



Office of  
the Superintendent  
of Bankruptcy Canada

An Agency of  
Industry Canada

Bureau du  
surintendant des  
faillites Canada

Un organisme  
d'Industrie Canada

# Educational Cartoon Strips

For grade school  
students.



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## About the OSB

The Office of the Superintendent of Bankruptcy (OSB) is the Government of Canada agency responsible for overseeing the *Bankruptcy and Insolvency Act* (BIA), and ensuring that the act is responsive to market needs. The OSB keeps a public record of all bankruptcies, proposals and receiverships. It sets standards and guidelines for bankruptcy trustees and ensures compliance.

Bankruptcy trustees work with individuals and companies who are faced with insurmountable debt. There are two basic options for debtors. A proposal may be filed with creditors to set up a repayment schedule. Or if this isn't possible, an application is made for bankruptcy protection under the BIA. In the case of a bankruptcy, the trustee sells a debtor's assets to pay creditors.

Debtor education is not part of the OSB's regulatory mandate. But it is one of our core values. We continue to seek innovative ways to educate people about the pitfalls of debt. For more information about dealing with debt, visit: [www.osb-bsf.ic.gc.ca](http://www.osb-bsf.ic.gc.ca)

If you have any questions or comments, please do not hesitate to contact the OSB Corporate Secretary.

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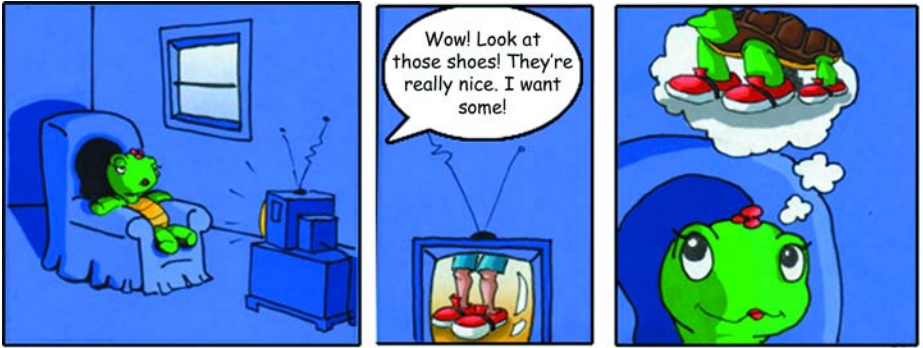
## The Volunteer Program

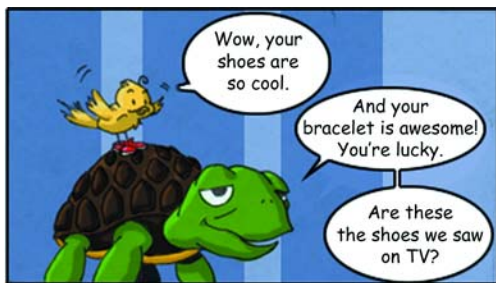
Students in Ontario must do 40 hours of volunteer work to earn their Ontario Secondary School Diploma. The Office of the Superintendent of Bankruptcy (OSB) is proud to offer an opportunity for this new generation to volunteer in a meaningful way. Each year, high school students from the National Capital Region join our team for one week to contribute to the development of a debtor education project. These students help us produce useful material for teaching financial matters to different age groups, including children and teenagers.

In the summer of 2003, two students, Mathieu Hains and Stéphane Perrault, along with some of their classmates, joined the OSB volunteer program. Once their mandatory hours were complete, Stéphane and Mathieu asked if they could continue to put their talents to work for us. This booklet is a small showcase of their incredible talents. They hoped that youngsters across Canada could learn a lesson or two, about financial education through the trials and tribulations of a pet turtle named Zaz.

The OSB is very proud to be able to print this booklet, which is a true testimony to how these young teens are contributing to their community. We would like to thank them for their fine work.

# The Shoes





The  
-End-

Drawing/Inking:  
Stéphane Perrault

Colouring/Lettering:  
Mathieu Hains

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## The Shoes

1 When Zaz saw the shoe commercial as she was sitting on the couch watching television, did she need these shoes or did she want them?

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2 What is the difference between a want and a need?

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3 Did you ever buy something that was less expensive than expected and use the balance to buy something else? Were you disappointed? Why?

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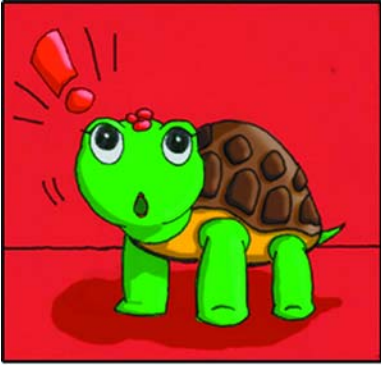
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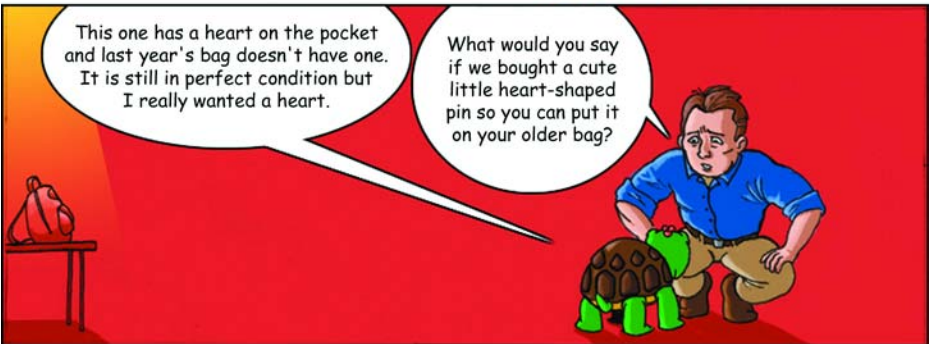
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# The School Bag







The  
- End -

Drawing/Inking:  
Stéphane Perrault

Colouring/Lettering:  
Mathieu Hains

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## The School Bag

1 Do you believe that you have to have a new school bag at the beginning of each school year?

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2 What are some of the reasons that explain why it is necessary to get a new school bag?

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3 What are some of the reasons that explain why it is not necessary to get a new school bag?

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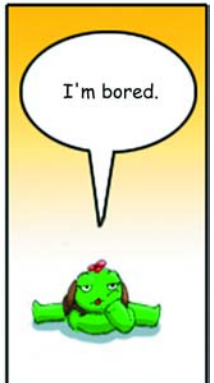
4 What are some creative ways to recycle your school bag?

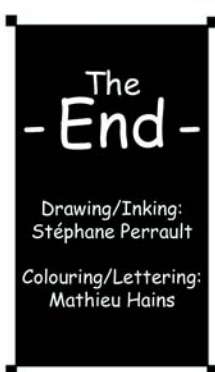
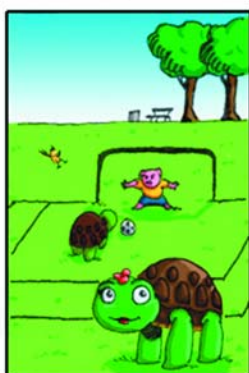
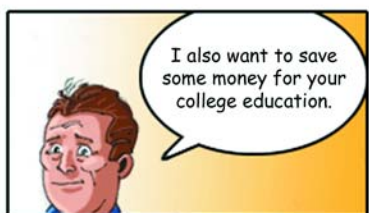
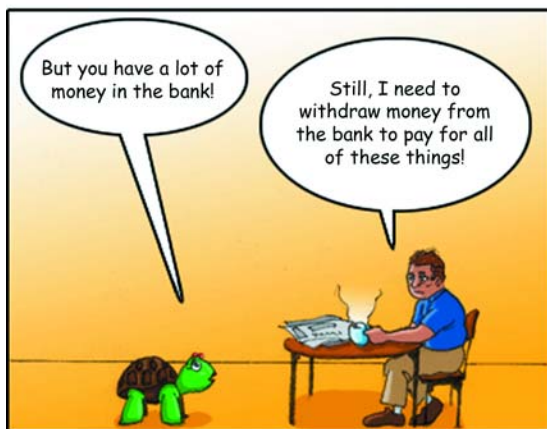
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# The Summer Holidays





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## The Summer Holidays

1 What are some of the activities you have planned for your summer?

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2 What kind of work would you like to do when you grow up?

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3 List some of the household chores you currently do:

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4 List some of the household chores you could help out with this summer:

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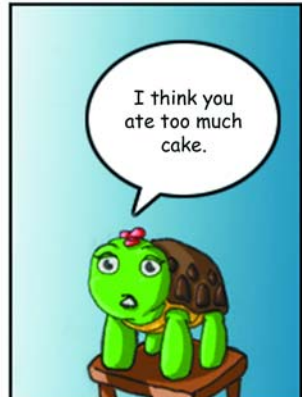
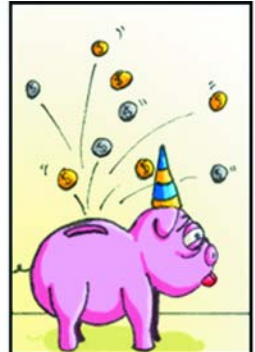
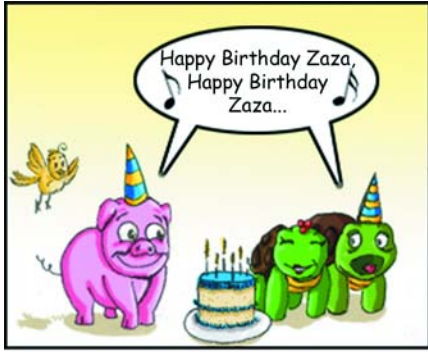
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# The Bank Account







The  
-End-

Drawing/Inking:  
Stéphane Perrault

Colouring/Lettering:  
Mathieu Hains



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## The Bank Account

1 Do you have a bank account?

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a) If yes, with which bank?

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b) If not, would you like to open? With which bank?

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2 What are the advantages of having a bank account?

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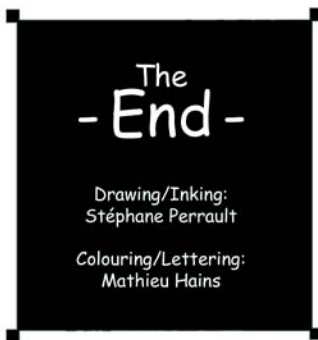
3 What do you plan on doing with your savings?

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# The Cash Stop Card



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## The Cash Stop Card

1 Did you ever think that having a bank card meant having an unlimited amount of money?

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2 Do you still think that now?

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3 Did you ever go to a store planning to buy a certain item and ended up buying something else? How can you prevent this from happening?

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