expenses the consumer finds it difficult or impossible to save for, such as houses, or in many cases, cars.

2. False. The Better Business Bureau can help consumers check on the reputation of businesses. Credit-recording agencies hold records of consumer transactions and ratings, and anyone wishing to see their personal credit file is entitled to do so. Look under "credit bureaus" in the Yellow Pages, then call and set up an appointment.

3. True. Interest rates on bank and credit-union loans are usually lower than those for credit cards.

4. False. Credit bureaus keep only those records relevant to an individual's credit history.

5. True. Many financial institutions and other creditors may be willing to renegotiate repayment of debts. Conditions for such arrangements vary greatly with individual circumstances.

6. False. Banks and other institutions are only entitled to check credit records if the person has been notified or applied for credit.

7. False. Consumers should only give a credit-card number and expiration date during a telephone call they have made themselves. Even then, deal only with reputable companies.

8. True. The criteria used by credit-granting agencies may be altered. Also, factors that worked against the credit-seeker's application may change in time.

9. False. Consumers paying more than 40 per cent of their gross household income on monthly payments, including all housing costs and loan and credit payments should carefully review their financial situations. If serious money problems appear to be developing, they should contact the nearest Ontario Credit Counselling Service.

10. Really Wrong! False rumors spread during the recession of the early 1980s led many

consumers to believe that declaring consumer bankruptcy could take away their debts and return their credit cards within a month.

Aside from being personally humiliating, experts explain that declaring bankruptcy carries no guarantee consumers will be forgiven debts classed by courts as "necessities of life." These may include credit purchases of

clothing, food and furniture.

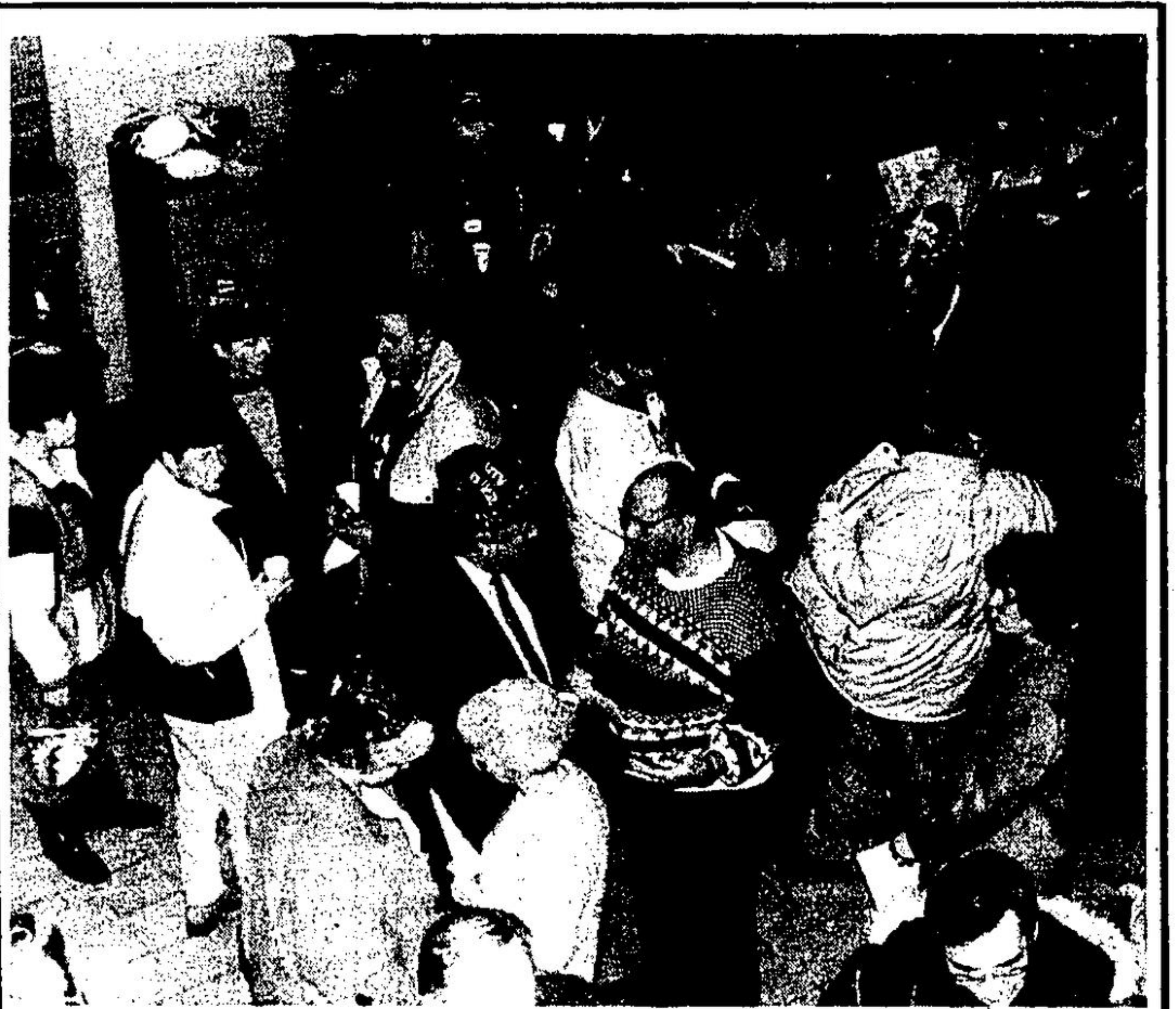
Those declaring bankruptcy can expect to lose many of their personal possessions and to wait a long time before they receive a new line of credit.

There may be alternatives to this drastic step.

In Ontario, anyone seriously considering declaring bankruptcy can receive free advice by

calling their local Credit Counselling Service. The number is available by calling toll free 1-800-263-0260.

To receive a free copy of the Consumer Ministry's brochure Credit and You, write to MCCCR's Consumer Information Centre, 555 Yonge St., Toronto, Ontario M7A 2H6.



New Year's Eve tradition

In what is rapidly becoming a popular local tradition, the Town of Halton Hills opened the doors and the grounds of the Civic Centre, located in Georgetown, last Monday, for residents to gather

and celebrate the ringing in of the New Year. Town of Halton Hills Mayor Russ Miller did the honors of ringing in the New Year on the Town Bell. (Herald photo)