## Parents Without Partners convention will reaffirms group's necessity

By ANI PEDERIAN

Herald Staff Writer Having somebody farther down the road than you are, who knows the pitfalls of being a single parent, is one of the advantages in joining a club called Parents Without Partners (PWP).

Members of PWP benefit from having each other to consult when raising children alone, or when being single gets to be too much.

"It's nice to have a friend you can call at 3 a.m. and they'll be right there to listen and talk with you," PWP first vice president Wayne Thompson told The Herald last week. "If you sit and think about a problem by yourself, it snowballs and becomes bigger and bigger."

Sharing a problem shrinks it and makes you realize you aren't the first one facing such a situation, he explained.

The Georgetown chapter is hosting a joint conference of the Grand Valley and Maple Leaf regional chapters of PWP this Saturday. Reverend John Vincent of Mountainview Baptist Church will speak on "Being a proud single parent." at 11 a.m. and panel discussions will be held following lunch on the problems of a child from a single parent home in coping with school, A dinner and dance in the evening will top off the conference. Registration is open only to PWP members.

PWP is an international organization devoted to the welfare and interests of single parents and their children. Developed in March, 1958, in New York, it now has chapters in Canada, Australia, the British Isles and Europe.

The Georgetown chapter has about 80 members and belongs to the Toronto-area Maple Leaf region.

Mr. Thompson, 42, said he joined PWP about five months after he was separated from his wife. It helped him recover from a severe depression he suffered as a result of the change in martial status, he

"People who have not been through a separation cannot begin to fathom the problems of ioneliness and the worries,' Mr. Thompon said. "When I was still happily married I had a friend who separated from his spouse and I remember telling him 'For God's sake, smarten up and go get another wife'. Now I feel differently and realize it isn't so simple. "It was a total shock for

me," he said. "By the time one

## Credit Union says its scheme saves

Herald Special At a recent monthly meeting, the board of directors of Halton Community Credit Union approved a mortgage payment plan that will save their members thousands of dollars in interest payments.

How is this possible? Unbelievable, but very simple, explained Jules Fryters, general manager of Halton Credit Union. Here is how it works, for example, on a \$30,000 mortgage with interest at 21 and a half per cent per annum.

The monthly payment in this instance would be \$518.04 per month over a 25 year period. Total payments for principal and interest would cost the homeowner \$155,412.

The new mortgage payment plan will call for weekly payment based on a quarter of the monthly payment, in this case \$129.51 weekly. As a result of this, the member would make 52 payments annually. The 52 weekly payments instead of the 12 monthly payments work out to an extra four weeks of payments, or an extra \$518.04 a year.

By paying \$129.51 a week, the mortgage is retired after only 12 years and eight weeks, at a total cost in principal and interest of \$81,850.32. This represents a saving of \$73,561.68.

For the 12 years and eight weeks it amounts to about \$6,300.00 extra in payments. By paying the extra \$5,300.00 the householder saves this whopping \$73,561.68, and cuts the mortgage retirement time

to less than half the 25 years. The other factor which makes this tremendous savings possible is, that the mortgage principal is reduced every week, instead of every month, which means the mortgagee pays less interest on

principal every week. The weekly payment plan option will be available on residential properties only. Payments will be by automatic transfer from active Continued on Page 9

party plans to go, they've steeled themselves up for the separation and the other party is left facing the unexpected

Mr. Thompson and his former wife are still in touch with each other, as their separation was an amicable one, but others are not so fortunate. Several women in PWP left their husbands because they were so badly beaten, or drugs and alcoholism had made life miserable for the family unit. Mr. Thompson outlined

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someof the painful experiences of being divorced, separated or widowed. When the partner first leaves or dies - that's the start of the pain. When they've found another boyfriend or girlfriend, it hurts. When divorce papers are filed, and when custody of the children is decided, the separation from a

Many members of the PWP have passed through these stages and can offer emotional support to others facing the same feelings of rejection and

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spouse becomes final.

However, not all members are working on a divorce or are divorced. Some have never married and qualify because they have children. Then there are those who were widowed. Ages ranges from 24 up, with the majority in their 30's.

Through educational meetings with other women and men, PWP members learn more about themselves and share information about how to cope with being a single parent.

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Because single parents tend to be in tight financial situatlons, events are considered "dutch treat" and activities organized for children aren't extravagantly expensive...

Mr. Thomspon said membership in the club faces a high turnover as people find new partners and get married or live together. Once that happens, members have to drop out of the club, for they are no longer "single" parents.

Be safe, not sorry. The Canadian Red Cross Society urges you to wear a Department of Transport approved Life Jacket or Personal Flotation Device (PFD) whenever you're in a boat or fishing along the edge of the water. Cold water can kill.

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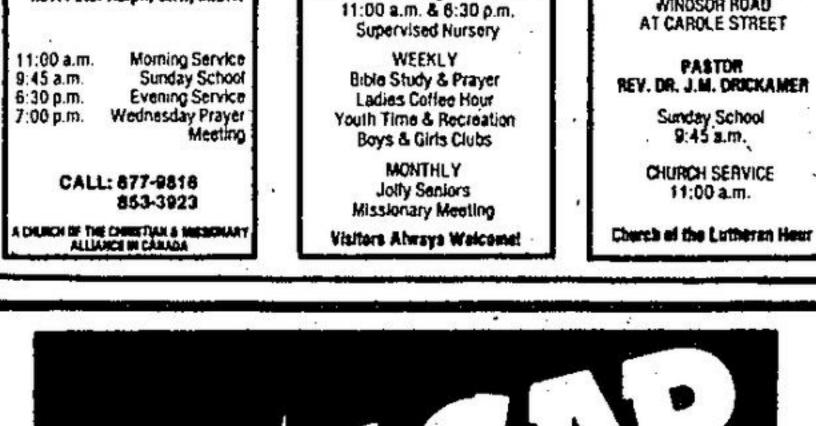


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