



OPINION

THE CANADIAN CHAMPION

Box 248, 191 Main St. E.,
Milton, Ont. L9T 4N9

(905) 878-2341

Fax: 878-2364

Classified: 875-3300

Ian Oliver *Publisher*

Neil Oliver *Associate Publisher*

David Bos *General Manager*

Rob Kelly *Editor*

Karen Huisman *Circulation Manager*

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Don't look gift horse in mouth

Mary was in senior kindergarten and extremely bright. Her test scores were through the roof and we identified her as a 'gifted' student. I can't say as much for her father, though.

When a child is identified as gifted, several things happen. First, it means that an individual pupil plan (IPP) must be done every year, with the parents invited, to make sure that the educational program really meets the needs of this child.

Second, as part of this process, the school and the family discuss whether the child's needs can be best met in another setting: a special class for gifted kids, one day a week at a special centre, skipping a grade, or enriching the program in the child's regular class.

There are pros and cons to each alternative, and they need to be weighed carefully for each individual child. There is no one part answer that holds for all gifted children.

Mary's dad wanted her to skip a grade. He felt the teacher wasn't challenging her enough. He related stories of himself -- he was gifted, everything came easy to him in the elementary school years. Everything came so easy, he never learned how to study. In university, he found it didn't come so easy, he had no study skills to use and he almost failed his first year.

That is a real fear. The question, though, isn't about dad, but rather what is best for Mary. Dad was never

identified as gifted. There was no IPP process for him and there was no one to go to bat for him with the school. That's not true for Mary. There is a whole team of people, as well as the parents, who will help the school challenge Mary. There are several (IPP) meetings each year just to review whether Mary's program needs revision.

More troublesome is the fact that skipping a grade does not solve the problem. In no time at all, she will be at the top of her new class, then where are we? How do we challenge her then, skip another grade? Worse, she will be a year younger than the other kids in her new class, just a little bit out of step with their interests, maturi-



Psychology in the '90s

with DR. ARNOLD RINCOVER

ty level, co-ordination, etc. What will this do to her social life? Will she have good friends? Will she feel like she doesn't fit in? Will she enjoy the same games, activities, social chit-chat? As the years go by and her friends' interests change, will she feel left out?

It will be a tough road to hoe to challenge Mary in her regular class. The parents will at times have to keep on the school, especially when Mary gets a teacher that is less than enthusiastic, and the school will have to go the extra mile.

Yet these are known problems, and I wouldn't trade them for all the unknown problems that may arise each year by skipping a grade. I'll take the known problems, thank you, and I'll sit on the teacher if I have to.

The option of sending the child to a special class is a common one. It's not for all children, though. It's usually located in another

school, so the child's new friends won't be in the neighbourhood. The child may start to lose touch with her closest friends.

Moreover, the child will no longer be a 'star.' She won't be a hot shot in this class. Being mediocre (or worse) in a special class for gifted students has done some damage to some of these kids. We've had to remove a few right quick.

The bottom line, though, is really whether or not the home school can program for this child.

The issue for Mary and other gifted children is really no different than for all children. When you learn something, you should move on to new things.

That's what teaching means.

"The bottom line, though, is really whether or not the home school can program for this child."

DR. ARNOLD RINCOVER

Looking Back ...



Weaving with make-do items and the possibility of many different designs were illustrated by Lu-Ann Lynde for Mary Fay and Theresa deBruyn during the instruction of playground leaders in June, 1976.

Deal with debt one step at time

The holidays are over and the January blues have set in, made worse by the fact you're receiving lots of bills in the mail that let you know, despite the best intentions, you overspent once again. Your first thought may be to call your problems hopeless, stuff the bills in the back of a drawer and put off thinking about them until next month.

"But avoiding the problem is the worst way you can respond. You'll only succeed in increasing the amount you owe in interest and decreasing the good will of your creditors," says Marilyn Gurevsky, a manager at Ontario's Ministry of Consumer and Commercial Relations.

"If you can't pay all the bills, maybe you can make the minimum payments. Also, contact creditors right away and try to set up a reasonable payment schedule with them that will keep your credit rating intact."

People who already have a drawer full of unpaid bills find themselves contacted by a collection agency. Collection agencies are modern day bill collectors that are used by creditors to retrieve the money they are owed. Most major companies only refer bills to collection agencies if they are three months in arrears. However, there is no legal regulation that says the bills have to remain unpaid for 90 days before they can be handled over to an agency.

While collection agencies may provide a valuable service to their clients, the general public often views them with mistrust. Some people fear that bill collectors can have them extradited or put in prison if they can't pay their bills immediately. But today's laws say collection

Consumer Beat



with CAROL-LYNN LEPARD

agencies can't threaten consumers.

There are regulations, set by the Ministry of Consumer and Commercial Relations under the Collection Agencies Act, that determine how the agencies must deal with consumers to ensure fair treatment. The ministry worked with the credit and finance industry, and consumers, to establish the rules for collection agencies.

1. You must be notified in writing at your last known address when a company gives your overdue account to an agency for collection. The collection agency may not take over a debt from a creditor without first advising the debtor.

2. Before a collector demands payment, you must be given the name of the company owed the money, the name of the collection agency and the amount owed. This gives you the opportunity to make sure the account information is correct.

3. Agencies may not make telephone calls of such a nature or frequency that they constitute harassment of you or your family, including repeated calls to you while you're at work. If you believe a collection agency is harassing you, keep a record of the time, date and frequency of the calls. If you decide to make a formal complaint against the collection agency you will require this information.

4. Collection calls may not be made on a Sunday, statutory holiday or on any day before 7 am or after 9 pm.

5. Agencies may not contact your friends, relatives, neighbours or employer for any information other than your address or telephone number, with limited exceptions. These involve special cases, when for example, someone has cosigned for a good or service you have purchased.

Ms Gurevsky says a lot of problems with collection agencies could be cleared up if consumers dealt with them more openly.

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by
Steve
Nease

