

# THE MEAD

BS10



Southmead's community newspaper  
Issue 14. Autumn 2007. FREE. 50p when purchased

## The New Mead

The Mead is now produced and edited entirely by The Mead team, who are all volunteers.  
This edition was edited by Marion and Ian.



Gardening  
Competition  
results  
on page 6

Southmead  
Festival pictures  
on pages 6 and 7



# DEBT... In too deep?

**LOANS, credit cards, overdraft, catalogues all getting out of control? The good news is help is available and free.**

With yet another rise in interest rates, many people are struggling to keep up their payments and find themselves 'robbing Peter to pay Paul' just to make ends meet.

As a nation personal debt now exceeds 1,300 billion pounds for the first time. Compare this with the whole NHS budget for a year of around 65 billion pounds. We now owe a staggering £22,000 for every man woman and child in Britain.

Many UK households live 'close to the wire' and it needs only a small unexpected change of circumstances such as illness or loss of some overtime to turn affordable credit into chronic, unmanageable debt.

Very quickly the willing lender can become the aggressive debt collector. Persistent and often threatening phone calls and letters, warnings of doorstep visits are common. Legal

proceedings if ignored can lead to bailiffs being instructed to seize household possessions and court orders to take money directly from a borrower's wages. Many people feel pressurised and intimidated into making payments they can't afford at the expense of higher priorities such as rent and council tax putting the family home and sometimes even personal liberty at risk.

Being in serious debt is often a lonely and frightening experience. When things get out of control it can be very tempting to give up and simply try to hide from the problem. According to Bristol Citizens Advice Bureau (CAB), who deal with millions of pounds worth of debt each year, this usually makes matters much worse and leads more quickly to legal action.

Southmead based CAB money advice worker said 'unfortunately, people often leave seeking help until a crisis point such as a visit from the bailiffs. However, the good news is that the right advice and support there is

nearly always a workable solution to even the most seemingly hopeless situation'. In a recent case a family of four faced imminent eviction. 'We were able to arrange for the rent arrears to be paid off by realistic but affordable weekly instalments and other creditors were persuaded to accept token payments until the debt with the landlord has been cleared.'

Sadly, many people suffer in silence unnecessarily when there is help available. In Southmead, Bristol CAB and Single Parent Action Network (SPAN) are operating a new service for people with financial difficulties, based at the SCART Project (formerly SOFA project) in Greystoke Avenue. Problems can be discussed with a professional adviser in a confidential environment.

For an appointment call 0117 923 8565. If you are a single parent call or text Lucy on 07769 822397.

**The message is: you don't need to suffer in silence. Get help before a problem becomes a crisis.**

## Fantastic Success for MEAD Direct Delivery

**Remember the saying "If you want a job done properly then do it yourself."**

The summer edition of The Mead was delivered using our new direct delivery system, and what an outstanding success it proved to be. Our team of dedicated volunteers set about the task with relish and were so successful that 4,800 copies were delivered to every household in the Southmead area. The delivery commenced on a Sunday in June and was completed by the Thursday evening.

This was the first complete delivery guaranteed since The Mead began and we hope that this will now continue and become a regular thing.

But we are always willing to improve so if you know of any friends or neighbours that haven't had a copy delivered please let us know - ring and leave the address and we will ensure a copy is delivered. We are also launching a subscription service for anyone interested in Southmead news but no longer living in the area. Turn to page 12 and fill in the subscription form to keep them up with the gossip.

We are always on the look out for more volunteers, so if you can spare a couple of hours four times a year then we would love to hear from you. We need extra people to assist with delivery, maybe you aren't able to deliver a complete round but could help by doing a part, any help would be much appreciated however small - please get in touch with Tracy Edwards-Brown on 9038721.

