

December 2009 - Writing Contest

“the power of giving”

... through the eyes of a child

Children (ages 6-18), in no fewer than 20 but no more than 500 words tell us your story entitled:

“There are many ways to give. This is my story ...”

Realize what you do makes a difference. Your actions have the power to inspire others.

Moms, Dads, Grand-parents and family friends ... what a wonderful opportunity to have a conversation with a child about their experience of giving and reflect on the past year.

Children Ages 6-9

A **\$400 cheque** will be presented to the winner of this category. This cheque will be made payable to a registered charity of the winner's choice.

Children Ages 10-14

A **\$400 cheque** will be presented to the winner of this category. This cheque will be made payable to a registered charity of the winner's choice.

Children Ages 15-18

A **\$400 cheque** will be presented to the winner of this category. This cheque will be made payable to a registered charity of the winner's choice.

THE PRIZES

The closing date for this contest is 31 December 2009.
Please see attached Rules and Regulations for further details
or visit our website to view: www.fourquartersfinance.com

Why?

At four quarter\$ we provide parents, grandparents and close family friends with the tools to teach children about money.

Our goal is to create a healthy and positive attitude around money. We want to encourage conversation between you and your child about how to manage money and why it is important.

This month we are celebrating and acknowledging one pillar in this learning:

“Giving”



Simple. Effective. Invaluable.

Teaching financial literacy to children one \$tep at a time.

Four Quarters Literacy Inc.



“There are many ways to give. This is my story ...”

Sponsored by Four Quarters Literacy Inc. No purchase necessary. Writing Contest Official Rules

Eligibility

The writing contest entitled “There are many ways to give. This is my story ...” is open to children who are legal residents of Canada and aged between 6-18 years (inclusive).

The contest begins Monday, November 23th, 2009. Entries must be received by 11:59:59pm PST on December 31st, 2009. This is the closing date of the contest. Your entry, described in more detail below, and your contact information must be received during the contest period to be eligible to win.

This contest is sponsored by Four Quarters Literacy Inc. Children related to the Partners or employees of Four Quarters Literacy Inc. and the independent judges are not eligible to enter.

How to Enter

Entries must be submitted by the parent or adult guardian of the child writing their story.

The submission must be no fewer than 20 but no more than 500 words. The parent or adult guardian’s name, contact information will not be counted towards the 500 word limit. Please submit your entry by:

- email to: giving@fourquartersfinance.com **OR**
- mail to: Writing Contest, Four Quarters Literacy Inc., Suite 519, 800-15355 24th Avenue, Surrey, BC V4A 2H9

Parents must provide the following information at the top of the entrant’s essay:

1. Name of parent or adult guardian.
2. Name of child who wrote the entry (“Entrant”).
3. Age of child at 31 December 2009.
4. The parent or adult guardian’s contact information: name, mailing address, telephone number and email.

The entry must be an original work created by the Entrant specifically for this Contest, in which the Entrant has exclusive intellectual property rights, and it cannot have previously published, submitted or distributed elsewhere for any other purpose.

Any entry that, in the sole and absolute discretion of the Judges, contains offensive language, is unnecessarily violent, defamatory, derogatory of any race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, gender, sexual orientation, age, marital status, family status, or disability, defames or infringes the right of privacy or publicity or other proprietary rights of any person, living or deceased, or entity, will be ineligible to win. Sponsor reserves the right to disqualify any entry that, in its sole and absolute discretion, it deems distasteful, inappropriate, or not in keeping with the image of Sponsor.

The entry must not invade the privacy of any person, living or deceased, or infringe upon any person’s personal or proprietary rights, including, but without limitation, the mention of any celebrity’s name, and it may not show, or otherwise refer to the name or image or any other element to which the entrant does not have complete rights such as, but not limited to, other copyrighted materials or trade-marks.

Limit of one (1) entry per child.

The sponsor cannot be responsible for entries that are incomplete, lost, misdirected, garbled, illegible, postage-due, undelivered or late, which entries will be void.

Winner Selection

Eligible entries received will be judged by a panel selected at our sole and absolute discretion. The entry will be judged on:

- 1) Impact 2) Creativity 3) Originality 4) Structure

The decisions on all aspects of this Contest will be final and binding in all respects. By entering, participants agree to be bound by these Official Rules and the decisions of the independent judging organization. The contest is subject to all applicable laws of British Columbia. This document will be posted for the duration of the Contest at www.fourquartersfinance.com.

All judging will be completed on or about January 18, 2010. Entrants who submitted the Selected Entries will be notified by telephone that they are eligible to win by January 25th, 2010. Selected Entrants will be required to provide us with proof of their eligibility before being declared a winner.

If the parent or adult guardian of the selected entrant cannot be located, or do not respond within 7 days of the first attempt at notification, or fails to prove the required proof of eligibility within the deadline given, the selected entrant will be disqualified and Four Quarters Literacy Inc. may, at its sole and absolute discretion, choose the next-highest scoring entrant who has not yet won a prize, whom Sponsor or its representative will attempt to contact, and who will be subject to disqualification in the same manner.

In the event of a dispute regarding who submitted an online entry, the entry will be deemed submitted by the authorized account holder of the e-mail address submitted at the time of entry. “Authorized account holder” is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. The selected entrant may be required to provide Sponsor with proof that he/she is the authorized account holder of the e-mail address associated with the selected entry.

Prizes

There are three (3) prizes:

- One (1) \$400 cheque will be presented to the selected entrant (age group: 6-9 years). The cheque will be made payable to a registered charity of the child's choice.
- One (1) \$400 cheque will be presented to the selected entrant (age group: 10-14 years). The cheque will be made payable to a registered charity of the child's choice.
- One (1) \$400 cheque will be presented to the selected entrant (age group: 15-18 years). The cheque will be made payable to a registered charity of the child's choice.

Prize must be accepted as awarded with no substitution, exchanges, transfers or refunds of the Prize, whether in cash or otherwise.

The prizes will be awarded in the form of a cheque **made payable to the charity of the winners choice**. The charity of choice must be registered with Canada Revenue Agency - <http://www.cra-arc.gc.ca/tx/chrts/dnrs/menu-eng.htm>

To be declared a winner, the selected entrant's parent or adult guardian will be required to

- prove the entrant's eligibility; and
- complete, sign and return a declaration and release form, confirming compliance with the Official Rules, accepting the Prize as awarded, and releasing Four Quarters Literacy Inc. - the Sponsor - and any additional cross-promotion partners/affiliates (advertising, promotional, publicity, production agencies, contest judges from any liability relating to the Contest or the Prize, and consenting to the use by Sponsor of his or her name and age as described more fully below.

Personal Information

Personal information submitted by the parent or adult guardian relating to them or the entrant will be used by Sponsor and its authorized agents to administer the Contest, verify winners, and award prizes. The personal information of each entrant will not be otherwise used or disclosed without the consent of the parent or adult guardian, whether obtained on the official entry form or otherwise.

Publicity Release

By accepting the prize, the winner and their parent or adult guardian consents to the use of the name, age and photograph or other likeness of him or herself, and his or her child, in any publicity related to this contest, without further compensation, worldwide and in perpetuity, in any and all forms of media now known or hereafter devised, including but not limited to the Internet.

Assignment of Copyright

By entering the Contest, parents or adult guardians of the entrant assigns to Sponsor all rights, title and interest (and waive their moral rights) in and to their respective entries, and grants Sponsor the non-exclusive irrevocable right to produce, publish, reproduce, edit, modify, adapt, translate, create derivative works from, copy, and otherwise use the entry, in whole or in part, to promote this Contest or for any other purposes, without notice or compensation. Entrants may be required to sign a document to this effect.

Right to Cancel/Modify Contest

The Sponsor reserves the right to cancel or modify this Contest at any time without notice if, in its sole discretion, it determines that this Contest is not capable of running as originally planned for any reason, or if fraud or any other occurrence compromises the fairness or integrity of the Contest.

General Release and Indemnity

By entering, the entrants, their parents or adult guardians agree to release, discharge, indemnify and hold harmless Sponsor and the other Releasees from any claim, loss, expense (including legal fees) or other liability which may be sustained in connection with the Contest including, without limitation, any damages resulting from the acceptance, receipt, ownership or use or misuse of the Prize, or while preparing for, participating in, and/or travelling to any Prize-related activity.

No Warranties

The Sponsor will not be liable to the winner for any guarantee, warranty, condition or representation, express or implied, relating to the Prize. Void in whole or part where prohibited by law.

Unsportsman Like Conduct

Sponsor reserves the right at its sole discretion to disqualify, from this Contest and any future Contest or other promotion conducted by Sponsor, any individual that it finds or believes to be tampering with the entry process or the operation of the Contest or Contest-related websites; to be acting in violation of the Official Rules or in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER PERSON TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.