

## "Britain's Children Are Unhappiest in the Western World"

One of the main reasons cited by Brits immigrating to Canada is a better quality of life for our children. According to a Unicef study of 21 industrialised countries, we made the right decision.

Not only do British Children drink the most, smoke more and have more sex than their peers, they rate their health as the poorest, dislike school more and are among the least satisfied with life. Their relative poverty, the lack of time spent eating meals with their parents and mistrust of classmates mean that Britain languishes at the bottom of the wellbeing league table. As a result, says Jonathan Bradshaw, one of the authors of Report Card 7: an Overview of Child Wellbeing in Rich Countries, Britain is a "picture of neglect".

The report, which is the first of its kind by the international children's organisation, was designed to show how countries compare internationally, rather than to explain the differences. But Professor Bradshaw, a leading authority on child poverty, believes that it is also in part a reflection of past failings.

"Between 1979 and 1999, children were relatively neglected in Britain, child poverty rates rose rapidly, those living in workless households soared and the numbers not in education or training also rose," he said. "Since then, there's been a big increase in spending on health and childcare, which is making a difference, but we have to reverse two decades of neglect."

Among the most worrying findings, he said, was British children's own perception that they were among the worst-off. Asked to rate their health, almost a quarter of teenagers said that it was fair or poor, the worst in the countries belonging to the Organisation for Economic Cooperation and Development. In addition, those aged 11 to 15 fell into the bottom six countries for enjoying school life and feeling satisfied with their lot.

The reason for this, according to Professor Bradshaw, lies in inequality. "The more unequal a society, the relatively deprived people will feel, and child poverty is still double the rate it was in 1979," he said.

Forty indicators of child wellbeing – including relative poverty, child safety, educational achievement, relationships with parents and drug misuse – are brought together in the Unicef study's overview to present a picture of the lives of children. Northern European countries dominate the top half of the table, with child wellbeing at its highest in the Netherlands, Sweden, Denmark and Finland. Britain and the US find themselves in the bottom of most rankings.

The report shows that there is no strong relationship between per capita GDP and child wellbeing. The Czech Republic, for example, achieves a higher overall rank for child wellbeing than several more wealthy European countries.

### Timeline: Canada A chronology of key events:

**2003  
December -**  
Former finance minister Paul Martin is sworn in as prime minister. Jean Chretien retires after 10 years in office.

**2004 February**  
- Scandal erupts over misuse of government money intended for advertising and sponsorship. Prime minister orders inquiry.

**2004 June -**  
Prime Minister Paul Martin is returned to power in general elections, but his Liberal party is stripped of its majority.

**2005 May -**  
Government wins a confidence motion in parliament by just one vote. The opposition had been determined to defeat the government over the financial scandal.

Professor Bradshaw said that Britain could learn lessons, particularly in lowering teenage pregnancy rates. He cited the Netherlands, where sex education in schools is more open.

Children's charities described the report as a wake-up call. Professor Sir Albert Aynsley-Green, the Children's Commissioner for England, said he hoped that it would prompt Britain to look at the underlying causes of a failure to nurture happy, healthy children.

In 2004-05, the Government missed its target to reduce child poverty by a quarter from its 1998-99 levels. The aim is to halve child poverty figures by 2010 and abolish it by 2020.

A spokeswoman for the Department for Education and Skills said: "There are now 700,000 fewer children living in relative poverty than in 1998-99, and we have halved the number of children living in absolute poverty."

Source: <http://www.timesonline.co.uk>

---

## ***Tornadoes batter England***

A series of mini-tornados carved a path through the centre of England on 24 September, forcing residents to flee and damaging buildings in Farnborough, Nuneaton, Northampton, Luton and Nottingham.

One motorist saw a car lifted up and thrown across the road at Eye in Cambridgeshire, local police said. Elsewhere trees were uprooted, caravans up-ended and cars damaged by roof tiles sent flying by the storms, though no injuries were reported.

A spokeswoman for Cambridgeshire police said that the car concerned and a van had been seriously damaged in the incident on the A47. Though the witness's report had not been verified, she explained, "he said it was an amazing sight."

A falling branch ripped part of the roof from a school bus in Northamptonshire – fortunately before it had picked up any children. Police said the area's officers were dealing with 15 reports of roads blocked by trees or branches, and were also working to remove branches from the roofs of two houses.

Roofs were ripped from ten houses in Farnborough, while trees were uprooted. One local resident, Terry Parrot, 50, said the tornado had cut straight through a row of garages, lifting the roofs off and damaging the cars inside.

Parrott, 50, said he was first alerted to the approaching tornado when his dogs began howling at the winds buffeting his house.

"They must have seen something coming. They knew something was up," he said.

"I looked out of my bedroom window and could see this huge whirling thing come through between the two houses and it lifted the garage roofs up. It just picked everything up, even stuff that was nailed down. It was incredible, and then after 90 seconds it was all gone, it was all over."

However he dismissed rumours that a dog had been seen flying through the air during the tornado.

He said: "There was a small cocker spaniel that was missing from a garden but about 40 minutes later it was found walking around in a bedraggled state, but I don't think it went flying around."



"It was like something out of The Wizard of Oz," fellow resident Hayley Stroud, 27, said, describing how a "twister" had destroyed her chimney stack.

Interestingly, England has the highest number of reported tornados per unit area in the world, leaving tornado hotspots such as Oklahoma – to which it is roughly equivalent in size - trailing in its wake.

Paul Knightley, a director at Torro, stressed however that Britain's tornados were significantly less violent than those in other parts of the world. The "quirky" statistic might also result from the country's dense population, meaning tornados were more likely to be witnessed, he suggested.

An average of 33 tornados are reported annually in the UK, though it is believed many go unreported. The figure can fluctuate dramatically from year to year – in November 1981, as many as 105 tornados hit Britain in under six hours.

Source: <http://www.timesonline.co.uk>

---

## **Northern Rock**

### **2007 Credit Crisis**

For those of our readers involved with Northern Rock below is a commentary on current events that have caused a run on the bank.



Northern Rock is a British bank based at Regent Centre near Newcastle Upon Tyne in northern England. Formerly the Northern Rock Building Society, the bank was formed in 1997 when the society floated on the London Stock Exchange, distributing shares to its members who held savings accounts and mortgages with them. Northern Rock joined the stock exchange as a minor bank and was expected to be taken over by one of its larger rivals, but it has remained independent. In 2000, Northern Rock gained promotion to the FTSE 100 Index.

However, In 2007, the Bank sought and received a liquidity support facility from the Bank of England following problems in the credit markets caused by the subprime mortgage financial crisis. On 13 September 2007, Northern Rock asked the Bank of England, as lender of last resort in the United Kingdom, for an emergency funds facility due to problems in raising funds in the money market to replace maturing money market borrowings. The problems arose from difficulties banks faced over the summer 2007 in raising funds in the money markets, caused by the subprime crisis in the United States.

---

Subprime lending is a general term that refers to the practice of making loans to borrowers who do not qualify for market interest rates. They do not qualify because of problems with their credit history or the ability to prove that they have enough income to support the monthly payment on the loan for which they are applying.

---

The bank's assets were always sufficient to cover its liabilities, but it had a liquidity problem because a large part of its assets are held in mortgages, and are not accessible quickly. Bank of England figures suggest that Northern Rock borrowed £3bn from the Bank of England in the first few days of this crisis. Previously Northern Rock had increased the interest rates on its own subprime loans. With shares in Northern Rock plummeting by nearly a third, the British Government moved to reassure investors with the bank, with

account holders urged not to worry about the bank going bust. The Treasury select committee chairman John McFall MP said: "I don't think customers of Northern Rock should be worried about their current accounts or mortgages."

Northern Rock is not the only British bank to have called on the Bank of England for funds since the sub-prime crisis began but is the only one to have had emergency financial support from the Tripartite Authority (The Bank of England, the FSA and HM Treasury). However, the bank is more vulnerable to a credit crunch as its business model depends on funding from the wholesale credit markets, 75% of its funds coming from this source. In his address to the Treasury Select Committee, Bank of England governor Mervyn King had stated emergency funds would be made available to any British bank that needed it, but at a penalty rate, to ensure that lenders who had made bad lending decisions would suffer disadvantages to lenders who had made sensible lending decisions.

On 14 September, the first day branches opened following the news, many customers queued outside branches to withdraw their savings (a run on the bank). It was estimated that £1 billion was withdrawn by customers that day, about 5% of the total bank deposits held by the Northern Rock. In one incident, police were called to the branch in Cheltenham, Gloucestershire when two joint account holders barricaded the bank manager in her office after she refused to let them withdraw £1 million from their account. Their money was held in an internet only account, which they were unable to obtain after the Northern Rock website became inaccessible due to the volume of customers trying to log on.

On 17 September, as worried savers continued to flock to some Northern Rock bank branches to withdraw their savings, it was reported that an estimated £2 billion had been withdrawn since the bank applied to the Bank of England for emergency funds. By early afternoon in London Northern Rock's shares, which had lost 32% on the previous Friday, fell a further 40% from 438 pence to 263 pence. Later that day, the Chancellor of the Exchequer, Alistair Darling, announced that the British Government and the Bank of England would guarantee all deposits held at the Northern Rock. Northern Rock shares rose by 16% after this was announced.

Source: [http://en.wikipedia.org/wiki/Northern\\_Rock](http://en.wikipedia.org/wiki/Northern_Rock)

---

## Health - GlucoAid

**"The simple and compact way of controlling your intake"**



**Have you been told that your blood sugar is high or have you been diagnosed with diabetes?** The GlucoAid wheel is the exciting new way to help you control your sugar level and avoid, postpone or reduce your medication.

The GlucoAid system is aimed at helping people monitor their carbs and calories intake by simply turning a wheel. Although there are **over 270 items of information** in the system it is simplicity itself; easy to learn and easy to use.

Loosing weight and controlling carbs intake can help people to avoid developing diabetes. Using the GlucoAid wheel, diabetic people could use less medication (or avoid medication) and have a better control over their health. In fact, diabetic people controlling their carbs intake greatly increase their chances of avoiding associated health problems (heart and vascular disease, kidney, visual and neurological complications). GlucoAid wheel eases carbs counting for insulin users and should help them to better achieve their glycaemia target. Glucoaid is endorsed by the Treehouse Child Care Centre, Hudson. You can buy the GlucoAid online at [www.britclub.ca](http://www.britclub.ca).

## Finance

### Credit History:

The February 2007 issue of the BritClub Gazette explained the importance of a credit history in Canada (<http://www.britclub.ca/gazette/Gazette4.pdf>). If you want to check your credit score you can do so online through Equifax Consumer Services Canada (<https://www.econsumer.equifax.ca>). For a small fee you can see your score online and, for a bit extra, you can also see your credit report.

It is important to build a "personal" credit score and, whilst chatting to a representative of Equifax recently, I became aware of a pitfall in the reporting system. If you apply for a credit card and ask for a second card for your spouse or partner to use, **only the main applicant gets a credit score**. Therefore, make sure you apply for a credit card in your own name and check with your bank/credit card company that they report to Equifax. If not, even though you may have used your credit card on a regular basis for some years, you may find yourself turned down when applying for credit.

### Manulife One:

Most Canadians manage their finances by depositing their income and other short-term assets into chequing and savings accounts and borrowing when they need to, through mortgages, lines of credit, personal loans and credit cards. Unfortunately, this means they usually receive little interest on the money they deposit while paying high interest on the money they borrow.

#### Simple - Sensible - Savings

What if you could combine your deposits and your borrowings into one account? After all, by using your savings and income to reduce your debts, you could save much more in interest costs than you'd likely ever make in interest earnings. Find out how. <http://www.manulife.ca>



The great thing about the Manulife One account is that you can combine your credit card use with the account. The idea behind the account is to keep any spare cash in it for as long as possible thus keeping the interest paid on the account as low as possible. So pay for your monthly expenses with a credit card and then pay the card off with the Manulife line of credit as close to the due date as possible. Think about it. Instead of paying high interest for carrying a balance on your credit card, the card is now helping you pay less interest on your Manulife One line of credit account. If this is done sensibly then you could save a considerable amount of interest and pay down your debt much quicker.

Incidentally, there is a great little calculator on the Manulife web site that lets you put in all your current assets and liabilities, as well as monthly expenses and salary. It will then calculate the interest and time savings you can achieve with a Manulife One account. It is well worth checking out! Use this link <http://www.manulife.ca/canada/mBank.nsf/Public/mone> and click "Quick Calculator" on the left navigation bar.

### *These money saving tips are bought to you courtesy of:*



**Would a little extra cash in your pocket make your life easier? Would a lot of extra cash in your pocket make life easier still?**

At MDMM we have the expertise and experience to find that extra cash for you!

With over 20 years experience in the financial industry in Montreal, if we don't know the answer we know the people that do. Contact us at [www.mdmm.ca](http://www.mdmm.ca) today.



**GIF Select  
IncomePlus™**

## What's new, and turning retirement thinking on its head?

GIF Select featuring IncomePlus from Manulife Investments – the first investment solution of its kind in Canada! IncomePlus can provide you with:

- Predictable income guaranteed not to decrease no matter how investments perform\*
- Sustainable income to last at least until the principal is completely repaid\*
- Potentially increasing income with bonuses and the opportunity to lock in market gains

\*Or until the contract reaches maturity or upon the death of the last surviving annuitant. Provided withdrawal thresholds are not exceeded.

**ASK ME ABOUT INCOMEPLUS FROM MANULIFE INVESTMENTS.**

For more information, please contact

Marc Dacosta  
www.mdmm.ca

1405, Bishop suite 210  
Montreal, QC, H3G 2E4  
514 288 2291  
514 992 8617  
Fax: 514 635 6098  
email:  
dacostamarc@yahoo.ca

The Manufacturers Life Insurance Company is the sole issuer and guarantor of the Manulife GIF Select Contract. GIF Select, Manulife and the block design are registered service marks and trademarks of The Manufacturers Life Insurance Company and are used by it and its affiliates including Manulife Financial Corporation.

Paid for in part by Manulife Investments.

**Manulife Investments**  
With you every step of the way®

**For more information look out for the radio, TV and newspaper ads or visit the Manulife web site:  
<http://www.manulife.com>**

---

# The BritClub Gazette

---

Issue No. 12

www.britclub.ca

Tuesday, October 9, 2007

---

## *The Very Best of British Comedy*

Here are some memorable sketches from the likes of Morcombe and Wise, The Two Ronnies, Fawlty Towers and more. YouTube showcases the best of British comedy from the seventies and early eighties that is just simply not around anymore. Comedy that we all knew and loved and still miss very much; I couldn't stop laughing when I was checking them out. Remember the Morcombe and Wise Christmas Show from 1977; it massed over 28,835,000 million viewers on the BBC ratings that year. The biggest for a comedy duo ever, and will probably never be beaten! To enjoy these timeless classic either cut and paste the link into your Browser address bar or type the link in directly:

Show	Link
Morcombe and Wise (Bring me Sunshine)	.youtube.com/watch?v=cfuzybmpknw
Morcombe and Wise (The Andre Previn Sketch)	.youtube.com/watch?v=T19IIFbZ8KU
Morcombe and Wise (Featuring Glenda Jackson)	.youtube.com/watch?v=9cANXj1sYHc
Morcombe and Wise ( with Cliff Richards)	.youtube.com/watch?v=-0YlqmyuPTg
The Two Ronnies (Four Candles)	.youtube.com/watch?v=OCbvCRKl_4U
The Two Ronnies (A Round of Drinks)	.youtube.com/watch?v=vcrs5Z7S-oM
The Office (David Brent Dance)	.youtube.com/watch?v=AKpybGyozE
Fawlty Towers Compilation	.youtube.com/watch?v=EOUGPW_M8vg
Harry Enfield (loads-a-money)	.youtube.com/watch?v=gXuRvthgn4U

If you know of anymore links to British shows please send them in [www.britclub.ca](http://www.britclub.ca)

---

## *Sport*

**England v France in the Rugby World Cup semi-final!** Who could have predicted the outcome of the quarter finals? Both England and France were the underdogs as they faced Australia and New Zealand respectively, on 6 October 2007. However, England beat Australia 10-12 in a repeat of the 2003 final and, later the same day in Cardiff, France over came enormous odds to eliminate the favourites New Zealand 18-20. It will be a tall order for England on 13 October as they must beat France to reach the final. France will be on home turf but, as England proved when they beat the Wallabies in Australia in 2003 to life the trophy, anything is possible. Whatever happens this has given an great boost to northern hemisphere Rugby. C'mon England!



**Tim Henman** announced at a press conference on August 23, 2007 that he would retire from Tennis after the Davis Cup match against Croatia in September 2007. Henman defeated his nemesis Dmitry Tursunov in the 1st round of the US Open 6-4, 3-6, 6-3, 6-4 in what many assumed would be his final grand slam match. He did in fact compete in his final grand slam match on August 31, 2007 and was defeated by Jo-Wilfried Tsonga 7-6 (7-2), 2-6, 7-5, 6-4 in the second round.

Henman played his final match in the Davis Cup tie against Croatia on September 22, 2007. The doubles match with Jamie Murray was played on Court 1 at Wimbledon which they won 4-6 6-4 7-6 7-5. Tim fittingly hitting the winner. The match put Great Britain in an unassailable 3-0 lead and back in the World Group, with the doubles win being added to singles wins the previous day from Henman and Andy Murray. After the match Henman told Sue Barker in an interview on BBC Television and in front of the Court 1 crowd, "It's occasions like this and fans like this that I will miss so much".

Meanwhile, Henman has committed to playing a Charity Exhibition at London's Royal Albert Hall during the Seniors Tennis Event The Blackrock Masters. Henman's opponent is yet to be decided, but is scheduled to take place in the evening session on December 4th.

## Other News & Events

### **Madeleine seen in Morocco**

A British man has told police he is certain that a little girl he saw in the lobby of the Ibis hotel in Marrakesh was McCann, who vanished days earlier from the family's hotel apartment in the Algarve on May 3, The Sunday Express said.

He contacted police after he flew home to Britain and saw news reports of her abduction, it said.

The Moroccan secret police took his report seriously because witness Marie Pollard, a Norwegian woman who returned to Spain, reported seeing her a few hundred yards away at the Afriquia petrol station, the newspaper said. Pollard, according to the newspaper, said the girl, who was with a man, looked sad and said to him in good English: "Can I see mummy soon?"

It said both witnesses were guests at the hotel but there is no connection between Pollard and the man who was described only as from Yorkshire.

The sightings prompted a massive police operation in Morocco that is continuing on a smaller scale. It said Pollard's report had been made public, but not the man's.

The four-year-old girl's parents Gerry and Kate McCann were shown a video of one of the interviews by the Moroccans, the paper said. "She seems very credible," Gerry was quoted as saying.

<http://www.iol.co.za>

### **A fifth of crimes committed by immigrants**

Foreign nationals are now responsible for more than one in five crimes committed in London, police figures have revealed. Around a third of all sex offences and a half of all

frauds in the capital are carried out by the non-British citizens.

The biggest offenders are Poles, who have flooded into Britain in record numbers since the expansion of the EU.

They were responsible for 2,310 crimes in the first six months of this year - including 583 violent attacks and 32 sex offences.

Romanians, who joined the EU in January this year, are fifth on the list with more than 1,000 offences — an eightfold rise on the same period in 2006, according to Metropolitan Police figures for solved crimes.

It follows a warning from Julie Spence, the Chief Constable of Cambridgeshire, that the influx of migrants from Eastern European with 'different standards' to British citizens was placing a huge strain on resources.

Derek Benson, the Assistant Chief Constable of Essex, said his force had to spend more on translators because increasing numbers of Eastern Europeans were coming into contact with the police.

The crime figures for London, released under the Freedom of Information Act, revealed Jamaicans committed the second largest number of crimes (1,750), followed by the Irish (1,390) and Somalia (1,105).

A Home Office spokesman said: 'The vast majority of people who come to the UK willingly abide by this country's laws. However, we will not accommodate those that abuse our hospitality by becoming involved in crime.'

"We have also made it perfectly clear that we will seek to deport Foreign Nationals who have committed a serious crime in the UK."

<http://www.dailymail.co.uk>

### **Immigrant unemployment most acute in Quebec**

Newcomers are facing severe challenges finding work in Quebec, while they tend to gain employment much more easily in Manitoba and Alberta, a national study showed.

Immigrants throughout Canada struggle for work in the first decade after they arrive, especially in the first five years.

But nowhere is the problem more acute than in Quebec, where they experience "substantially" higher unemployment rates than Canadian-born people - regardless of how long they've been in the country, Statistics Canada said.

[www.theglobeandmail.com](http://www.theglobeandmail.com)

### **Intolerance costly, says Charest**

An attitude of intolerance has an economic cost for all Quebecers, Premier Jean Charest warned in a recent speech to Liberal activists amid rancorous debate in Quebec over acceptance of other cultures.

Charest accused his opposition in the Action démocratique du Québec and the Parti Québécois of encouraging intolerance and "exploiting the mistrust of Quebecers."

"If you read between the lines of what the PQ and ADQ are saying, everything is the fault of the federal government, the fault of the English, the fault of the foreigner, the fault of globalization," Charest said.

"What our adversaries have in common is they consider Quebecers to be victims. We'll leave the 'us' and 'them' to our opponents."

Charest outlined a plan to encourage more foreign workers to come to Quebec and another to forge closer economic ties to Europe.

<http://www.thestar.com>

## ***And Finally!***

### ***Press Release***

*International Rugby Board (IRB) Rugby World Cup 2007*

Following complaints to the IRB about the All Blacks being allowed to motivate themselves by performing the 'Haka' before their games, other nations were asked to suggest pre-match rituals of their own. The IRB Rugby World Cup 2007 Organizing Committee has now agreed to the following pre-match displays:

1. The England team will chat about the weather, wave hankies in the air and attach bells to their ankles before moaning about how they invented the game and gave it to the world, but no one appreciates them.
2. The Scotland team will chant "You lookin' at me Jimmy?" before each of them smash a bottle of beer over their opponents' heads.
3. The Ireland team will split into two, with the Southern half performing a Riverdance, while the Northerners march the Traditional route from their dressing room to the pitch, via their opponents' dressing room.
4. Unfortunately the Committee was unable to accept the Welsh proposal to form a choir and sing Tom Jones' "It's Not Unusual".
5. Argentina will unexpectedly invade a small part of opposition territory, claim it as their own "Las In-Goals-Areas" and have to be forcibly removed by the match stewards.
6. Two members of the South African team will claim to be more important than the other 13 whom they will imprison between the posts. These two will then go about selecting the best parts of the pitch to settle on and claim that they have been there for centuries.
7. The Americans will not attend until almost full time. In future years they will amend the records to show that they were in fact the most important team in the tournament and Hollywood will make a blockbuster film called 'Saving Flanker Ryan'.
8. Five of the Canadian team will sing La Marseillaise and hold the rest of the team to ransom.
9. The Italian team will arrive in Armani gear, sexually harass the female officials and then prepare pasta dishes, which they will flog to the crowd for a fortune.
10. The Japanese will shock fans by demonstrating how to capture a whale for scientific research by harpooning an opposition prop.
11. The French won't have a pre-match display and will simply hide in fear in the dressing room for the whole match.
12. The Australians will have a BBQ on their side of the field and invite the opposition over before the game. The food and alcohol will be in abundance and by the start of the game no-one will remember what they came to the stadium for. After some streaking, the singing of dirty songs and the occasional chunder everyone will go home thoroughly convinced it was a bloody good night.
13. The Moroccan team will quietly pray during the first half and then launch suicide attacks against the opposition after the break. Unfortunately, this strategy works well for the first game only, after which Morocco is forced to withdraw from the Rugby World Cup due to lack of players.
14. Samoa will prepare a huge feast in the middle of the pitch by digging a large hole and filling it with burning embers. They invite the opposition over by saying, "We'd like to have you for dinner". It's only when the opposition get to the pit that they realize there is no meat and that they are the dinner!

---

# The BritClub Gazette

---

Issue No. 12

[www.britclub.ca](http://www.britclub.ca)

Tuesday, October 9, 2007

## Sponsors

[advertise@britclub.ca](mailto:advertise@britclub.ca)

 <b>Manulife Financial</b> <a href="http://www.manulife.com">http://www.manulife.com</a>
 <b>Manulife Bank</b> <a href="http://www.manulife.ca">http://www.manulife.ca</a>

	<b>GlucoAid</b> Where do carbs hide?
---	---

The ideal gift for Diabetics  
For the amazingly low price of \$19.95 (Plus S&H)  
and that's not all, For each GlucoAid sold \$2 is donated to  
charity! Buy now while stocks last - [www.britclub.ca](http://www.britclub.ca)

Becoming wealthy is not a matter of how much you earn, who your parents are, or what you do. Becoming wealthy is simply a matter of managing your money properly. **We will show you how.**

[www.mdm.ca](http://www.mdm.ca)



Supporting and enhancing the education of deserving children who may not otherwise be able to fulfill their true potential. All donations are gratefully received.

<http://www.fjwfoundation.ca/>

---

## Home for Sale



### St Lazare

MLS®: 1351084 ( Single Family )

Beautiful Olympic Deluxe Model home situated in Saddlebrook area. Great location with quick access to highway. Close to elementary and high schools. Truly a great family home in a great area. The spaciousness will surprise you. <http://www.britclub.ca> (Click Britannia's Shield)