

Student harassed by collection agency

"Delinquent" student loan haunts roommate

BY KELLI HANRAHAN

On the afternoon of Wednesday, January 28, 1998, UPEI student Peter Gillis suffered a disturbing case of mistaken identity.

Gillis's roommate had just left their apartment, after terminating what had appeared to be a distressing phone call. Shortly thereafter the phone rang again.

When Gillis answered, a woman's voice on the other end of the line yelled, "You have an outstanding student loan. You can't outrun this."

*"You're weird.
You're really
weird...
Have a nice day."*

Gillis responded by saying "My name is Peter Gillis," but the woman asserted that

he was lying and continued to press on about his financial matters. Peter announced his name again, to which he was further accused of being a liar.

Realizing that he had a recording function on his answering machine, he began to record the telephone conversation. The woman continued by threatening: "You have a delinquent student loan and we're going to come after you," as Gillis continued to defend his name.

Threats continued: "I'll call you at work, and if that doesn't work I'll send someone to your door." Finally, Gillis inquired as to whom he was speaking with, to which the woman replied "Susan Bell." When he asked for her telephone number she responded: "You're weird. You're really weird" and then ended the phone call by saying "We're going to have our national manager call you at work tomorrow. Have a nice day."

Gillis was rewinding the phone recording when the same woman phoned again. She asked if he was going to keep lying or if he was willing to talk. Unable to record this conversation because he would then end up taping over the previously-recorded conversation, he thus suggested that she contact Island Tel, wherein she would discover that this telephone number was registered under the name Peter Gillis. Again, the woman refuted, saying that his name was John Doe, and that he had an outstanding student loan. When Peter told the woman that John Doe was his roommate, she finally believed him and relented.

Gillis then told the woman that he was furious at

how she had intruded upon him, never once asking if she was speaking with the right person, while yelling at him and calling him a liar. She apologized by saying that she works for a collection agency and deals with liars all the time. She ended the phone call by asking Peter to get a hold of his roommate and tell him to call her.

Gillis's story and the recording of his phone conversation with the collection agent aired on CBC Radio's "Island Morning" on Thursday, February 5th. The piece was followed by an interview with a man who works for a collection agency in Ontario, and tours the province giving seminars on how to do business as a collection agency. The man was appalled at Gillis's situation, and the conduct of the collection agent.

During the Callback portion of the morning pro-

"I'll call you at work, and if that doesn't work I'll send someone to your door."

gram, the question for listeners to phone in and respond to was: "Should collection agencies be allowed to do this?"

There was an incredible response, as many people called in and shared even more dramatic collection agency stories. The station was unable to broadcast all the calls that came in that morning, so they were aired the next day and further more the following Monday and Thursday as more calls

came in.

On February 11th, Gillis called the ministry that deals with collection agencies in Ontario, and lodged his formal complaint.

The agency in question, Allied International, is based out of Markham, Ontario, and the agent with whom he spoke was named Patricia. Throughout the course of the two phone calls with Gillis, the collection agent broke eight laws, most notably laws concerning privacy of information, as well as harassment and threat.

First and foremost, once Gillis had identified himself, she called him a liar, and continued to press him about his (roommate's) student loan, thus divulging information about someone else's financial matters. She had threatened him repeatedly, committed verbal assault by yelling at him, and by calling him back a second time, she had harassed him.

Gillis's formal complaint will take a few months to be processed, and he says that if he is not satisfied with the end result, he will file a lawsuit.

Why go through such trouble? Because, as Gillis says, "Most students don't realize their rights, in terms of harassment. They don't realize that collection agencies can't treat them this way."

Once a student misses a payment on his/her student loan, the bank then has the right to sell the student's money to a collection agency. Thus the collection agency "owns" the student's money and can increase the interest on monthly payments. They can then track down a student through his/her Social Insurance Number and pursue for payment.

Gillis believes that he has been given the opportunity to do something about collection agencies in general, and hopes to start a fight for student's rights.

"If enough students realize [collection agencies] can be taken on and put in their place, then maybe they'll start doing it themselves," said Gillis. His case is being dealt with through Ontario jurisdiction, however, Canada presently has no national standards regulating privacy, or collection agency methodology.

"At the very least [students] will realize that they have rights in the matter and will demand the respect that is due to them."

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