

LOCAL WRITERS

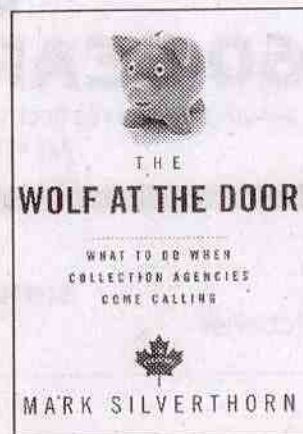
THE WOLF AT THE DOOR: WHAT TO DO WHEN COLLECTION AGENCIES COME CALLING

by Mark A. Silverthorn (McClelland & Stewart, 303 pages, \$22.95)

You don't have to be in debt to find interesting information in this book by lawyer Mark Silverthorn, a Guelph-area resident.

Did you know, for example, that in the United States it's unlawful for a collection agency or collection lawyers to threaten to sue you if you don't pay your debt within a few days — but that this isn't illegal in Canada, even if they have no intention of suing.

Silverthorn, who has an office at 30 Duke St. W., Kitchener, once represented collection agencies, but says in his introduction that in



2007, uncomfortable with how he earned a living, he decided to instead sell assistance to those with debt problems.

It's a great marketing line for both the business and the book, but that doesn't mean there isn't lots of useful Canadian-focused advice here for those needing help — with unpaid student loans, credit card debt or whatever.

And it's all set out with easy-to-read dos and don'ts, tips and potential strategies.

— *Jon Fear*