

Direct deposit system helps seniors

By FLORENCE WILKINSON
When I saw a full page ad in an August magazine which I receive listing the conveniences of direct deposit of my government pension cheques, I had the greatest intention of getting busy and making the arrangements to get my cheques deposited directly. I knew before this that it was possible now to have the cheques handled by direct deposit, but had not registered it well enough to do anything about it. Nor did I get busy and do something about it when I saw the ad.

Then comes the postal strike! Oh how I wish I had not been tardy in carrying out my intentions!

Seniors for the Future

(Do you suppose the government has teamed up with the postal service to persuade seniors, and all those others who fit into the proper categories, that Direct Deposit is really the way to go?)

There are advantages to the government as well as to the individual to have the cheques handled this way. Just think of the savings from cost of mailing! The ad listed security as one of the advantages - and reliability.

If you have no direct deposit experience, and are rather unwilling to try it, I can tell you that it works. At first I was hesitant to have anything deposited directly simply because I would lose track of my bank account. However, I made a point of recording my

withdrawals and deposits into my account each month and thus, am able to keep track of my finances.

The ad says that Direct Deposit means convenience, security and reliability; that it makes a lot of sense; and that the choice is yours. If you are interested in having your cheques from the government handled in this way you must, of course, make application. Application forms and information are available from most financial institutions, Veterans Affairs Canada office, and Health and Welfare Canada pension office.

Even if you look forward to getting mail - especially mail in form of cheques - you may, after the month of August difficulty,

consider Direct Deposit. Or if, as happens with some, you need the excuse of going to the bank to have an outing, you could arrange some other kind of outing and still use Direct Deposit.

It is not my purpose to advertise for either the government or the banking industry. Rather, as one who has experienced the convenience as well as the hesitations about Direct Deposit, I am sharing with you my feeling and

experience which have turned out to be positive.

I do not expect that this experience of tardiness in regard to my government cheques being handled by direct deposit will mend my ways a great deal. After all, what is the use of growing old if one cannot have excuses regarding such things? But I will get busy now and see that I request Direct Deposit so that future inconvenience will be covered!



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