

How To Witt Find the mystery word or symbol in the ads in today's Homestyle section. This week's mystery word is LISTING. Fill out the ballot below and drop it off at any of these participating locations:

Knechtel's - Moore Park Plaza NRS - 45 Mountainview Rd. N. Re/Max - 360 Guelph St. The Herald - 45 Guelph St.

Mystery Word: Number of times Mystery Word appeared: Name:	
Address:City:	Postal Code:
Phone Number:	Day ( )
Date of Publication:	Evening ( )

## MORTGAGE RATES Survey ANNUAL INTEREST Completed \* Rates Quoted Are For Closed Morigages April 12/91 FIVE FOUR THREE YEAR YEAR MONTH YEAR YEAR YEAR TRUST COMPANIES 10.75 | 11.25 | 11.25 | 11.25 | 11.25 Canada Trust N/A | 11.25 | 11.25 | 11.50 | 11.75 | 11.75 Municipal Trust 10.75 | 10.75 | 11.25 | 11.25 | 11.25 | 11.25 | NRS/Royal Trust CHARTERED BANKS N/A | 10.75 | 11.25 | 11.25 | 11.25 | 11.25 Bank of Commerce 10.75 | 11.20 | 11.25 | 11.25 | 11.25 | 11.25 Bank of Montreal 10.75 | 10.75 | 11.25 | 11.25 | 11.25 | 11.25 Bank of Nova Scotia 10.75 | 10.75 | 11.25 | 11.25 | 11.25 | 11.25 Royal Bank 10.75 | 10.75 | 11.25 | 11.25 | 11.25 | 11.25 Teronto Dominion

This survey is prepared to help the Herald

Homestyle readers track weekly

Bank and Trust Company mortgage rates

## Consumers and business must team up

National Consumer Week, April 22-28, is the time for consumers and businesses to think about teaming up for a stronger marketplace, say organizers of the annual event.

The "team up" theme was chosen to promote consumer-week celebrations because it highlights the important partnership between consumers, business and government.

Consumer week is supported by federal, provincial and territorial governments. Ontario's participation is co-ordinated by the Ministry of Consumer and Commercial Relations.

This year, Consumer Minister Marilyn Churley will proclaim Aprill 22-28 as National Consumer Week in the provincial legislature, and present awards to recipients of the ministry's 1990 Consumer Educator of the Year Awards.

"These awards were established to reward excellence by consumer educators. They are particularly appreciated because recipients are nominated by their peers," says the Minister.

To help get people thinking of ways they can get involved in National Consumer Week, the ministry has also distributed a kit

of suggested activities to business associations, labor organizations, community groups, libraries, teachers and municipalities across the province. Consumer-affairs and credit-counselling organizations have also received the packages.

Included in the kit are some ideas for classroom activities. One suggestion is to have students develop a computer program to compare several products' features and prices. Another idea is to discuss how environmentalism affects consumer decisions.

Activities suggested in the kit aren't limited to students. The ideas for business associations, community groups and municipalities include setting up a "consumer corner" in public buildings, and promoting services that help consumers compare products and resolve complaints.

Along with the kits, the consumer ministry has sent "Team up" posters across the province.

In keeping with this year's theme, the ministry has also joined with consumers, labor and business groups to form a partnerships committee. Members are meeting to encourage participation in consumer week.

Some of the activities planned include the following.

• A province-wide labor organization and an Ontario utility company are including consumer-protection articles in their newsletters.

 A major industrial association is distributing the consumerweek kit nationally.

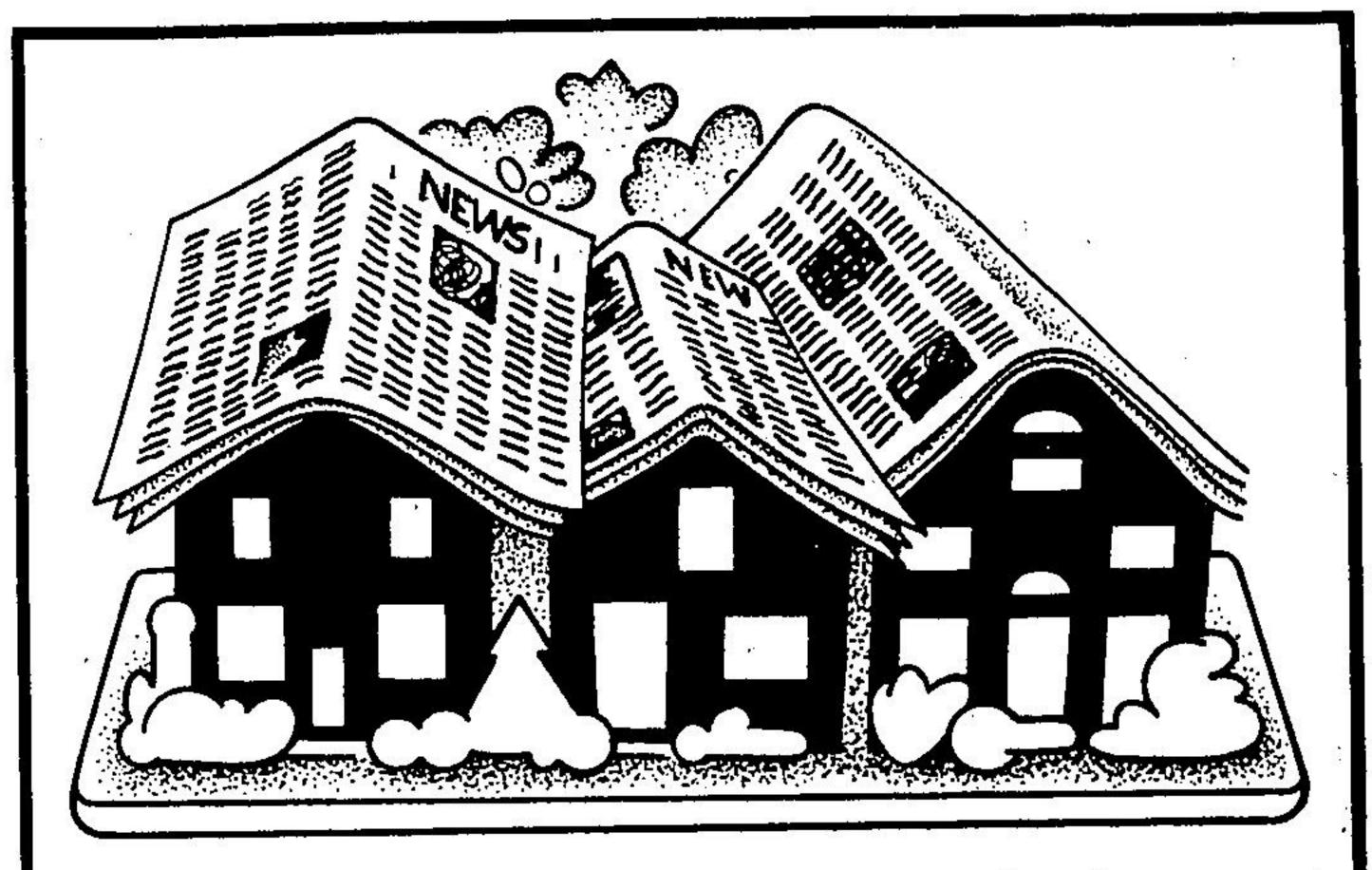
• An annual survey of consumer grocery preferences will be distributed and promoted:

• A segment about National Consumer Week will appear on 16 television stations across Ontario.

"We're also producing a series of interviews with Consumer Minister Marilyn Churley, for use by Ontario radio stations," says Ann Rowan, ministry coordinator of National Consumer Week.

The broadcasts talk about the 10 top consumer complaints, telemarketing and proposed approaches to consumer protection that will help reduce problems in the marketplace.

"Promoting a fair marketplace is important at any time, of course, but it's vital everyone know more about their rights and responsibilities as consumers when times are tough," says Ms. Churley.



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