

Battling the post-break up bill

Everyone cringes a little before opening that first credit card bill after the holidays. But Joanne Doan let out an angry scream when she saw the purchases on her Visa.



THIEN HUYNH
IN THE CITY

Hockey equipment, tickets to shows in Las Vegas, expensive dinners and a flat screen TV, all totalling over \$7,000; all presumably charged by her ex-boyfriend.

"It makes me mad knowing that I'm left with the bill," says Doan, a 27-year old in retail sales.

A post-relationship credit card tab is not an uncommon problem, especially after Christmas, according to Jordan Farkas, lead lawyer for MrSmallClaimsCourt.com.

"When the relationship ends, one person is left holding the tab."

Jordan Farkas

"Approximately 50% of the clients who contact me are people with ex-boyfriends, girlfriends or spouses who have put purchases on their credit cards, break up and then seek reimbursement because the ex refuses to pay their share," says Farkas.

"Over 75% of my clients in this situation are women. Most clients in this situation put a purchase on their credit card under the assumption that they would pay it off as a couple. But when the relationship ends, one person is left holding the tab."

Farkas helps by trying to settle the dispute out of court with a firm legal letter, requesting that the ex pays within a week. If that doesn't work, then he helps clients prepare their Ontario



small claims court documentation.

At trial, it's up to a judge to decide who the more believable witness is. Farkas recently helped a client win a full \$10,000 judgment, plus interest, with a consultation on how to present evidence effectively for the trial.

"Small claims court can be stressful, especially in cases where there is the added raw emotion of a recent breakup," says Farkas.

At a time when many couples are celebrating post-holiday marriage proposals, Farkas regularly encounters clients who are stuck with the tab for \$5,000 banquet hall deposits, \$1,000 flower arrangements, and many other wedding planning expenses.

One woman caught her fiance cheating with another woman days before the wedding. She had put all the wedding costs on her credit card and was left with \$45,000 in bills when she booted him.

Farkas' top tip is to always leave a paper or e-mail trail as evidence.

"It doesn't matter if something on a credit card doesn't look like you would buy it; like if a Hair Club for Men membership shows up on a women's bill," says Farkas. "The guy can simply claim it was a gift, and will always be indebted to your generosity, while you are simply in debt."

— Thien runs Thursdays in 24 hours. E-mail him at thienh112@yahoo.com

Jail guards walk off job

Correctional officers at the Metro West Detention Centre walked off the job yesterday, claiming a guard didn't receive proper medical treatment after being cut and sharing blood with a prisoner.

On Friday, a guard found an inmate who was trying to commit suicide by hanging.

"The corrections officer went to cut him down and there were cuts and blood contamination," said Nick Mustari, president of the union representing the guards.

"The guard was dropped off at hospital where he was supposed to get a special (antiviral HIV) cocktail, but management didn't arrange it. Now this poor guy... has to wait six months to find out if he is infected."

The inmate who tried to commit suicide was granted bail on Monday.

Mustari said management admitted they made a mistake but wouldn't put it in writing, which sparked the walk out.

— SUN MEDIA

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