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One investment that still hopes for lower rates..

Concerned about the impact of falling interest rates on your investment portfolio?
Consider Industrial Bond Fund from Mackenzie Financial Corporation. Based on the record, the performance of Industrial Bond Fund can actually improve as interest rates fall. In fact, over the past year (one when rates fell a long way), Industrial Bond Fund is up a full 13.2%—investing primarily in government bonds.

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**Donaldson Bourgon
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101 - 310 Main Street East
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(416) 875-1475

Business Memo

THE SPECTATOR
TUESDAY, AUGUST 11, 1992

THE TRILLION DOLLAR GENERATION

THE EVOLUTION OF THE DEPOSITOR INTO THE INVESTOR

Stories by Steve Arnold
The Spectator

MILTON: Plunging interest rates and fear of the future are forcing some people to invest their money in some local advisers. For those who live off commissions from selling investments, it's a change in attitude that's creating a small boom.

"People are so used to getting 12 per cent on their deposits that we're having them one-armed paperhangers helping them change," said Michael Bourgon.

Along with partner Donaldson Bourgon, Mr. Bourgon is a principal in Milton-based Donaldson Bourgon Financial Services. Along with investments and other financial products, the company will also offer insurance for everyperson's life.

"What we've been seeing is the last few months in the investment," he said. "A depositor looks at just the interest rate on the bank account and says, 'I'm not getting any more out of this.'"

These new investors are the baby boom generation, referring to the millions of people who were born in the 1940s and 1950s.

"These people are all the leading edge of the baby boom," he said.



Mackenzie The Industrial Group of Funds

Important information about this offering is contained in the Fund's simplified prospectus. Obtain a copy from an investment fund dealer or stockbroker and read it carefully before investing. Unit value and investment return will fluctuate. Industrial Bond Fund's performance to Sept. 30, 1992: one year 13.2%, two year 17.2%, three-year annual compounded total returns including changes in unit value an re-investment of all distributions, and does not take into account sales, redemption, distribution or optional charges payable by an investor which would have reduced returns. Past performance is not necessarily indicative of future results.

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To manage your money.



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Investing in CSB's this Fall????

In isolation the 6% yield of this years CSB's can sound attractive - - in comparison with today's anemic bank account returns. **HOWEVER**, real solid opportunities lie elsewhere.

Give Michael & Helena a call!

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Centre**