

# Debtors also have some legal rights

Although overdue bills must be paid, debtors do have certain rights when dealing with collection agencies.

All debt collectors working in Ontario must be registered with the Ministry of Consumer and Commercial Relations and are required to follow a uniform code of ethics.

"Most good collectors realize that the best way to get accounts paid is to deal with the debtors fairly and reasonably," says Bill Stoddart, registrar of collection agencies for the ministry. "But to ensure everyone works by the same rules, a standard set of regulations is in force, spelling out exactly what collectors can and cannot do. These guidelines can also help consumers judge whether they are being unfairly treated."

There is no reason to feel intimidated by collectors, Mr. Stoddart says. If you are

contacted by an agency, but can't pay off the debt right away, write to the company immediately. Explain your financial position, the reason you aren't currently able to pay in full and suggest a payment plan.

Could you make installment payments for six months? Will you be in a position to pay the total amount owing in a few weeks?

Be realistic. Don't suggest payments you know you can't make. Just to get rid of the collector.

"It's important to show your willingness to pay," Mr. Stoddart explains. "You'll only make the situation worse by avoiding the collectors' calls, missing prearranged payments or bouncing cheques. Be honest from the start and make sure you put everything in writing."

Once contacted by a collection company, always forward payments and direct all correspondence to that agency, to avoid confusion.

Under the code of ethics, agencies are required to notify debtors in writing when an overdue account has been turned over to them for collection.

The regulations passed in 1983 also prohibit collectors from:

- Starting legal action without first notifying the debtor and getting the creditor's written permission to proceed.
- Making telephone or personal calls of such a nature or frequency as to constitute harassment of the debtor or debtor's family.
- Calling to collect a debt on a Sunday, statutory holiday, or any day before 7 a.m. or after 9 p.m.
- Giving out false or misleading information that could damage the debtor or debtor's family.

• Demanding payment of a debt without identifying the creditor, the collector and the balance owed.

• Continuing to demand payment of a debt from a person who claims not to be the debtor, without taking all reasonable steps to confirm the person's identity.

Anyone who feels a collector has breached the regulations should complain in writing to the nearest Consumer Services Bureau of MCCR. Send a copy of the complaint letter to the agency involved.

A brochure on collection agencies is available from the ministry. For copies, contact the Consumer Information Centre at 555 Yonge St., Toronto, Ont. M7A 2H6 or (416) 963-1111 or toll free at 1-800-268-1142. Ontario residents with an 807 area code may call the 416 number collect.



## Markham agents honored

Several real estate agents with Re-max Markville were recently honored for outstanding sales. Local agents were named to the Executive Club, the President's Club and the 100 Percent Club. Shown here are (back row, left to right) Dan LeBarr, Johanna Parker,

Mel Crawford and Medodie Shurgour. In front are Jenny Powell, Charles de Bourbon, Mary Jane Swanson and Joyce Ramer Walker. Swanson had the top honor with the 100 Percent Club.

— Sjoerd Witteveen

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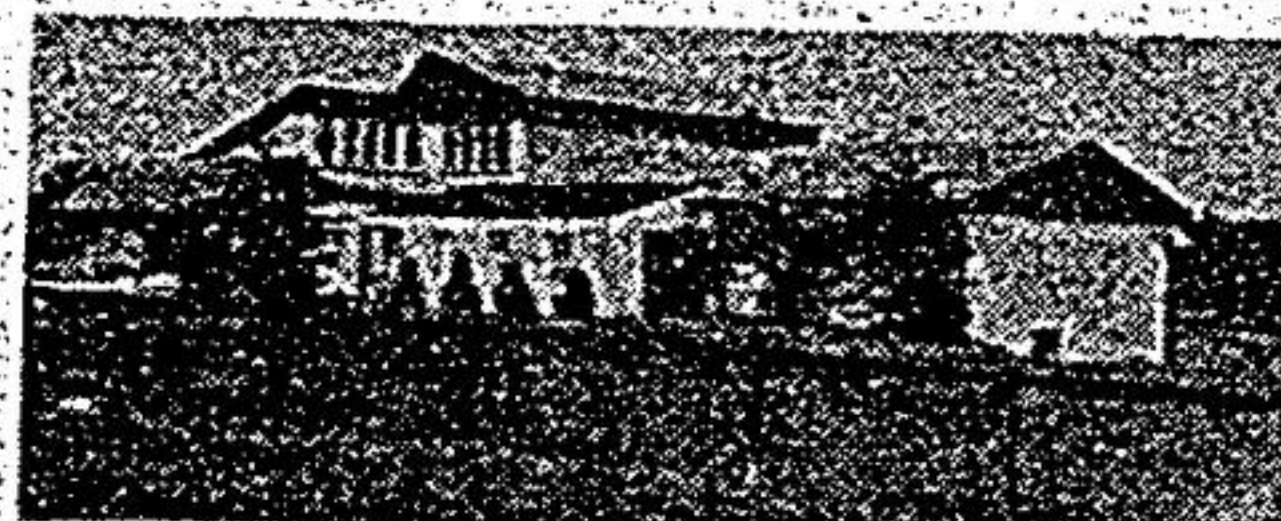
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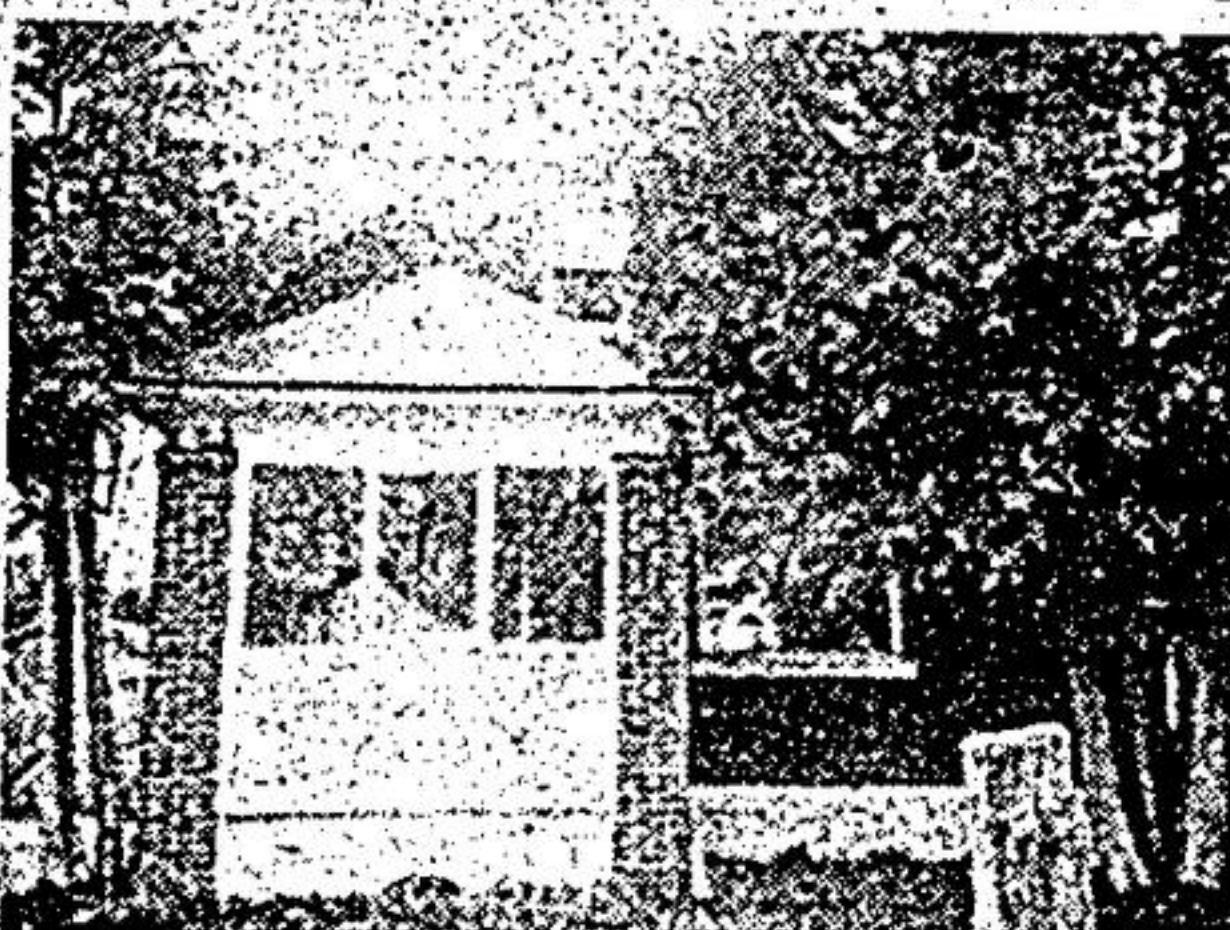


### TWO FAMILY HOME

Spacious country home on 5 acres close to town. Features 2 fireplaces, 4 walkouts, spacious and bright family room with fireplace and overlooks a gorgeous indoor pool with hot tub plus bar with 7 box stalls and tack room, paddocks and is minutes to the 404. See it today. \$298,000.00

### MARKHAM - \$139,900.00

4 level backsplit in well established area of Markham on 120' deep treed lot. This home offers 4 levels of finished area including 4 bdrms, family room with fireplace, rec room with wet bar. Call now, Lynda Hughes.



### UNIONVILLE

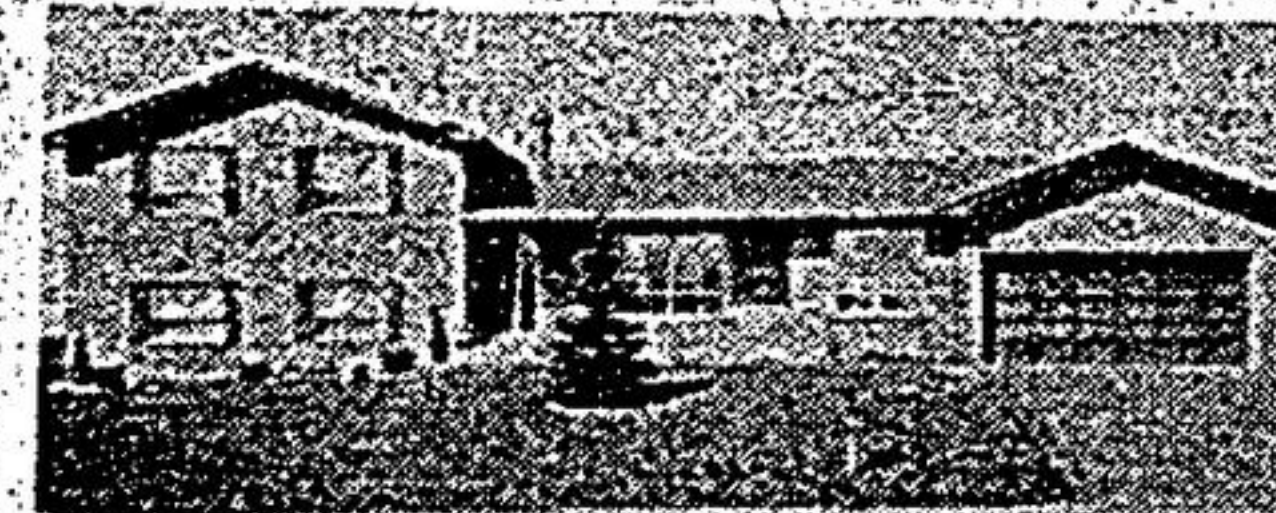
1½ storey brick in the heart of Unionville on 50x161 ft. lot with mature trees at rear. Features 3 bdrms, eat-in kitchen, completely upgraded, sunporch. See it today with Karen Croft.



### STOUFFVILLE ROAD

10 acre hobby farm, ideal setting close to the 404. Features a spacious 4 level brick backsplit with large foyer, 5 bdrms, 4 piece master ensuite, family room with stone fireplace, games room, den, main floor laundry, plus barn with 4 box stalls, workshop, spring fed pond, pool and much more. See it today with Adele Gallo or Earl Elson.

10 ACRES  
On paved road, north of Uxbridge, partly mixed bush, asking \$34,900.00 with good terms. Ross Gallo.



### QUALITY CONSTRUCTION

7 years old, spacious brick sidesplit on ½ acre landscaped lot on dead end street. Features 5 bedrooms, master ensuite plus 2 other baths, family room with fireplace and walkout, main floor laundry, large Hollywood style kitchen with walkout to patio. Ceramic tiles in foyer, kitchen and laundry room. Ross Gallo.

### EXCELLENT STARTER

Oshawa, 3 bedroom semi-detached home close to all amenities, landscaped rear yard, move in condition. Only \$86,900.00 Call Earl Elson or Alan Elson.



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10 acres situated on plateau overlooking many hills and valleys. 3,000+ sq. ft., 4 bedrooms, sunken living room with fireplace, cathedral ceiling, and floor to ceiling windows. Large kitchen, family room with fireplace and walkout to patio, rec room with wall to wall fireplace plus small barn and more. Ideal for entertaining at incredible value. \$265,000.00. Call now Adele Gallo.



### COUNTRY HOME

Enjoy country living yet only minutes north of Markham. Custom built on 2 acres, featuring 2x6 construction, thermopane windows, court yard and triple car garage. The home is spotless with centre hall plan, large foyer with circular staircase and skylight, 4 bedrooms, 3 baths, family room with fireplace, 2 walkouts plus more. Call now Valerie Infurnari.

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