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MONEY MATTERS FINANCIAL STRATEGIES FOR THE 21ST CENTURY

February 20th!

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Metlife's M.V.P. now offers a dozen funds

With the addition of three new funds that invest in products of investments market leaders AGF Funds Inc. and Fidelity Investments Canada Limited, Metlife's M.V.P. looks better than ever.

The new funds, two of which will be eligible as foreign content for registered plans, will all be available in January. According to Marketing Director Advanced Marketing and Sales Development Ernie Murdoch, these funds will further enhance the already popular M.V.P.

"Over the last few years, M.V.P. sales have soared. We are continually seeking ways to meet the demands of our clients. Our association with investment market leaders such as AGF and Fidelity was therefore a natural path to follow," he says

Managed by AGF Funds Inc., the MetLife-AGF Dividend Fund will focus on stocks of Canadian companies which have a history of providing dividends and capital growth and will invest entirely in the AGF Dividend Fund.

The MetLife-Fidelity European Growth Fund will invest exclusively in the Fidelity European Growth Fund, which is managed by Fidelity Investments

Canada Limited. This Fund will focus on European companies recognized for their growth potential and stability.

For it's part, the MetLife Fidelity Small Cap America Fund, which will invest exclusively in the Fidelity Small Cap America Fund which is also managed by Fidelity Investments Canada Limited, will concentrate on small companies operating in the US marketplace.

All three funds are group two funds and offer guaranteed death and maturity benefits of 75 per cent. And, they are all RSP eligible.

According to Ernie, the addition of the MetLife-AGF Dividend Fund, the MetLife-Fidelity European Growth Fund and the MetLife Fidelity Small Cap America Fund will benefit both representatives and clients.

"Representatives will appreciate the fact that they can offer brand name funds to clients. For their part, clients will benefit from the investment expertise of some of Canada's investment market leaders, backed by MetLife's financial strength and stability. All in all, it's a win-win situation," he states.

Provided by Denise Boorman of Metlife

CONGRATULATIONS to June Febers, winner of a \$50 Gift Certificate to **Charley Fitzwhiskey's Tap & Eatery**. June's name was drawn from last week's Super Bowl Contest featured in the Champion.

Market Volatility Increases Need for Qualified Advisor

Over the past three months, we have experienced declining financial markets as a result of concerns over currency fluctuations and stock market crashes in the Far East. There have been many differences of opinion as to whether we are experiencing a lag in the three-year 'bull' market of entering a 'bear' market. Our declining dollar, recent increases in interest rates, changing tax systems, concerns about Quebec, questions relating to political leadership (south of our border) and the ability of computer systems to adapt to the new millennium make for an uncertain financial future.

It is becoming increasingly important to select an advisor that can help you address the issues above and attain your financial objectives.

If you answer NO to any of the following questions, you may want to seek a second opinion.

1. Do you have a documented financial plan that is easily understood and updated at least once a year?
2. Is portfolio performance compared to your plan and are adjustments made based on changes in your personal situation or market conditions?
3. Does your advisor have sufficient qualifications to implement an ongoing tax savings plan?
4. Does your advisor provide you with access to ALL forms of investments (stocks, options, bonds, strips, mutual funds, and segregated funds, GIC's)?
5. What form of investment selection system and approach does your advisor use? Has your advisor used such systems to modify your holdings, protect the value of your portfolio in declining markets, or take advantage of undervalued securities?

These questions provide a basic foundation for selecting an advisor. Of course, he or she should also have good communications skills, be accessible, contact you on a regular basis and provide you with access to mailings, newsletters and seminars that keep you informed.

It's a lot to expect from one individual and/or one company but your expectations should be high when it comes to your money and your future.

Provided by Robert Binnington, Wood Gundy Private Client Investments

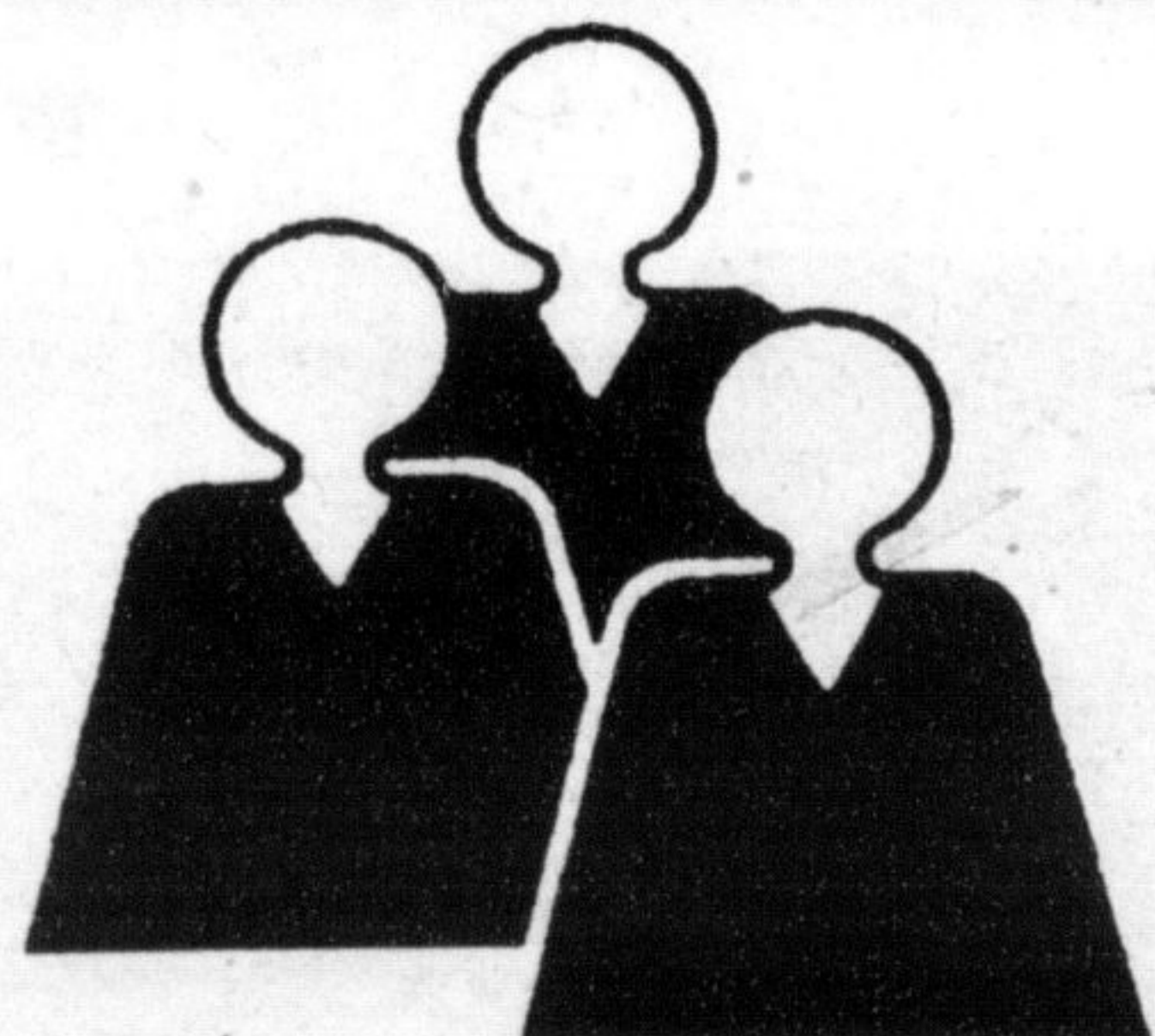
MARCH 2, 1998

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