



Photo by JOHN WARREN
Going up
 Doug Leeming, Glen Eden ski school director leads student instructors up the slope at the local resort. New snow making equipment will help extend the ski season into mid-March, resort operators anticipate.

Easy credit often leads to easy debt

Easy credit lets consumers buy what they want now and pay for it later, but what do they do if it leads them deeply into debt?
 Whether it's because they're out of work or owe more than their income can handle, being in debt over their heads can lead to crisis and despair.
 The first step, advises Marilyn Guresky of the Ontario Ministry of Consumer and Commercial Relations, is to put aside credit cards in a safe place, out of easy reach. Leave them there until debt problems are resolved.
 The next step is to develop a repayment plan, beginning with a summary of each amount owing and its interest rate.
 "Paying off the debts with the highest interest rates is a priority.

Consumer Beat

Generally, your bank, department store and oil company credit cards cost you the most in interest charges, so concentrate on paying them off first," says Ms Guresky, a chief consumer advisor for the Ministry.
 One approach is to consolidate the debts by taking out a bank loan to pay the higher interest creditors right away. As bank loans are generally at lower interest rates than credit cards, the debt can be paid off faster.
 "If you're not able to solve your debt problems this way because

you've lost your job or are unable to work, or don't have sufficient income coming in to qualify for a bank loan, contact your creditors and explain your situation," she says.
 "While this may be embarrassing, creditors will usually help people who are experiencing an unexpected crisis but want to resume payments as soon as possible. Most creditors will agree to delaying or spreading repayment over a longer term, rather than take strong measures."
 For help, she recommends contacting a credit counselling service, offered at no cost to the client. Funded by the Ontario Ministry of Community and Social Services and the credit granting community, credit counselling services mediate between the individual and the creditors.

11—The Canadian Champion, Wednesday, December 26, 1990

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