

## Signature Inn open

Signature Inn in Markham is open. Located at 555 Cochrane Dr. (near Hwy 404 and Hwy 7), the inn has 130 rooms. Opening rates are \$39.50 (single) and \$44.50 (double). There's also a meeting room which will accommodate 25 people and plans for a res-

taurant targeted to open in January or February. The Canadian-owned inn is the second to open in Ontario. The manager is Christopher Vaughan.

—Greg Coates

### CANADA TRUST



MARY G. PFANNER

Canada Trust is pleased to announce the appointment of Mary G. Pfanner as Manager, Markham Branch, McCowan at Highway 7. Mrs. Pfanner has several years' experience in various management capacities and is well qualified to discuss your financial needs. Mary invites you to drop in and chat over coffee.

**20% Return?**  
and pay little or no income tax!

Sound impossible?  
It's not. The Bolton Tremblay International Fund is a professionally managed and internationally diversified investment fund which has averaged better than 20% over the past ten years.

1 Year	33.5%
3 Years	21.7%
5 Years	21.5%
10 Years	20.2%

Figures based on the Fund's average annual growth as reported in the Financial Times, July 31, 1986.  
Of course, past performance is no guarantee of future results, but it is an important factor to consider when deciding the best way to make your money grow.

MR. THOMAS J. ORMESHER,  
DOMINION SECURITIES PITFIELD LTD.,  
P.O. BOX 88, ROYAL BANK PLAZA,  
TORONTO, ONTARIO  
M5T 2T8 Tel: 465-6550

Based on the \$500,000 personal capital gains exemption  
Sold under Simplified Prospectus. Available through Bolton Tremblay Funds or authorized dealers.

Yes, please rush me information about Bolton Tremblay's International Fund — a proven performer.

Name \_\_\_\_\_ Phone No. \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

**Family Trust**  
FAMILY TRUST CORPORATION  
8 Wellington Street West  
Markham, Ontario L3P 1A2

**Guaranteed Investment Certificates**

**10 3/8% \***

5 year term  
30 days to 5 year rates available on request  
**294-1372**  
Ext. 317 or 318

\*Rates subject to change  
Member: Canada Deposit Insurance Corporation

## Choosing a mutual fund can be tricky

If you are considering a mutual fund to help your savings grow — you're in good company.

According to the Investment Funds Institute of Canada, the value of mutual funds managed by its members increased by 49 per cent in the first six months of 1986, to a record \$15.2 billion.

The reason? Individuals see the advantage of owning a portfolio of securities managed by professionals with a proven track record.

But with over 300 funds to select from in Canada, the choice for a first-time investor can be confusing.

Arthur Labatt, president of Trimark Investment Management Inc., offers the new investor some practical suggestions for selecting a fund.

### Know Your Goal

A mutual fund is only one part of your overall financial plan. Your financial needs and your attitude toward risk should shape your selection of a fund.

Ask yourself if you prefer income or capital appreciation. Your choice of fund will depend on your individual financial goals.

### Know Your Fund

A vast array of mutual funds is available to meet investors' varied preferences. These include equity funds, fixed-income funds, balanced funds and money market funds.

By investing in different types of securities such as stocks, bonds and short-term notes, each category of mutual fund provides potential returns commensurate with the risk of the investment. The higher the risk, the greater the potential returns.

Select the type of mutual fund appropriate to your needs.

### How Much, How Long?

Determine the amount of money you're willing to invest. Are you planning a lump sum purchase, or do you prefer to acquire fund units monthly. Do

you want your funds as part of a registered retirement savings plan? Consider the options.

Prudent investors do not expect miracles overnight. Mr. Labatt urges investors to treat mutual funds as a long-term investment. Assess your medium and long-term cash requirements. How soon are you likely to liquidate the funds to make a large purchase?

### Look At The Performance Of The Fund

Mr. Labatt says that the most important consideration is a fund's performance over the long haul.

Look at a fund's investment returns over at least a five year period. This will indicate whether the fund has performed well in good markets and bad.

Inquire about the investment management company as well as its fund.

### Seek The Professionals

Mutual funds are primarily sold by independent mutual fund organizations and stock brokers.

Find one who can advise you on a full range of investment funds offered by various management companies that meet your investment goals. A dealer should explain the objectives, advantages and risks of each fund in a clear and understandable language.

### Learn As You Grow

Planning for tomorrow is an important part of our lives. The best decisions are based on knowledge and understanding. Mr. Labatt encourages first-time investors to make an "educated" selection.

Seek out qualified opinions. Stay abreast of industry news. Compare company literature. Ask questions. Do your homework. And make your choice of fund when the time is right for you.

The most satisfied investors are the ones who "make intelligent decisions based on research," said Mr. Labatt.

## There is a new Ontario law that provides workers with greater protection against toxic agents.

Whether you work in an office, a mine, a factory, or a shop, you could be exposed to hazardous biological or chemical agents without ever knowing it.

On November 6, a new regulation was made by the Ontario Government which will come into effect December 6, 1986. This new regulation provides greater protection to everyone in the workplace in two different ways. First, it sets out specific legal limits on exposures to more than 600 different toxic agents. And second, it requires exposures to toxic agents in the workplace to be reduced by engineering controls, such as improved ventilation, rather than by the use of respirators.

If you'd like a listing of the agents and information about the exposure limits placed on them, visit the Ontario Ministry of Labour Office nearest you.

If you'd like to order a copy of the booklet which contains the regulation and lists the toxic substances and exposure limits, send a cheque or money order for \$1.00, payable to the Treasurer of Ontario, to:

Ministry of Government Services  
Publications Services Section  
5th Floor  
880 Bay Street  
Toronto, Ontario  
M7A 1N8

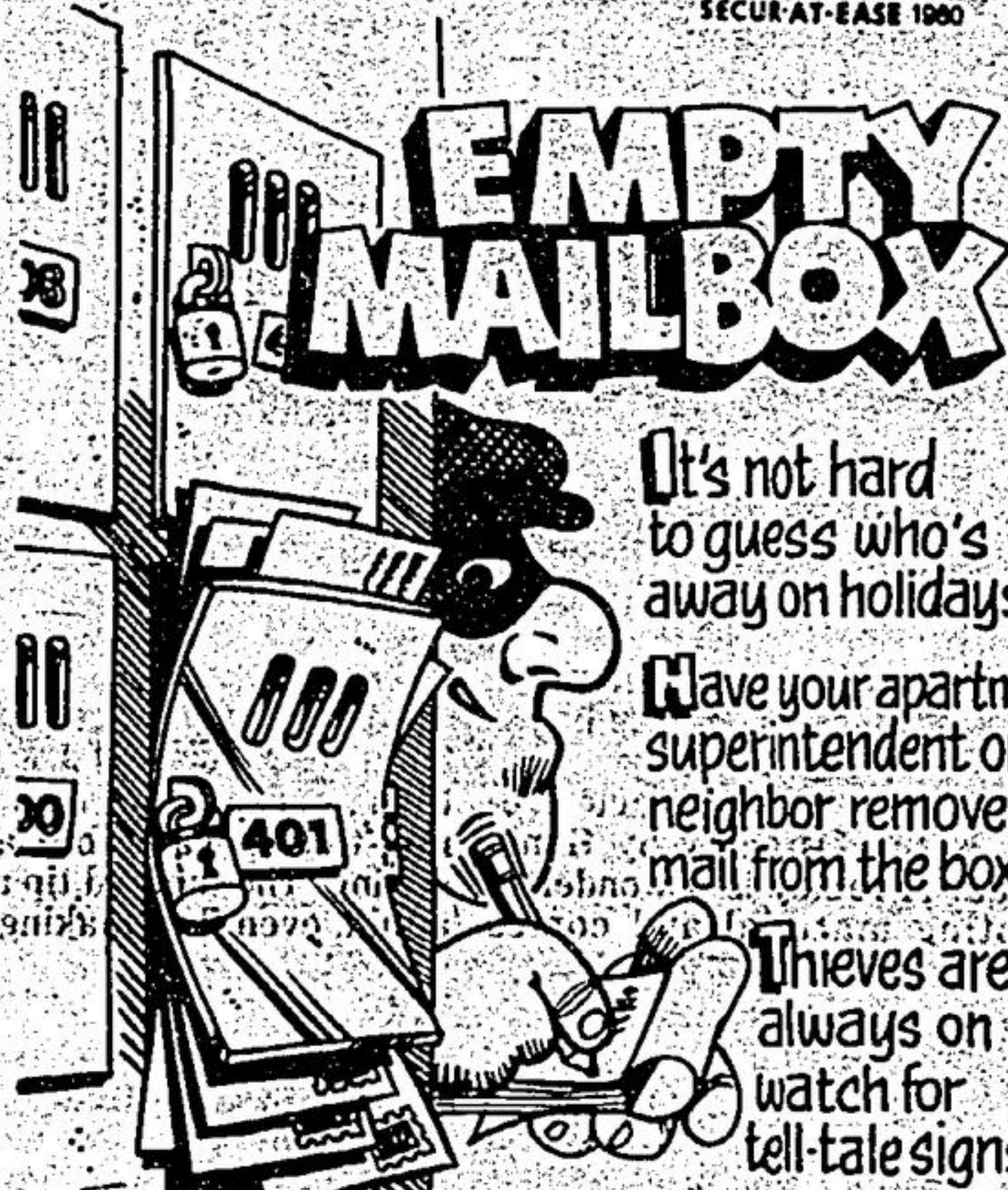
Ministry of Labour



Minister, Hon. William Wrye  
Premier, Hon. David Peterson

## SECURITY IS

SECURAT-EASE 1980



It's not hard to guess who's away on holidays.

Have your apartment superintendent or neighbor remove mail from the box.

Thieves are always on watch for tell-tale signs.

FOR YOUR FREE HOME SECURITY ANALYSIS AND YOUR FREE COPY OF A 200 PAGE BOOK "PROTECT YOURSELF AGAINST CRIME" CALL:

**FIRST RESPONSE**

FIRST RESPONSE HOME PROTECTION SYSTEMS INC

226-6940

THE WIRELESS SECURITY SPECIALISTS