

Credit from page 1A

Knowing that, most collection agencies have treated people with courtesy in an effort to shed their heavy-handed image. It's not like the film "Risky," where the prize fighter roughs up people behind in their payments to the local loan sharks.

"You'll find very few collection agencies that try to intimidate the consumer," Padalis said.

Part of the credit goes to the federal government, which regulates collection agency practices, he said.

"Fifteen years ago it was a lot different," he said. "I think the protections for consumers are good. It makes the (collection) industry more professional."

Then, you ask, what makes

consumers pay up?

"They want to keep up their credit rating," Padalis said. "There are some people who have had credit who don't care. And we'll tell a client that it is not worth it to sue if we think the person doesn't have anything."

The collections business tends to flourish in economic bad times, because there are plenty of accounts, but the good times often find consumers biting off a little more than they can chew, Padalis said.

"The one trend that we see is when we're coming out of a recession," he said. "People start calling us, because they are doing better and they want to get their credit situation straightened out."



ANN HEALY/STAFF PHOTOGRAPHER

Bathroom dispute: Wheelchair-bound Kelly Laderoot was photographed with her father, Ralph, and her dog, Cody, in the family's Farmington Hills home Friday.

Dispute from page 1A

"Staff was getting hurt."

For awhile, Kelly had to use a female urinal as an alternative. A blue pad is placed under a person to absorb liquid and then is removed.

Kelly Laderoot began to complain that her clothes smelled of urine.

"It just got all over," Kelly said. "I didn't like it because I knew other people could see it, smell it..."

Her parents began to show up at her 10:40 a.m. bathroom break to help.

Then they received a letter Oct. 20. They were told their services would no longer be required and their daughter would have to use a Hoyer lift, Ralph

Laderoot said.

They met with school officials, telling them their daughter was not to use a lift. They got a note from her doctor stating the same.

"We knew up until 10:40 our daughter was not going to be picked on. She was not going to be bullied," Ralph Laderoot said.

Meanwhile, Kelly was taken to a restroom for special education students before her scheduled break.

She had a net placed under her and was lifted onto the toilet with her legs strapped together, Ralph Laderoot said.

He added that his daughter's wheelchair was locked as was

the bathroom door to prevent her from leaving.

"She's carrying on and crying," Ralph Laderoot said. "They sit her on this thing like she is a dummy, like she's not there."

A practice session was set up with Kelly and an occupational therapist Oct. 24, Richards said. Kelly was frightened but was settling down, she added.

Richards said she wasn't there and was reluctant to comment further. School bathroom doors cannot be locked from the inside, she noted.

"So she was not locked into the bathroom," Richards said.

Kelly's parents assisting her has caused a disruption, Rich-

ards said. She wouldn't elaborate.

Kelly Laderoot has attended Farmington schools since kindergarten. She's eligible to graduate at the end of the semester.

Ralph Laderoot said his family moved to Farmington Hills because of the district's reputation with special education students. Until this year, there have been no problems.

The district serves 969 POHI (Physical or Otherwise Health Impaired) students. The problem is the first Richards can remember.

"Kelly's a very nice lady," Richards said. "Unfortunately, she's right in the middle."

Farmington clears up bag error in leaf program

Farmington officials want to correct an error in the city newsletter regarding the leaf pickup program.

The confusion was caused by a diagram, which stated that leaves

are to be put in clear bags for regular pickup.

As of April, leaves, yard waste and other compostable materials were required to be placed in com-

postable paper bags or properly labeled reusable containers.

The city asks residents to transfer compostable materials to the proper containers, or win-

drowing of leaves between the sidewalk and curb or edge of the street in accordance with the leaf pickup schedule.

For information, call 473-7250.



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Introducing the GOOD NEIGHBOR TEAM

A program to help "Keep The Heat On" this winter for needy people in the western suburbs of Detroit

The Good Neighbor Team is designed to provide furnace service and repair (non-emergency), and in some instances, parts and furnaces, to those who have no financial or other means of keeping their furnaces operating this winter. Up to 500 hours of service will be donated to those in need.

Indications that this program may be able to assist you:

- Marginal furnace operation
- Continuous failing of furnace
- Furnace no longer provides heat
- You have no financial means to repair furnace

Requests for service assistance will be monitored by the Salvation Army. Phone 313-953-2048 to request assistance on an automated answering service. Leave complete information, including name, address, and daytime phone where you can be contacted by the Salvation Army.

This is not an emergency service. This is not a heating bill payment program. As a heating safety reminder, always call your gas company immediately if you smell gas.

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