

Ask for help and turn life around

ISABELLASHAW

IN his late teens and early 20s, Tom Smith (not his real name) couldn't take a trick.

When he was 19 and playing rugby, he collided with another player's head and chipped a canine tooth.

The tooth became infected and it developed into gum disease, which spread out of control.

The young man was facing up to \$30,000 in dentistry bills.

Soon after, just a week before Christmas, his treasured \$10,000 BMW was stolen.

It was not insured.

"Because I was so young, it would have cost thousands for me to insure it," the Blacktown resident said.

"It wasn't feasible, I just didn't think it would get stolen but it did."

His grandparents helped him out with a replacement car.

But, driving along the M4 motorway, a tyre blew, slamming the car into a concrete wall.

Mr Smith escaped unscathed but the car was a write-off.

His \$5000 credit card was maxed

out and the young man found himself forking out nearly \$400 a week in loan and credit card payments.

"I was falling behind with everything," he said.

"I tried not to think about it in the beginning but it was just the continual hassling of the phone calls from the banks and everyone else.

"I sat down and thought 'I can't get out of this' and realised something had to be done."

He turned to a debt consolidation company.

"It was brilliant, they couldn't have made it any easier," he said.

"It was just so simple, they weren't judgmental and they were really understanding."

Mr Smith is now paying about \$180 in loan repayments and hopes to have his debts cleared within two to three years.

As reported in the *Advocate* last week, Debt Mediators Australia has recorded a 2500 per cent increase in inquiries from Blacktown residents over the past six months.

Mr Smith encouraged anyone struggling financially to face up to the situation.

"The help is there," he said.



Ellen Long (centre) and other elderly people protesting in the street. Picture: ISABELLA LETTIN/PP158700

Rallying grey power

BLACKTOWN'S cash-strapped seniors are too proud and polite to lobby for pension increases, a local pensioner advocate says.

Ellen Long, New Millennium Seniors vice-president, tried in vain earlier this year to mobilise local grey power into rallying to raise pension levels.

"I've got people who don't buy medication, and who cut cardboard to put it in their shoes because they can't afford new ones," she said.

"But it's heritage. "We were taught not to answer back, it's a sad thing really."

Blacktown senior Ted Laraghy also wants more from the government, but admits asking is hard.

"It's called pride and work ethic," he said. "Anyone who's worked a day in their lives is never going to put their hand up and say they need \$20 for food."

But Ms Long hasn't given up asking seniors for support.

"I'm not asking them to march, I'm not asking them to yell or blaspheme, I'm just asking them to gather."

Interested seniors can contact Ms Long on 9622 1055.

PENSIONERS UNDER PRESSURE

There are about 50,000 pensioners in Blacktown

The maximum single age pension is \$273.40 a week

Pensioner groups want the base rate of the pension to be boosted from the current 25 per cent of male total average weekly earnings up to 35 per cent

The single-rate pension would then rise from \$273 a week to \$382

Whatever you decide to do during World Youth Day, it's important to plan ahead. That's because we'll have more visitors than we had during the Olympics, so the city streets will become more crowded than usual. For great holiday ideas, visit sydney.com - there's a whole state out there just waiting to be discovered and if you're intending to go to the event, there's some great deals in Sydney.

For great holiday ideas, check out sydney.com
 For more details about government services during July, visit www.wydca.nsw.gov.au
 For details about road changes during the event including maps, check www.rta.nsw.gov.au
 For public transport information during the event, visit www.131500.info
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