

Rules go into force

a new uniform code of ethics

A uniform code of ethics for Ontario's collection agencies has now become law.

Dr. Robert Elgie, Ontario Minister of Consumer and Commercial Relations, says long-standing guidelines on practices used to collect debts are now in place under the Collection Agencies Act.

The new regulated guidelines, developed in concert with industry representatives, were known to collection agencies but were not law. A change to the Collection Agencies Act in June made it possible to include the guidelines as regulations under the Act.

"The industry shares our view that it is in everyone's best interest to have the guidelines clearly spelled out in the Act so all collection agencies and collectors are following the same set of rules," says Dr. Elgie. "They also agree this will give the public a better understanding of what collection agencies can and cannot do."

these are the facts...

The new regulations prohibit collection agencies from:

- initiating legal action on the collection of a debt without first notifying the debtor; and obtaining the creditors written permission;
- attempting to collect a debt without first notifying the debtor in writing at the debtors last known address that they have been assigned the account;
- making telephone or personal calls of such a nature or frequency to constitute harassment of the debtor or family;
- calling to collect a debt on a Sunday, statutory holiday or outside the hours of 7 a.m. to 9 p.m.;
- implying or giving false or misleading information that could damage the debtor or family;
- demanding payment of a debt without identifying the name and authority of the creditor, the collector and the balance of money owing;
- continuing to demand payment on a debt from a person who claims not to be the debtor before doing all possible to ensure the person is the debtor.

In addition, collectors are not allowed to contact a debtor's friends, employer, relatives or neighbors for information other than the debtor's telephone number or address. The only exceptions include contacting a person about a debt they have guaranteed to pay for the debtor or contacting an employer about payment connected with a wage assignment or connected with a court order, or to confirm employment.



District E Convention

One hundred and seventy delegates from Royal Canadian Legion branches from across District E were at Royal Canadian

Legion Branch 68, Penetanguishene, on Saturday, for one of the district's biannual

conventions. Penetanguishene last hosted a District E convention 13 years ago.

OCT. 17 AT 10 A.M.

Hocus pocus show coming to Island

Abra the Magiclown is coming to the Christian Island Public Library to present his hilarious hocus pocus show on Monday, Oct. 17 at 10 a.m.

Abra is really Paul Parsons, a professional magician from Cayuga, Ontario who has toured all over Ontario and other provinces with his show.

Fast paced and colourful, the show is for kids of all ages.

Abra will use Scientific (?) tests to find out who is better, boys or girls, Chinese magic wands, rabbits and hats. He has circus friends and will

even try to cook a cake!

He likes to have lots of help from the audience to perform these zany magical feats. Abra the Magiclown is sponsored by the Christian Island Public Library with the financial assistance of the Georgian Bay Regional Library System and Outreach Ontario, a program of the Ministry of Citizenship and Culture.

Come and be enchanted by the funniest magical clown you will ever meet.

All are welcome to attend this free library program.

It's just your nerves

It's just your nerves! How often do we hear that platitude when trying to cope with 20th Century pressures?

The Employer Services Division of Georgian College will offer "It's Just Your Nerves", an educational resource on women's

use of alcohol and minor tranquilizers Oct. 19-20.

The two-day workshop will be offered at Fairvern Nursing Home in Huntsville. Wednesday's program runs from 7 to 10 p.m. while Thursday's sessions go all day, from

9 a.m. to 4 p.m.

Resource persons for the two-day event will be Deborah L.M. Bradley, a social worker with the Community Mental Health Service and Jane Mayberry, Director of the Children's Services Advisory Committee.

Students offer help

They'll be demonstrating equipment, manning booths and generally lending a helping hand. Students from Georgian's Business Division will gain valuable experience Oct. 5 and 6 when they participate in the Simcoe County Office Equipment Show at the Barrie Country Club.

Participants in the show were offered the services of the students and seven businesses actually took advantage of the offer. The service is free. It is allowing even the small exhibitor the opportunity to have

extra, knowledgeable people in each booth.

Business Division Chairman, Ken Rudderham said the student's stint at the show will "encourage them to sharpen their micro computer and word processing skills".

Rudderham says they'll also "learn where the business community is and where it is going" by conducting a survey. Both exhibitor and attenders will be asked to answer the question sheets prepared by the students. The results will be made available to interested parties.

DIAL-A-MOVIE

Come in today and ask about our special VIDEO VALUES!

Open 9 a.m. to 9 p.m. Monday to Saturday

• High Poyntz Mall Penetanguishene
549-3331

• Huronia Mall Midland
526-4584

IT'S
RCA
WEEK
EVERY WEEK FOR THE
NEXT 5 WEEKS

GET BIG
FACTORY REBATES,
INSTANT SAVINGS,
EXCITING BONUSES
ON RCA COLOR
TV & VIDEO!