

## OUR READERS WRITE

## Bank's offer not appreciated

Dear Editor:

I have before me an undated letter from a vice-president of my bank offering to pay the monthly premium for \$1,000 of free accidental death insurance for me as a gesture of appreciation for my patronage. The letter also informs me that a specific insurance company has agreed "to make available to eligible chequing account customers (and their spouses) the option to purchase up to \$100,000 of additional protection . . . "

The premium for \$100,000 of coverage is \$11.67 per month, with lesser amounts pro-rated to the nearest cent. It is apparent, therefore, that my bank is offering to demonstrate its appreciation for my patronage by paying a premium of 11.67 cents per month, or roughly one-quarter of the cost of the stamp needed to deliver this letter.

Finally, given that the signature fails the spit test, the indulgent observer will understand why I do not feel that I am appreciated nearly as much as the bank would have me believe. I hope that recipients of similarly transparent offers will in general do their arithmetic up front.

Ron Bezant Harrison Rd. Milton

## Playful support for creative equipment

Dear Editor:

Recently the Holy Rosary Parent-Teacher Association purchased and installed a creative playground structure for our school yard.

The students, parents and staff of Holy Rosary School would like to thank the following individuals, businesses and organizations who generously contributed to the successful completion of this project: Margaret Schlorke of Landscape Garten, The Knights of Columbus, The Town of Milton, The Halton Roman Catholic School Board, Gino's Pizza, Subway, Don and Sandy Chuchmach of Papa Nick's, LaRosa Bakery and the 25 hardworking parents who came out to help construct and install the playground structure.

The children of our school and the surrounding community are thrilled to be enjoying the new playground structure. Thank you so much to all those who helped make this dream a reality.

Susan Wheelihan President, Holy Rosary PTA

## FINANCIAL GUIDANCE AND A NEW START

The New Bankruptcy and Insolvency Act offers a Fresh Start. Those considering personal bankruptcy or a Proposal usually have many questions. How would it affect my vehicle, wages, employer, mortgage, present and future credit? Who pays the cost? How long will it last? A no-cost, no-obligation, confidential consultation answers your questions and provides information on how the new Act applies to your situation...



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