



Mr. and Mrs. Christian Mariani were married recently at Grace Anglican Church in Markham. The bride Susan, is the daughter of Lawrence Gray of Markham. The groom is the son of Philomena Mariani of Montreal. The couple now are living in Mississauga.

United Way credit counselling

Service is a lifeline for those in debt

(Editor's Note: The United Way of York Region is in the midst of its annual fundraising campaign. The 1983 campaign target is \$800,000, and to date, about \$300,000 has been raised. Below is a profile about a credit counselling program which is one of the many local services provided by the United Way.)

"Some people have no idea how to manage money," sighs Robert Murcar, executive director of United Way's credit counselling service of York Region.

Murcar ought to know! Right now his United Way funded agency is helping more than 200 York Region families dig themselves out of debt through the "Orderly Payment of Debt Program."

"People get head over heels in debt. They lose track of how much they're spending, and suddenly they're having problems with the bank, their salary is being garnished, and they can't see how they'll ever survive financial catastrophe," says Murcar. "When they come to Credit Counselling for help, usually we're their last hope, and we have to take some pretty drastic measures."

Credit Counselling doesn't lend money to

the deeply indebted, it offers advice on how to clear up what is usually a total financial mess.

"Our first step is always to cut up the client's credit card," shrugs Murcar. "It's a basic step away from temptation, and towards self-discipline. Then we add up all the debts, figure out what's owing where, draw up a minimal budget they can live on, and figure out a schedule for repayment."

That's just the beginning. United Way credit counsellors then get in touch with the client's creditors, and devise a system for pro-rated repayment of debt, which may take up to five years. All these services are performed free of charge.

The client must sign all their earnings over to Credit Counselling, which in turn manages these funds and issues payments to creditors.

"With the 200 clients we're serving now, it takes me an hour twice a month just to sign the checks!" says Murcar. "They come in a wad two inches thick. I get writer's cramp just thinking about it."

Last year, United Way's Credit Counselling of York Region repaid nearly \$400,000 on behalf of indebted clients. This money might not otherwise make its way back into the community.

"We feel that the work we do in clearing debt has a monetary value far in excess of the actual \$73,000 cost of running our programs," says Murcar. "Certainly, everyone in our community benefits when financially troubled individuals are helped out of the hole."

Debt knows no economic boundary. United Way's Credit Counselling service helps a good cross-section of York Region's economic spectrum. Surprisingly, 30 per cent of clients receiving Credit Counselling assistance earn more than \$26,000 a year.

The average earning of those on the "Orderly Payment of Debt Program" is \$21,048. Credit Counselling's total debt load for 1982-83 is more than two million dollars.

"It's a real thrill!" exclaims Murcar "when our clients finally pay off their debts. Usually they've learned a good les-

son, and know how to avoid the economic pitfalls of taking too much credit forever after. We certainly hope so!"

United Way Credit Counselling Services of York Region also helps families with less critical problems.

Counsellors are there to help draw up family budgets. They show clients how to balance what's coming in against what has to go out. Financial counselling is seen as a means of preventing people from getting in debt "over their heads."

Sometimes Credit Counselling will act as a third party in contracting creditors, employers, the courts, landlords and others, on behalf of a worried client. Provision of a mediator often diffuses potentially volatile confrontations. The object is always to pay all owing money back.

Anyone in need of financial counselling may contact: Credit Counselling of York Region, 10255-A Yonge St., Box 224, Richmond Hill. Tel. 884-9148. Service is available in Georgina at the Keswick Community Resource Centre.

She's cleaning up!

In a reversal of the usual rags to riches story, a Markham resident gave up her bank manager's career to pursue housecleaning.

When Sharon Johnson, formerly a manager with the Toronto Dominion Bank, decided to go into business for herself two years ago, her friends looked askance when she chose a housecleaning service.

But Ms. Johnson realized there were only a few housecleaning services in Markham then and decided to fill what she considered a need.

In December 1981, she opened Markham Maids and has since built a solid base of customers mostly on referrals.

The service is guaranteed and clients are encouraged to call whenever they have a problem.

"My customers are my most important asset and they are the only means I have of knowing if quality is being maintained," she says.

When asked whether she has any regrets leaving her bank career, Ms. Johnson replies, "Yes — I regret not doing it sooner."

COUPON!

F

IRVING'S PLUMBING SUPPLIES

We carry everything for quick fix ups

FREE DELIVERY!

VISIT OUR NEW SHOWROOM!



SUPER SPECIAL!

AMERICAN STANDARD 3 piece set in white

ONLY 275⁰⁰

Reg. 427.10

INCLUDES: Salem tub, ovation lav & plebe toilet

20-30% OFF MOST OTHER ITEMS

EXTRA 5% OFF WITH THIS AD

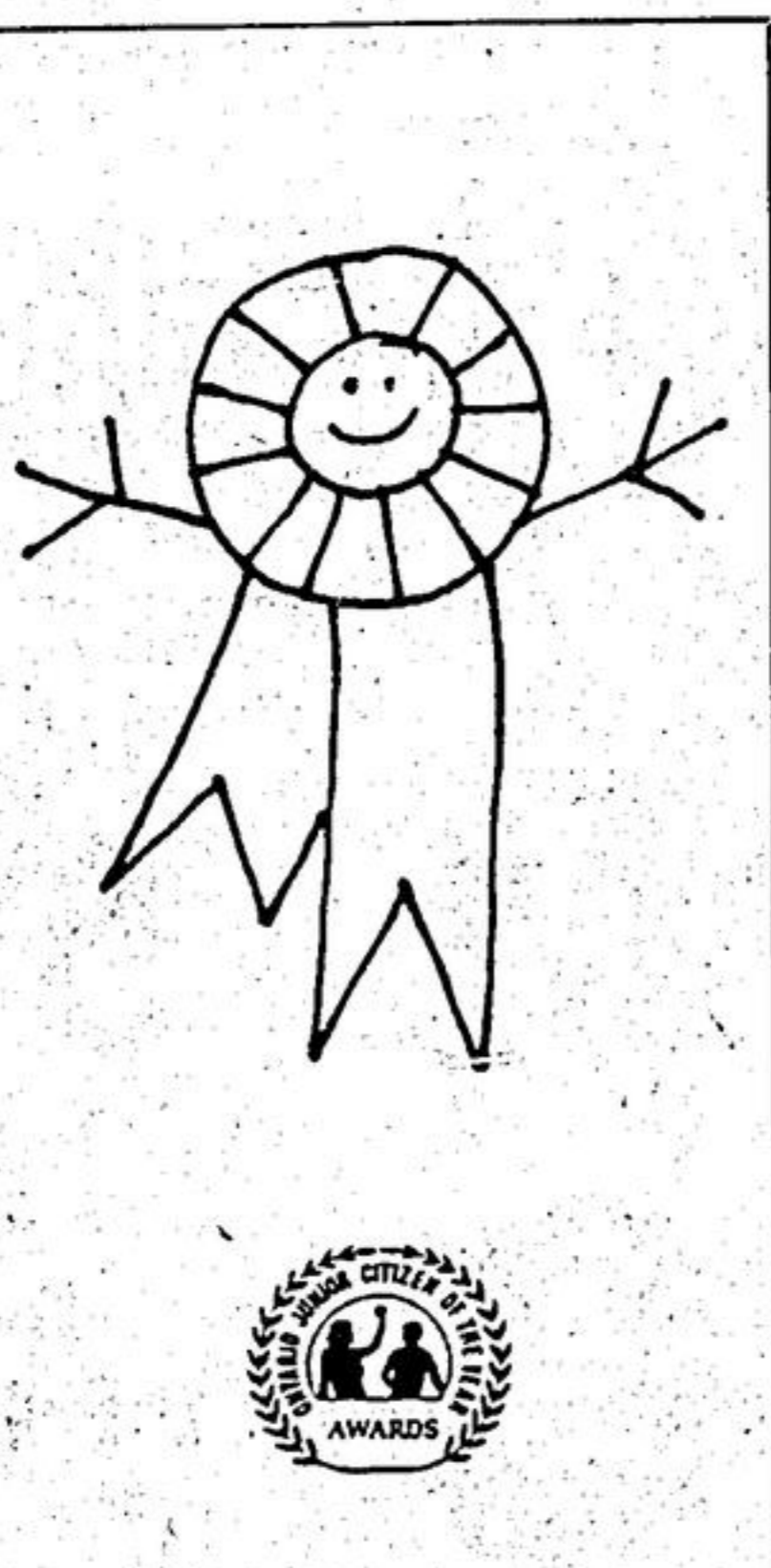
8407 WOODBINE AVE. (just south of #7)

475-6272

HOURS: Mon., Wed., Fri. 7:30-5:00; Tues. & Thurs. until 9:00; Sat. 9-5

COUPON!

SERVICE DIRECTORY ADS GET RESULTS CALL TODAY
294-2200 or 640-2100



Pin an award on a kid who deserves it.

Ontario's community newspapers and CP Air, co-ordinator and patron of the Ontario Junior Citizen of the Year Awards Program, are seeking entries for 1983.

Recipients will receive a Junior Citizen lapel pin, plaque, \$200 and a family picture with the Lieutenant Governor of Ontario.

Nomination forms are available at this newspaper.

Deadline For Nominations - November 30th, 1983
Economist and Sun/The Tribune
Dennis Smith

L'ONESTA Drapery
4800 SHEPPARD AVE. E. OF McCOWAN UNIT #118 292-0243

BIG SPECIAL

CORNELLI SHEER 10.99 FT. LINEN SHEER 12.99 FT.

Triple Fullness - All sizes available

THIS WEEK'S SPECIAL!

PVC - 72 x 84 - '89⁹⁹

VERTICAL BLINDS & ROLLER SHEETS 40% OFF

Oshawa Ski Club OPEN HOUSE

SUNDAY, NOVEMBER 6/83 1 to 4 P.M.

2 km. east of Kirby off Hwy. 115 & 35. Check our all season ticket rate.

Pee Wees	\$40.00
Juniors & Students	\$65.00
Senior	\$80.00
Family (Includes parents and peewees)	\$175.00

Initiation fee for new members. Daily guest skiers welcome.

Oshawa Ski Club

Box 174 OSHAWA L1H 7L1



How to sell your car in a snap!



The old saying goes, "a picture's worth a thousand words". So don't waste your money on mere words, go with a photo ad in the Automart section. Just give us a picture, along with the details of your car, and chances are you'll sell it...in a Snap!

For complete details Call **The Automart**

Call **294-2200** or **640-2100**

Economist & Sun / The Tribune

Keep your kids in their place.



It's always been a good idea. Now it's the law. On Nov. 1, 1983 toddlers come under the law which requires everyone from newborns to senior citizens to be properly restrained when travelling in a car.

- For children this means:
- Infants, up to 9 kilograms (20 pounds) must be properly secured in a rear-facing car seat;
 - Toddlers, 9-18 kilograms (20 to 40 pounds), must be in a front-facing car seat in their parents' or guardian's car; otherwise they must be secured by a lap belt;
 - Preschoolers, 18-23 kilograms (40 to 50 pounds), must be secured by a lap belt.
 - Older children must use the full seat belt assembly.

Buckle them in.

Ministry of Transportation and Communications

Ontario

James Snow, Minister
William Davis, Premier