

Business

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Financials GIC Plus

11.2%

Historical 5 year compounded annual return.
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1. The amount of the return, if any, on the Financials GIC Plus depends upon the change in the S&P/TSX Banks Index over the term of the GIC. The maximum return is capped at 100% for a five year term and capped at 23% for a three year term. The total percentage change in the index from June 30, 1999 to June 30, 2004 was 69.62%, which is equal to an annualized compounded rate of return of 11.2%. For the period April 13, 1998 to April 13, 2001, the S&P/TSX Banks Index had a percentage change of -5%; consequently, such a GIC purchased and held over that period would have yielded no return. The principal amount of the Financials GIC Plus will be repaid in full at maturity. The minimum principal amount is \$1,000 for non-registered accounts and \$500 for registered accounts. The product is not redeemable prior to maturity. A disclosure statement with complete details of the features of the Financials Plus GIC is available at your local TD Canada Trust branch. The Financials GIC Plus product is not sponsored, endorsed, sold or promoted by Standard & Poor's or the Toronto Stock Exchange, and neither makes any representation, warranty or condition regarding the advisability of investing in this product. "S&P" is a trademark of The McGraw-Hill Companies Inc. TSE is a trademark of the Toronto Stock Exchange. These marks have been licensed for use by The Toronto-Dominion Bank.



Business of the Month

The Halton Hills Chamber of Commerce recently named Halton Hills Fibre Optics (HHFO) as the Business of the Month. On hand for the presentation were (from left) HHFO chairman Bryan Boyce, Chamber president Norm Paget, HHFO manager of business development Cheryl Sawa and HHFO CFO Art Skidmore. Halton Hills Fibre Optics provides high speed telecommunications in Halton Hills and recently expanded its product line to include high speed wireless Internet access.

Photo by Herb Garbutt

Halton conference aims to help employers create a healthy workplace

Halton Region Health Department, in partnership with CMHA-Halton, Choices 4 Health and the Ontario Early Years Program, has organized an important and relevant conference, *Practical Solutions for Your Workplace*.

It will be held on November 18 from 7:45 to 11:30 a.m., at Rattlesnake Point Golf Club on Regional Rd. 25 in Milton.

The conference is aimed at providing practical information and solutions to employers around the issue of creating and maintaining a healthy workplace.

The keynote speakers are Dr. John Yardley and Marla Jackson King, who will speak on "The Key to Success: Investing in Your Human Resources".

Breakout session topics include:

- 1) How organizations can assist their employees with their sandwich generation challenges.
- 2) Healthy Minds = Health Workplaces
- 3) Nurturing Your Assets

For more information or to register, please contact Julie Siriski at the Halton Region Health Department, 690 Dorval Drive, Oakville, 1-866-4HALTON.

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