

# OPINION

**Stouffville Sun-Tribune**

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## Editorial

### Vote with your wallet on ATM charges

It's downright galling. The banks are pulling in billions of dollars in profit and they hit you for \$1.50 every time you want to grab a few bucks at the nearest ATM.

It's no wonder public perception of the banking industry is so low that a popular TV commercial depicts greedy bankers scurrying around a house like rats while an exterminator outlines how to get rid of them. Bankers have so few friends on this issue that the free enterprise loving Conservative government has jumped on the NDP bandwagon to put a lid on ATM fees.

Prime Minister Stephen Harper pondered aloud why Canadians pay the highest ATM charges in the world (a claim supported by a British media report and hotly denied by the nation's bankers).

Finance Minister Jim Flaherty held a "tough talk" session with bank CEOs the other day and came out confident some or all would reduce or eliminate fees for low-income Canadians.

It would be a welcome change from the current structure, wherein the way to avoid nickel-and-dime fees is to maintain a minimum balance in the thousands.

But how, when the fees are imposed automatically at the machine, does one go about targeting fee reductions to seniors, students and the disabled — as Mr. Flaherty is suggesting?

Why not eliminate fees for everyone, as is done in Britain, Holland, Ireland and Finland? The bankers say we wouldn't like the result.

"I think regulations to the banks would likely result in less service across the country at a higher cost," Royal Bank president Gord Nixon told the media last week after announcing RBC's record \$1.5 billion income last year.

Translation? "I'll get my money one way or the other and if you make life harder for me, I'll make it harder for you."

Sadly, it's true. The government could regulate away ATM fees, the banks would just jack up our monthly service charge.

So do we just take it? Not necessarily. There are financial institutions — President's Choice, Macklin Credit Union and e-Trade Bank, for example — that do not charge ATM fees.

Which means, if consumers are angry enough about fees, they could choose institutions with low or no fees.

It's working in the United States, where several banks have eliminated fees to win customers. If you can get a better deal from a different financial institution, why not take it?

This comes down to putting your money where your mouth is.



### Off The Top

with **Jim Mason**

#### Sorry, electorate, but you can't vote out a bad winter

The weather's a lot like politics in this town.

Everybody talks about it, but few do anything about it.

Especially on the climactic front. And there was so much promise.

Way back in the 1970s, our climatology professor spoke glowingly about the chances for weather reform. Heck, the Soviets (remember them?) were all but creating rain clouds and floating them over enemy territory. Could the U.S. be far behind?

Apparently so. Even the president of the United States has to travel to the weather. He can't order a sunny, warm day in D.C. any more than he can win the war in Iraq.

No one can guarantee the weather, not even the bragging forecaster on the all-news radio station, let alone change it.

And there's been plenty we'd like to have changed, this winter especially. But you know that, unless you've been in Chile since October.

An abnormally dry and warm fall segued into a winter that made up for lost time.

Wind chill warnings. Highway closures. Snow days. Welcome to Canada.

If we weren't shovelling or scraping the latest offerings from the sky, we were waiting for the power to come back on from one of Whitchurch-Stouffville's many electricity outages this winter.

At this point you curse yourself for owning telephones that require electricity and for not investing in a \$10 battery-operated transistor radio.

The lights and TV come back on and you thank the heavens you're not one of those customers of electricity entering your third day without the juice.

You'd probably phone your councillor, even though power, at least of the electrical variety, is not a municipal responsibility.

Politicians, we can change. The weather, not so much.

*Jim Mason is editor of The Sun-Tribune.*

## Letters to the Editor

### Build Musselman's Lake park on Glendale Beach site

Re: How about some park money for Musselman's Lake, council, letter to the editor by Bob and Mary Ann James, Feb. 15.

I, too, was shocked to hear of the money that will be allocated to the upgrades to the downtown Stouffville park and the cost of the new park on Bethesda Road.

My parents moved to Musselman's Lake and purchased our property in 1967.

Since then, many changes have occurred. In the 1960s and '70s, many shores of the lake were accessible for fishing, swimming, picnicking and just enjoying the shore and water. It was so clean.

Then, in the early 1970s, we had a population boom at the lake.

A lot of the old cottages were bought and made into permanent homes.

A lot of shore at the lake was made private. Glendale Beach, on the south side of the lake, was a very nice place back then.

There was a nice building where you could go and buy a pop, use the phone or just meet friends.

There was big band music playing in the 1940s and people would come for miles around and dance.

In the 1970s, they had country and western dances.

Then, in the 1980s, the building was vacated.

The property became run down and fire struck.

It's a real shame to look at Glendale Beach

The Stouffville Sun-Tribune welcomes your letters. All submissions must be less than 400 words and must include a daytime telephone number, name and address. The Stouffville Sun-Tribune reserves the right to publish or not publish and to edit for clarity and space. Write: Letters to the Editor, 6290 Main St., Stouffville, L4A 1G7, e-mail [jmason@yrmg.com](mailto:jmason@yrmg.com) or fax 905-640-8778

now. The water is full of foam at the shores and is dirty.

I think Glendale would be a perfect place for a park for all residents of Whitchurch-Stouffville.

Bring back the beauty it once held. Let's create somewhere for the children to go and play and be kids. We don't have anything here.

Cedar Beach is at the north end of the lake. It's fine for residents on that side. The south end is where we need a park.

The roads here are so narrow and winding and hilly. We have no sidewalks and it would be dangerous for kids to have to walk to Cedar Beach.

Please, council, consider sharing some of your growth in Stouffville up here. Our property taxes keep going up and up and we have nothing to show for it up here.

We have no sewers, sidewalks or bus service here.

Bring the beauty back to Glendale Beach and make a park of it. Give us something of which we can be proud.

**JOANNE TURCOTTE  
MUSSELMAN'S LAKE**

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