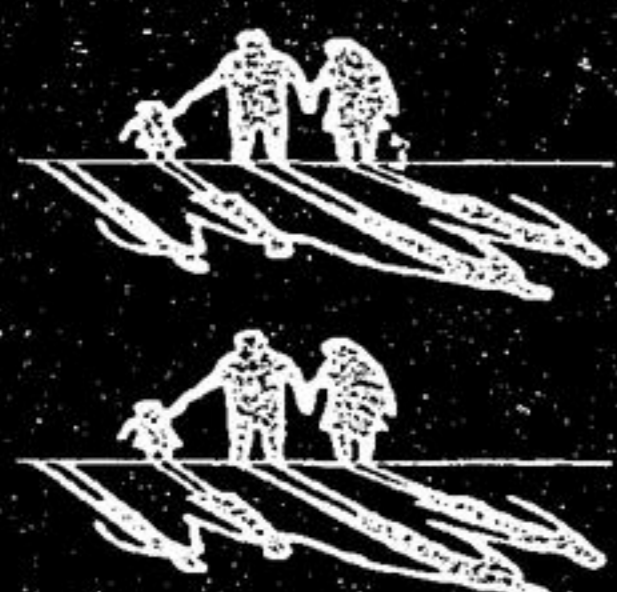


Bereaved Families of Ontario York Region

An association of families who have lost a child through death.

Founded in 1978, under the auspices of the Hospital for Sick Children, Bereaved Families is a self-help organization staffed by bereaved persons. Specialists in the area of grief and bereavement from the professional community serve as a resource both in the development of on-going programmes and in the supervision and training of self-help group leaders.

This co-operation between lay and professionals has enabled Bereaved Families to better respond to the needs of the bereaved and has helped guarantee that the best support is provided



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2-1/2-YEAR-OLD'S ABSENCE UNDETECTED BY SCHOOL

Parents meet 'angel' who rescued tot

BY JACLYN WILKINSON
Special to The Tribune

Miranda de Clerville found out last month sometimes strangers can be your friends.

And for her parents, the stranger is an angel who may have saved their little girl's life.

On Jan. 17, Dana Burton found the 2-1/2-year-old Miranda wandering on a Newmarket street in sub-zero weather without a coat or boots.

After taking a wrong turn on her way back from the washroom, the toddler had walked out undetected from The Children's Montessori House, where she was attending her first day of classes.

"There are tears coming out of my eyes right now, I'm so upset," said Jody de Clerville yesterday, after he and his wife, Liliane St. Jean, spoke with Burton for the first time since the incident.

De Clerville said learning about what happened to their baby girl that cold winter day broke their hearts.

"I was driving along Church and I saw a little thing walking along," Burton recalled. "I could tell that there was a little girl on the street with no coat. So I threw my van in reverse and turned around. In this day and age, you never know if you should do anything or not."



Jody de Clerville and Liliane St. Jean were finally able to thank Dana Burton (left) yesterday for saving their daughter, Miranda, who wandered from her school unnoticed.

She realized, however, that a child wandering on her own is "every mother's worst nightmare" and decided to take action.

She jumped out of her van and scooped up the toddler. Miranda put up a struggle, likely because she knew she wasn't supposed to go anywhere with strangers. Burton calmed down the little girl and wrapped her coat around the shivering child. The windchill that day reached -41C.

The child was upset and had a bleeding nose. She was shivering and was clearly fatigued.

Another Good Samaritan went to the nearby school and asked if any children were missing. She told Burton the teacher had to do a head count to confirm Miranda was gone.

Burton returned Miranda to the school, where she said a teacher climbed into the van and scolded the girl by saying, "Well, Miranda, you're not supposed to leave when you go to the bathroom." Her mother was shocked to hear this.

St. Jean said she and her husband desperately wanted to thank the woman who saved their daughter.

Principal Julie Rollason said the school inadvertently forgot to give Burton's name to the parents.

Miranda's father said the incident has left the little girl with minor frostbite and "shell shocked". She has not returned to the school. Her parents have filed letters of complaint with the school's governing body and have contacted a lawyer.

E-FILE

LYNN BROUGHTON

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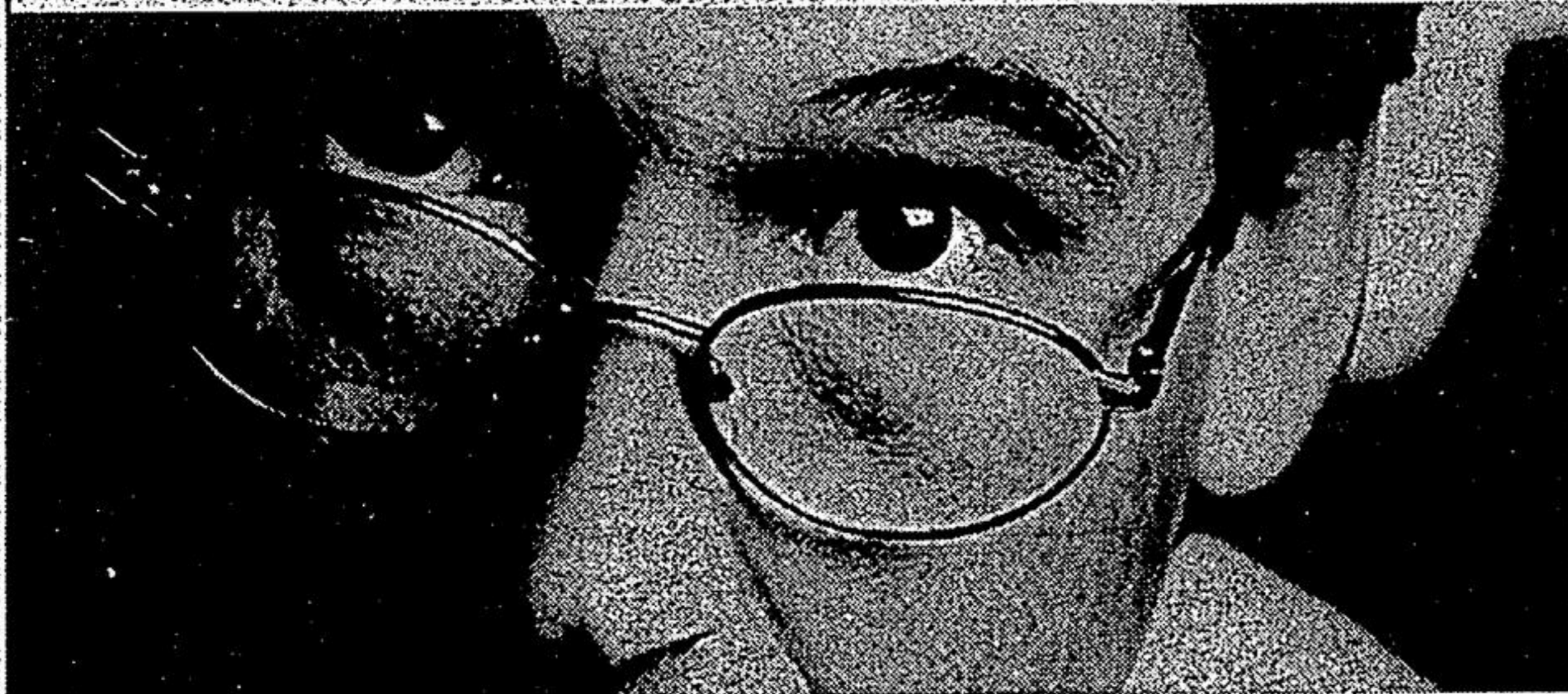
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- Advertisement -

A Trip Around the World is a Smart Financial Decision

If you are considering foreign investments as part of your RRSP options, you're not alone. Increasingly, today, mutual fund investors are tapping into 98 per cent of the world markets that are outside of Canada.

"Investing outside of Canada positions you to take advantage of a wider range of potential investment returns. Also, if your investments are spread out, you're better protected against a downturn in any one market," advises Debbie Ammeter, vice-president of Advanced Financial Planning Support at Investors Group.

Current rules allow you to invest up to 20 per cent of the book value of your RRSP in "foreign property." However, there are new products - RRSP-eligible global funds that may be referred to as "clone" funds - which enable you to incorporate more foreign content without breaking the rule.

But how much foreign content is right for you? "Your financial objectives, investment time horizon and risk tolerance are the key factors in determining your appropriate foreign content level," says Ammeter.

She suggests that you consult a financial advisor to help review your personal situation and objectively analyze the right foreign content options for your individual situation. Some of

the key questions they will discuss with you are:

What is your risk tolerance?

The Asian market, compared to the U.S. and European markets, is generally more volatile. So it is a riskier investment. Ask yourself if you're comfortable with investments that fluctuate in value. Can you tolerate a higher degree of uncertainty in the pursuit of growth? Or are you willing to give up some potential gains in order to sleep at night?

Long-term or short-term investment plan?

Typically, younger investors have more time and potential to accumulate wealth and to absorb fluctuations. As a person approaches retirement, they should protect more of their capital by shifting toward less volatile investments.

Finding the right balance is an essential part of any investment strategy, whether it's in foreign or Canadian investments. Your investment plan will be as individual as your fingerprints because it has to fit your objectives, investment time horizon and risk tolerance. A financial advisor can help you determine whether your RRSP has the right asset mix and exposure to risk that fits with your own.

Courtesy of Tim Whelan
Investors Group