

Family finds help in program

(From page 8)

money and we wanted to pay them," he said, "but not with the stress of somebody calling every few days."

For this couple the answer was an orderly payment-of-debt program, set up by a counsellor at the Credit Counselling Service of York Region.

Under the program, a counsellor and the couple worked out a budget and decided how much money could be made available to pay their debts.

Then the counsellor contacted all the couple's creditors and had them agree to be paid over three years, in a pro-rated fashion. For example, the creditor who was owed 20 per cent of the couple's total debt would

receive 20 per cent of their monthly payment.

"Before the payment schedule was set," said Larry, "the last person who called was the one who got paid."

Since then, he said, he and his wife haven't had any contact with their creditors. They haven't had any new credit either.

Part of the program included watching their counsellor cut up their credit cards and giving up any use of credit for the present time.

Later, said Larry, if they want to buy a car, or other major item, counsellors will help them re-establish their credit.

Larry said the service did more than help them pay

their bills. It changed their attitude towards credit.

"We now live with the motto that if we don't have it we don't spend it," he explained.

Getting credit counselling and being put on an orderly payment-of-debt program has generally been a good experience, said Larry.

"I knew it was a chance for a new beginning," he explained.

"It's a valuable service. It's not something anyone should be afraid of. When they go through your budget, they're very realistic."



Photo/LORI EMMERSON

Contest winners

Century 21 held a coloring contest for Halloween and the winners were presented with prizes Saturday. From left, Jackie Orsetto won the contest sponsored by agent Diane Woodcock, while Amy Williams won Don Geldart's portion of the contest.

PLANNING FOR HEALTHCARE IN THE 90'S



The York Region District Health Council is soliciting proposals on behalf of the Ministry of Health for the Health Promotion Grants Program - a program targeted at funding community-based health promotion initiatives.

We have a small amount of funding available for the remainder of this fiscal year. For background material and the MOH's Health Promotion Grants Program application forms please call: (905) 830-9899 or 798-7213 (Toronto Line). Deadline for submissions to the District Health Council is December 6th., 1993 at noon.

HONDA FALL TUNE-UP SPECIAL

- OIL/FILTER CHANGE -

ALL FOR ONE
LOW REDUCED PRICE!
CIVIC \$179 ACCORD OR PRELUDE \$189

LOOK AT WHAT YOU GET:

- WE WILL ADJUST VALVES • CHECK AND ADJUST IGNITION TIMING • REPLACE SPARK PLUGS • REPLACE IGNITION ROTOR • ADD FUEL SYSTEM CLEANER • REPLACE AIR FILTER • CHECK ALL BELTS FOR CONDITION & RETENTION • CHANGE ENGINE OIL AND OIL FILTER • CHECK ALL FLUID LEVELS • INSPECT BRAKES • CHECK TIRES • LUBE DOOR HINGES • GUARANTEED SMILES

FREE SUNVISOR ORGANIZER WITH THIS SPECIAL \$9.99 VALUE

WE WILL SUPPLY

- VALVE COVER GASKET • 4 SPARK PLUGS • 1 DISTRIBUTOR ROTOR • ADD FUEL SYSTEM CLEANER • 1 AIR CLEANER • 1 OIL FILTER • 1 PAN WASHER • ENGINE OIL AS REQUIRED • OUR USUAL COURTEOUS SERVICE. ALL PARTS AND LABOUR INCLUDED. TAXES ARE EXTRA. GAS FILTER ON FUEL INJECTED ENGINES ARE EXTRA IF NECESSARY. THIS SPECIAL OFFER MAY NOT BE COMBINED WITH ANY OTHER OFFERS. ADDITIONAL PARTS MAY BE REQUIRED.

NORTH MARKHAM HONDA
477-2451

Special Expires November 27, 1993



4611 HWY. 87, N. KENNEDY RD.
SERVICE HOURS
Mon, Wed, Thurs & Fri 7:30 - 5:30 p.m.
Tue 7:30 - 8:00 p.m.
Saturday 9 a.m. - 1 p.m.

DON'T OPEN YOUR HOOD TO STRANGERS



It's a MUST against rust!

OIL GARD anti-rust

THE TREATMENT GUARANTEED TO WORK!

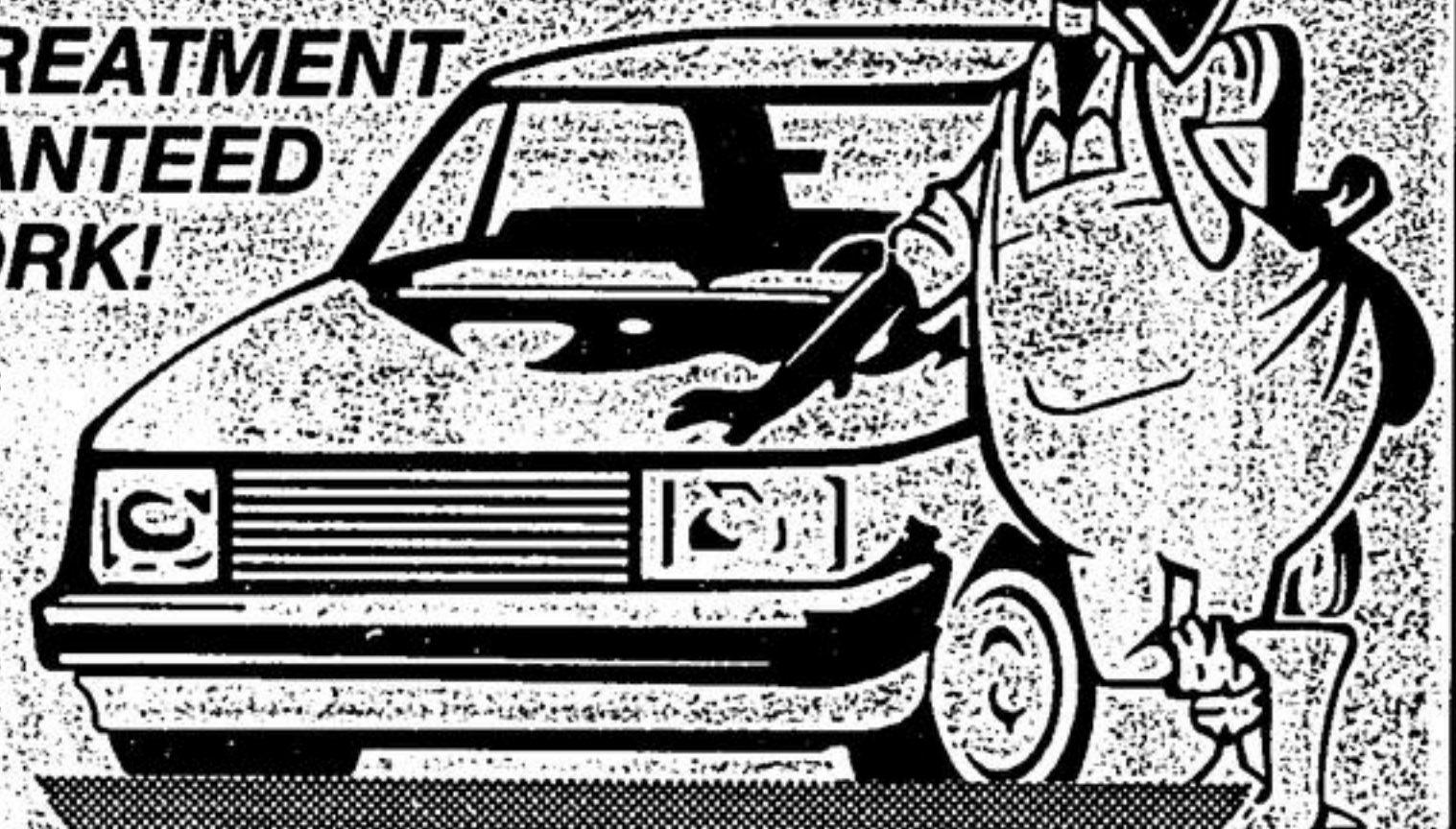
GET YOUR 'OIL GARD' TREATMENT NOW!

TESTED
Lab developed & road tested to provide effective rust protection on any vehicle of any age or condition.

PROVEN
The industry leader with up to 8 years guaranteed protection. Over 100,000 rust-protected vehicles with no warranty claims in 14 years of business.

WARRANTY
No Cost! Warranty With Annual Application
5-Year new vehicle... 3-Year used vehicle warranty. See store for details.

WILL NOT DAMAGE
• electrical connections
• rubber • paint
• is clean
• is odorless
• is effective



EARLY BIRD SPECIAL
most vehicles, from

69.97

Vans and Light Trucks extra
Expires Nov. 30/93



Markville Shopping Centre
Hwy. 7 & McCowan Rd.
Markham
477-6066

Kennedy & Sheppard Ave.
Agincourt Mall
291-2321

255 Morningside Ave.
Morningside Mall
282-8422



THE EXECUTIVE PROGRAMS at the UNIVERSITY OF TORONTO

The Executive MBA

A fast track MBA for seasoned professionals who want to develop general management skills for a more competitive future in the global marketplace. A manageable format of classes one day per week, alternate Fridays and Saturdays, for two consecutive years, enables participants to continue their careers while investing in their future.

Admission criteria include eight years professional experience, a good GMAT result, an above average academic record and exceptional drive and determination. Candidates without an undergraduate degree are encouraged to enquire to determine eligibility.

"I've increased my confidence, pace and performance as a result of my EMBA experience."

WILMA JACOBS
Director, Communications/Government Relations, MDS Health Group
EMBA Alumnus 1992

To find out more about the program's challenges and benefits, please call 416-978-6586 or fax 416-978-5549 for further information and a schedule of Executive Briefings on the University of Toronto Executive MBA experience.

MARKHAM INFORMATION SESSION

Thursday, November 11th, 6:00-7:30 p.m.