



Slide ride

Municipal enumeration

The Honorable Bernard Grandmaître has announced that the Ontario Ministry of Revenue recently began mailing over 4.7 million Municipal Enumeration Notices to all households in the province.

"The people of Ontario are going to the polls in November's municipal elections. Enumeration ensures that eligible voters are identified on the voters' list. It is very important that the public realizes this.

Enumeration serves a number of purposes for both provincial and municipal governments. These include the preparation of a list of voters for municipal and school board elections; the identification of Ontario citizens who can vote for French-language school trustees; the direction of school tax support;

and the determination of jurors' lists. It also provides timely population reports required for municipal and school board planning. The design of many services in the community such as schools, daycare centres, bus routes, and senior citizens' homes depend on information from enumeration.

After May 12th, an enumerator will visit those households that fail to complete and return the Enumeration Notice.

By the end of August, each household will receive a voter Identification Notice which will list all eligible voters and indicate for which school board they will vote. Subsequently, all Ontario citizens will be able to check that they are listed correctly on the voter's list.

Tips for using card

by Anne Mowat

A credit card can be invaluable. It allows you to defer payment on items or services for up to six weeks at no cost. It helps you establish a good credit rating and enables you to overcome emergencies when you haven't the cash to cover repairs or purchases.

Credit cards can also cause untold regrets and runaway debt nightmares. Misinformation, carelessness or inexperience are usually at the root of the problem but, fortunately, with a little consumer education and a good dose of will power you can avoid these pitfalls.

A credit card is basically a line of credit - up to a specified limit from your bank, trust company or credit union. You are billed monthly but don't have to pay the amount in full on the due date. However, you will be charged interest on the outstanding balance at a rate that is usually much higher than the rate charged on consumer loans.

The only guaranteed, fool-proof way of avoiding credit problems is to pay your balance in full on the due date. You will not risk your credit standing and you will always

remain in control of your finances.

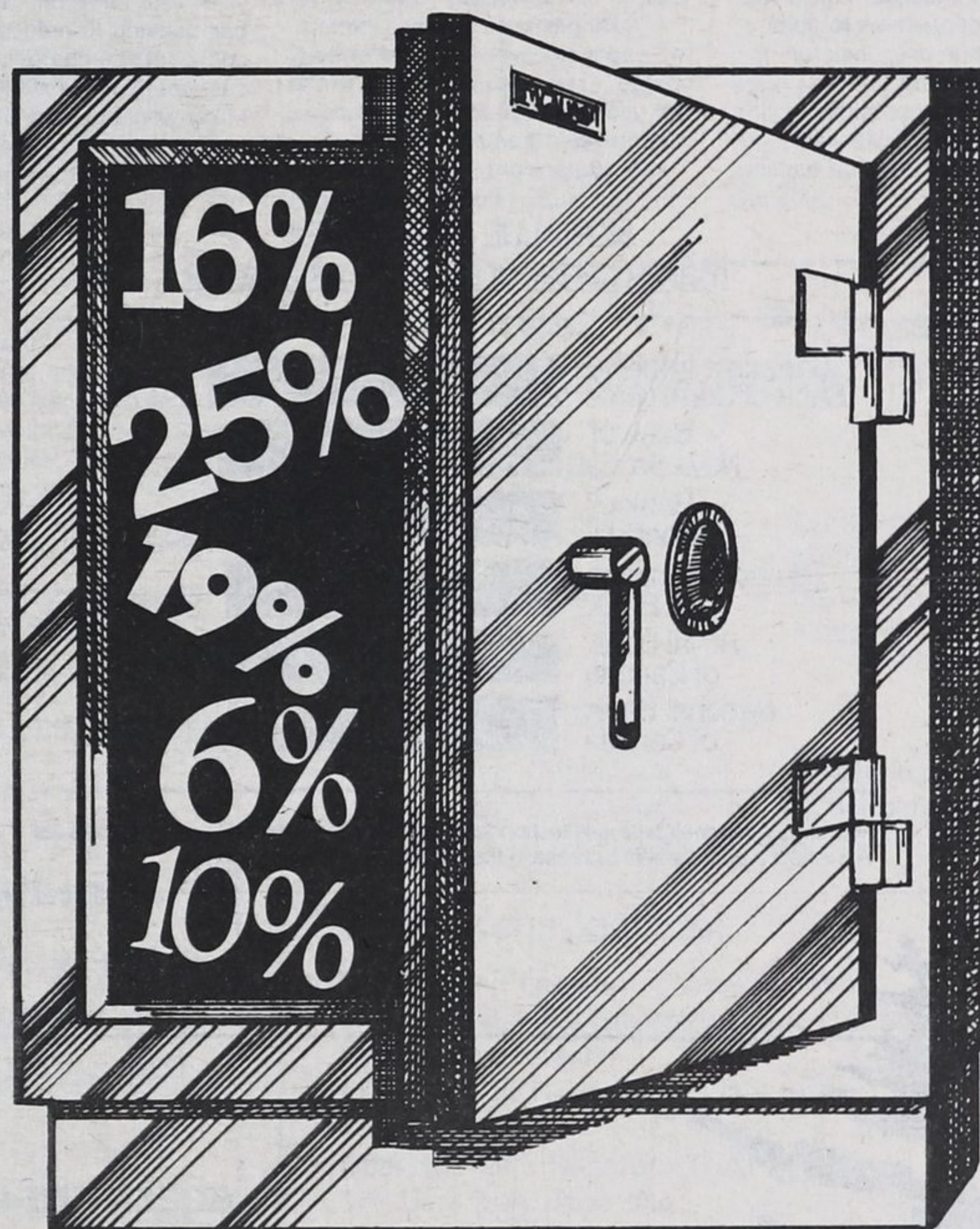
Know your spending limit, not only the one your financial institution has established for you, but a limit you have set for yourself.

Keep track of each purchase you make with your credit card and don't allow the total to exceed the limit you have established. Purchases made on credit can be easily forgotten unless you make a concerted effort to keep records. A shocking, and unexpected, balance can cripple your finances for a long time.

Take note of your billing date. Then, if you can, postpone charges until after this date.

Nothing, however, can control your spending like your own will power. Most abuses of credit cards result from impulsive purchases and only you can cure yourself of this ailment.

A potential crisis can be nipped in the bud if you learn to recognize and heed warning signs. If more than 25 per cent of your take-home pay is used to finance debts (except a mortgage), you could be heading for deep trouble. You may want to get some debt counselling advice, offered free of charge by some municipalities



You have a right to know.

Interest charges and service fees should be closely examined whenever you are in the market for credit.

Rates vary greatly and the methods of calculating interest and services differ from one institution to another.

It is your right—and in your best interest—to know precisely how much credit is costing you!

You should always compare carefully such things as:

- the interest rate being charged
- the amount of time allowed to pay in full before interest is charged
- how the interest charges are calculated
- the non-interest charges such as transaction or service fees
- the competitive benefits offered by one institution over another



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The Huronia Financial Forum welcomes letters, questions and information pertaining to the financial climate in your community. All correspondence submitted must be legible, signed and carry the writers address and telephone number.

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