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Balancing performance and stability in one fund.



The power I want.
The balance I need.

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.

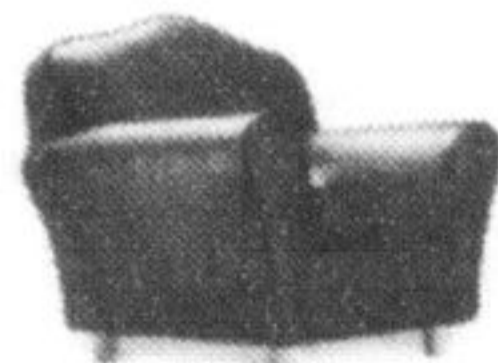
TD Monthly Income Fund:
Managed for consistent long-term results.

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 Funds⁵ 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 1-800-577-9594
or visit www.tdcanadatrust.com



Available through TD Canada Trust branches, TD Waterhouse[®] 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.



Photo by GRAHAM PAINE

Reading buddies

Eight-year-old Rhyan Smith enjoys 'If You Were Born A Kitten' by Marion Dane Bauer with 'Franklin the Turtle' during the recent Children's Book Festival hosted by the Town of Milton, Milton and Halton Hills public libraries and Milton Community Resource Centre at Milton District High School.

Our Advertisers Write...



445 Cornwall Road
Oakville, Ontario L6J 7S8
905-845-1551

November 8, 2004

Joyce Schofield, Telemarketing
The Canadian Champion

Dear Joyce;

I would like to thank you and The Canadian Champion for all your hard work creating the Adopt-A-Pet page. We were touched by the community support which highlighted some of the needy animals here at the shelter.

As a direct result of your efforts we successfully adopted out 5 of the animals on the page. In addition, you increased the awareness of your readership. Now, many more people know that the Oakville & District Humane Society provides services to the Milton area. People thinking about getting a pet will hopefully remember us when they finally make the decision to add a family member. Hopefully they will also remember to contact us if their pet goes missing.

We will look forward to working with you again in December. We are excited about the potential of finding great homes for our animals in the Milton community.

If I can be of any further assistance to you, please do not hesitate to contact me.

Sincerely,
Heather White
Community Services Co-ordinator