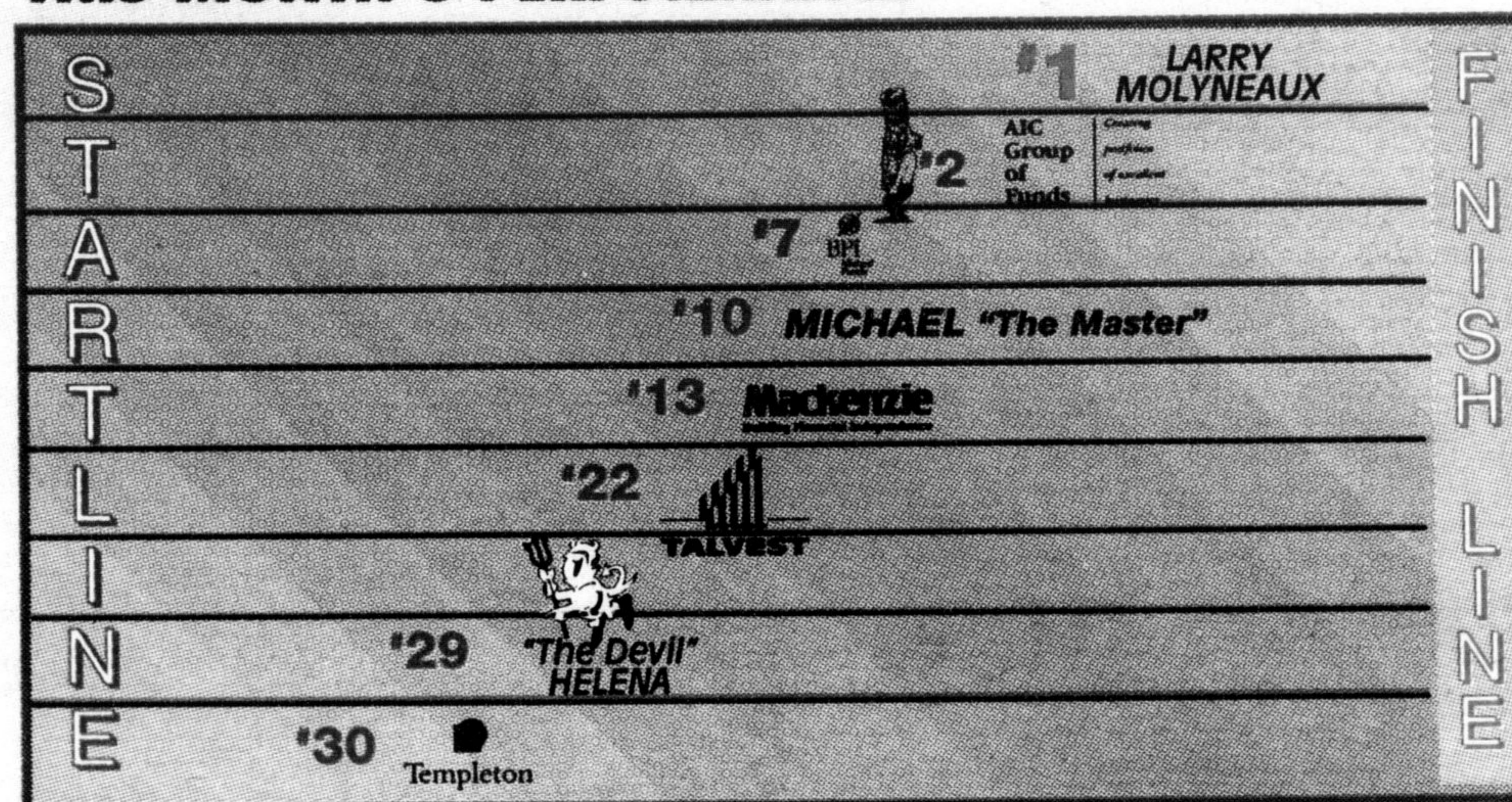


# "THE GREAT MILTON MUTUAL FUND CONTEST"

## THIS MONTH'S PERFORMANCE



DBFS would like to thank all of those who came out on Sunday to make the Garth Turner Seminar a success. For those of you who were unable to attend, here are three RRSP Strategy Tips Garth had for the audience.

### Tip #1 RRSP Loan

-His rumour mill indicates that the ability to carry-forward your unused RRSP contribution room will be withdrawn, and could happen as early as this month's budget. Taking out a loan to top off your carry-forward room NOW may be one of the wisest things you can do for your portfolio.

### Tip #2 Contribute In Kind

-Garth suggests opening a self directed RRSP account. That way, if you are unable to make this current year's RRSP contribution you can transfer over an open bond, GIC or other asset you currently hold and count it towards your RRSP. Let us show you how.

### Tip #3 Use an RRSP Mortgage

-Discover how you can use the equity in your home to supplement your retirement income with tax deductible dollars.

For details on these or other RRSP and tax savings tips please do not hesitate to contact our office. As Garth says, the current economic conditions have never been better -- contrary to what the mass media clouds the mind with.

The advance is persistent. The declines are temporary.

*Congratulations to Larry Molyneaux for January's Top Performance!*

Next month's investment wisdom by 

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**Remember: March 2, 1998 is the RRSP deadline for your 1997 contribution. Call today for your RRSP loan.**