

**VIKING CANADIAN FUND RRSP\***

**24.2%  
1 YEAR**

Period ending January 31, 1989. Average annual compound rate of return, with dividends reinvested. These rates of return are reduced by fees. Past performance is not necessarily indicative of future performance.

9.4% 11.2% 14.6%  
3 YEARS 5 YEARS 10 YEARS

Financial Centre Open Store Hours  
Eaton's, Second Floor  
Markville Centre  
Markham 479-1922

**LAURENTIAN FINANCIAL SERVICES**

\*Managed by Laurentian Funds Management Inc. and offered by prospectus only.  
**DEADLINE FOR CONTRIBUTIONS: MARCH 1, 1989**



Photo/SJOERD WITTEVEN

**Mall milestone**

Markville Shopping Centre celebrated its seventh anniversary last Friday. Cutting the cake are from left, Doodoo the Clown, Mitchell Scharf of JDS Developments (which owns the mall), Piri Borysowich of Pot Pourri, Centre Manager Eugenia Cork, Giselle Tasbaz of London Jewellers, Angela Galluzzo of Total Image and Gerry Treffer of Sam the Record Man.

**Ontario Commission de  
Automobile l'assurance-  
Insurance automobile  
Board de l'Ontario**

IN THE MATTER OF the Ontario Automobile Insurance Board Act, 1988, S.O. 1988, c.18.  
AND IN THE MATTER OF a reference made by the Lieutenant Governor in Council pursuant to section 28 of the said Act.

**NOTICE OF HEARING**

THE ONTARIO AUTOMOBILE INSURANCE BOARD (the "Board"), at the request of the Lieutenant Governor in Council, will hold a Hearing pursuant to section 28 of the Ontario Automobile Insurance Board Act, 1988, S.O. 1988, c.18.

**Purpose of the Hearing**  
The Lieutenant Governor in Council has ordered the Board to conduct public hearings to examine the threshold no fault system of privately delivered automobile insurance (with two specified thresholds), and the choice no fault system of privately delivered automobile insurance. The Order in Council dated March 2, 1989 (the "Reference"), containing the details of the systems under consideration, is available upon request.

The Lieutenant Governor in Council has specifically ordered the Board to report on the following:

1. An estimation of the average prices that would be charged for automobile insurance policies within the referred systems, based on the mandatory classification system, the determinations of fact and rates established by the Ontario Automobile Insurance Board under its decision of February 13, 1989;
2. The feasibility of extending the systems to public and commercial vehicles;
3. The cost impact, if any, of the implementation of an alternative dispute resolution involving mediation and, if necessary, binding arbitration; for the settlement of no-fault compensation;
4. The administrative barriers that exist in relation to the systems that could result in significant additional costs either in implementation or in the continuing operation of the systems;
5. Whether there would be greater stability in the average prices charged for automobile insurance policies after implementation of the systems; and
6. An estimation of the level of recovery to injured persons that would be achieved under the systems.

The Board is to commence public hearings and report back to the Lieutenant Governor in Council as soon as is practicable.

**The Hearing**  
THE HEARING will be held under File No. R-89-1 and will commence on Wednesday, April 12, 1989 at 9 o'clock a.m. in the Board's Hearing Room, 2nd Floor, 5 Park Home Avenue, North York.

A PRE-HEARING CONFERENCE will be held on Tuesday, March 21, 1989 at 2:30 p.m. in the Board's Hearing Room to deal with preliminary matters, including, but not limited to the following:

- written evidence to be pre-filed
- the interrogatory process
- the hearing process
- issues

The Board has engaged a consultant to assist the Board. The consultant will price the two systems of privately delivered automobile insurance as set out in the Reference. This evidence will be pre-filed on or before Monday, April 3, 1989.

A SECOND PRE-HEARING CONFERENCE will be held on Friday, April 7, 1989 at 9:00 a.m. in the Board's Hearing Room to settle the issues and to deal with any other procedural matters.

IF YOU WISH TO PARTICIPATE AS A PARTY IN THE HEARING, you (or your lawyer or agent) must file with the Board a written notice of your intention to participate as a party on or before Tuesday, March 21, 1989. A person who files such a notice intends to participate fully in the hearing.

INSTEAD OF PARTICIPATING AS A PARTY IN THE HEARING, you may comment on any of the issues as a LIMITED INTERVENOR by filing a letter of comment with the Board. A letter of comment should clearly state your views, set out the grounds and the factual basis for your position, and indicate whether you intend to make an oral presentation to the Board. Letters of comment must be filed at the Board's office on or before Thursday, April 20, 1989.

ALL DOCUMENTS FILED IN THIS PROCEEDING are available for viewing at the Board's office during office hours Monday to Friday, 8:30 a.m. to 4:45 p.m.

PROCEDURAL ORDERS as to how the matter will proceed may be issued from time to time. Copies of any procedural orders will be sent to all parties.

IF YOU DO NOT BECOME A PARTY TO THE HEARING OR INDICATE THAT YOU WISH TO MAKE AN ORAL PRESENTATION TO THE BOARD, THE BOARD MAY PROCEED IN YOUR ABSENCE AND YOU WILL NOT BE ENTITLED TO ANY FURTHER NOTICE OF THESE PROCEEDINGS.

DATED AT NORTH YORK this 9th day of March, 1989.

**ONTARIO AUTOMOBILE  
INSURANCE BOARD**  
4th Floor, 5 Park Home Avenue  
North York, Ontario  
M2N 6L4  
Phone No. (416) 222-2886  
Fax No. (416) 730-7761  
Toll Free: 1-(800)-668-0128  
(English)  
1-(800)-668-0249  
(French)  
Attn: Sophia Coroyannakis  
Board Secretary  
Ces avis est disponible en  
version française



**Statistics don't reveal the full story on teen suicides**

Brenda, a sensitive teenager, for some time suffered the name-calling and abuse of her classmates. One wintry day, she overdosed in her parents' home.

Doug faced the unknown fears of moving to Hawaii. It meant making new friends, leaving old ones behind and entering a new school. The evening before he was to depart with his family, he shot himself.

Are these increasingly common events signs that teen suicide is on the rise?

The 1988 StatsCan figures show that suicides constitute approximately 15 per cent of all fatalities in the 10-to-19 year age group, an apparent increase over 1965 figures.

Yet indications are that these figures are misleading. First, more young people are reaching adolescence than there were in the mid-1960s, thereby producing different percentage figures.

Second, suicide is being reported more often than in the past. Third, methods of detecting suicidal intent have improved significantly.

While this can be construed as encouraging news, any parent will feel that one suicide among our teens is too many.

What causes teenagers to attempt suicide and how can the community prevent it?

"Stress is an underlying factor," says Dr. Glenn DiPasquale, chief psychologist with the York

Region Board of Education. "The worst time for a family to move is while the child is in his or her teen years. They lose the identity with friends. Youngsters without strong social support groups are vulnerable to a great deal of stress," says DiPasquale.

DiPasquale explains that academic stress for a child changing from elementary school to high school requires a great degree of independence. Teens who have less mature organizational skills will suffer added stress.

"Peer pressure and depression play significant roles in suicides," he says. "Some peer groups can lower a person's self esteem. If that person doesn't feel like part of that group, it can trigger depression and low self-worth."

He adds that teens can't see their way to changing to another peer group. "Teens live for today. It's pointless to tell them the problems they're experiencing won't be there tomorrow. It's tough to redirect them."

Other high risk situations involve loss of a friend or family member through death, divorce or moving away. Changes in the family's finances can be especially significant to teenagers.

Physical appearance and clothing are important to them, so it's a big loss when they can't afford to buy fashionable items.

Loss of a boyfriend or girlfriend can cause a teenager to lose face with her or his peers. Being one of a partner is in keeping with the group status and sense of belonging.

"In the depressed state, individuals focus on the negative," says DiPasquale. "They feel powerless even if they aren't. This sense of loss of control can be internalized or externalized. If they do well, they attribute it to some outside cause, such as good luck. If something bad happens to them, they are convinced it's because of something they did wrong."

DiPasquale points out that teenagers who are depressed or suicidal will send subtle messages that should be heeded. Look for personality and attitude changes:

- a youngster who has good grades, suddenly has a drop in marks and is not motivated to improve them;
- grooming suddenly deteriorates;
- casual comments are made about attempting suicide;
- watch for glorification of the recently deceased. If the teenager and others put that person on a pedestal, it could be tempting for the person who is isolated and lonely to consider suicide, thinking that "If I die, maybe they'd talk about me that way";

take note of a teen's response to hospitalization, especially if the physical illness is one that prevents the teenager from meeting his or her previous level of effectiveness, or any other illness that affects the self-concept.

"It's important to get to them when they drop the hints," says DiPasquale. "In York Region, it's common for kids to go home to an empty house. It's also common for them to attempt suicide in the afternoon at home, where they are likely to be found."

DiPasquale admits that there are few services in York Region to respond to suicide intervention and prevention. In an effort to rectify this situation, the Canadian Mental Health Association, York Region Branch, is planning a forum on suicide and suicide prevention in conjunction with the York Region Public Health Department, York Region Public School Board, York Region Separate School Board, and the York Region Police Department.

Dr. Saul Levine is special guest speaker at this forum to be held on Tuesday, May 2. He will be followed by discussions with a panel of professionals.

For details about the forum, call the Canadian Mental Health Association, York Region Branch, at 898-7466 or 1-800-263-2018, or the York Region Public Health Dept. at 895-4511, 881-4240, or 476-4446.

**Genetics can cause sibling differences**

Dr. Ed Meade is a registered psychologist and director of the Markham/Stouffville Family Life Centre. In this column he answers questions from readers who remain anonymous.

Q: I have seen many examples where the two children in a family, both living in a stable and loving

environment with the same parents, turn out to be opposites in all respects. One is a model child, good student and kind person. The other a constant headache to the parents. While my children are still young, how can I prevent this happening in my immediate family?



**A FRIEND IN MEADE**

**Dr. Ed Meade**

A. Families can produce very different individuals and they can also produce similarities which are striking. Your question focuses on the observable differences which can be produced within a family. There are several dynamics which can be looked at to shed some light on the differences that emerge amongst siblings in the same family.

Theorist Murray Bowen points out the intergenerational characteristics that can be passed

ed down within a family. For instance, oldest daughter Suzie can develop striking similarities to mother's father.

The relationship dynamics of the mother, or father, with their own parents and siblings can sometimes be mirrored in the developing relationships of their child to themselves.

We also know that alliances can be made between a child and parent which may shut out the other parent. When this occurs a sibling who comes into the world later finds little access to the alliance of the older sibling and parent and hence allies with the remaining parent.

This can serve to heighten the individual characteristics of the two siblings, one vying to please mom, the other vying to please dad.

It is also possible that one child may act poorly to gain a parent's attention. In this instance, the good child may become better

and the other child acts worse — and the trend continues in this manner.

The sibling rivalry is based on differentiation and hence the effect you have noticed.

It helps to reduce the triangulations of an alliance. It is the strength of the alliance I am referring to and the exclusivity. It is the openness to recognition that prevents the exaggerated difference. We don't have to be completely enamored with all of our children, but we do have an obligation to be open to them and to give them a fair shake when it comes to parenting.

There are also genetic influences which can explain individual characteristics. The body can produce different levels of hormones. Chromosome make-up differs from each individual. One child may have a greater attention ability, for example, and another far less ability to pay attention due to their genetic make-up.

Influences both environmental and genetically differ with each child within a family.

Dr. Meade welcomes your questions. If your response is published, name and identity, if included will be withheld. Questions may be directed to the Markham/Stouffville Family Life Centre, 5871 Hwy 7 E. Markham, Ont.

**754-7784  
391-4929**

**BABIES'  
BOTTOMS  
DIAPER  
SERVICE**

- 100% pure cotton diapers
- clean • fresh • soft
- comfortable yet absorbant
- economical
- convenient
- weekly pick-up and delivery

**GREAT GIFT IDEA**

**TAXAMATIC**  
COMPUTERIZED INCOME TAX RETURN SERVICE

**RECEIVE:**

- Fast
- Easy
- Efficient
- Professional
- Computerized

Income Tax Returns  
Pick Up & Delivery Available

Call 295-7426  
285 Midway Ave. Ste. 207  
Scarborough, Ontario  
M1S 3V1  
Ask for Taxamatic