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Balancing performance and stability in one fund.



TD Monthly Income Fund
 Investor Series

1 year	15.0%
3 year	14.0%
5 year	11.7%
Since Inception ¹	9.8%

Performance data as at October 31, 2004.

TD Monthly Income Fund: Managed for consistent long-term results.

Feel the power of long-term performance balanced with stability. Thanks to our fund managers, the TD Monthly Income Fund² has consistently achieved strong performance. Plus, it offers balance through diversification in equities, fixed income and cash. You get all this with the simplicity of investing in one award-winning fund.

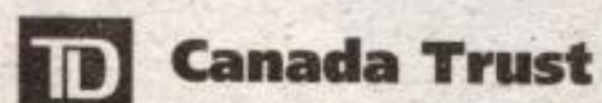
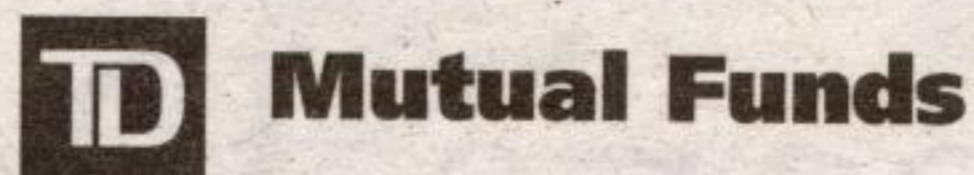
Fallon & Moynes³ named it one of the Top Funds in 2002 and 2003. And it's been one of Gordon Pape's⁴ Top Choices for the past 3 years.

After all, it's part of the TD Mutual Funds^{5†} family. The quality of our funds and fund management has been recognized by Morningstar[®], Canada's leading source for independent mutual fund investment analysis. TD Mutual Funds is consistently ranked as one of the best fund families in Canada based on The Morningstar Rating[™].

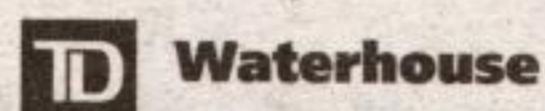
We can help you make an informed investing decision that's right for you. To find out about our wide range of investment options including the TD Monthly Income Fund, simply contact your nearest TD Canada Trust branch today. Or give us a call. And discover how we can help you reach your investment goals.



Call us today at 1-800-577-9599
 or visit www.tdcanadatrust.com



Available through TD Canada Trust branches, TD Waterhouse⁵ and independent dealers.



1. Inception Date is June 29, 1998. 2. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, which contains detailed investment information and obtain a copy from your dealer, before investing. The indicated rates of return are the historical annual compounded total returns as of October 31, 2004 including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unit holder that would have reduced returns. Mutual funds are not guaranteed or insured, their values change frequently and past performance may not be repeated. 3. From *Top Funds* (2002, 2003) by Nick Fallon and Riley Moynes. Copyright © Riley Moynes and Nick Fallon (2001, 2002). Reprinted with permission of Penguin Group (Canada), a division of Pearson Penguin Canada Inc. 4. From *Gordon Pape's Buyer's Guide to Mutual Funds* (2002, 2003, 2004) by Gordon Pape and Eric Kirzner. Copyright © Gordon Pape Enterprises (2001, 2002, 2003). Reprinted with permission of Penguin Group (Canada), a division of Pearson Penguin Canada Inc. 5. TD Waterhouse Canada Inc. ("TD Waterhouse") is a subsidiary of The Toronto-Dominion Bank. (Member CIPF) †TD Mutual Funds are managed by TD Asset Management Inc. (TDAM) a wholly-owned subsidiary of The Toronto-Dominion Bank. Available through TD Investment Services Inc. (principal distributor), TD Waterhouse Canada Inc. (Member CIPF) and independent dealers. © 2004. Morningstar and the Morningstar Rating are registered marks of Morningstar Research Inc. TDAM is a registered user. *Trade-mark of The Toronto-Dominion Bank; TD Asset Management Inc. is a licensed user.



Open for business

It was all smiles during the opening week of the new Shoppers Drug Mart on Queen St. in Acton. From left, is cosmetics manager Robin Hollingshead, pharmacist Mark S. Ward-Dragich, and front manager Bill Everson. For more information call the store, 519-853-3346.

Photo by Yves Desjardins

As authorized by Shiner Kideckel Zweig Inc., Receiver Manager, Trustee in Bankruptcy
 Inventory has been augmented to offer better selection.

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