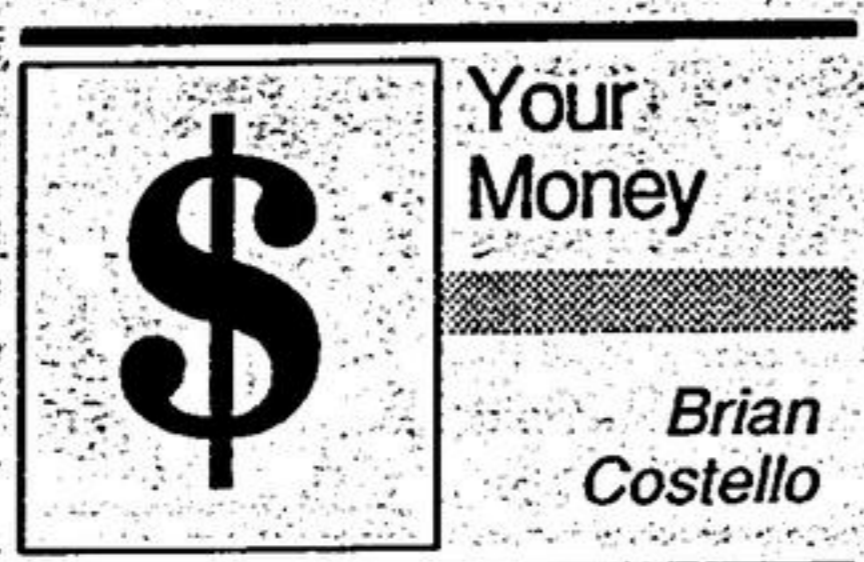


Savings bonds don't earn any interest after the maturity date

While many are waiting to see what impact the election and struggling Canadian dollar will have on this year's Canada Savings Bond rate millions should be dumping the CSBs they own regardless of this year's rate.

I suspect the Bank of Canada will hold off until the election results are known before it



announces this year's rate. Regardless of the rate many

Canadians should be dumping some or all of their bonds this fall.

Here's one of the problems with Canada Savings Bonds. Their rate is adjusted each year. If interest rates are rising that's a great advantage as you can always re-invest your money at a higher rate. However, when

interest rates fall you have no protection against that decline. Your money will earn less each year. At least with term deposits and GICs you can lock your rate away for a longer period of time. Or if you choose mortgages, mortgage backed securities, stripped coupon bonds or conventional bonds you can lock your rate

away for a reasonable number of years. That will be a negative, by the way, if rates rise.

The other problem with CSBs is that every issue ever sold has a maturity date. Once that date is reached they no longer pay any interest. Yet, Canadians have, to this date, never completely recovered their money from any of the issues that have matured. It might be that some bonds are lost. However, when you see the numbers involved you will have to question whether this number of bonds can have gone missing. I suspect that a large number of Canadians think these bonds pay interest forever. That just isn't the case. Every CSB issue ever sold to the public has a set life. Once it ends they should be cashed immediately as they no longer earn interest. In fact, they actually lose value as inflation, even at today's lower rates, destroys their purchasing power.

The very first CSB issue ever sold to the public, Series 1, still has \$99,500 that has not been cashed in. This year Series 41 expires. Yet, every issue between series 1 and 41 still has bonds waiting to be cashed.

In the first 20 years, the number aren't that big. They range from \$34,150 in year four to \$477,000 in year seventeen. But, thereafter the numbers rise rapidly. From years twenty-three on, there is always at least two million dollars a year waiting to be collected, plus accumulated interest.

To show you why I don't think these bonds are all lost look at the last couple of bonds that matured. Series 39 matured two years ago. Yet, there are still \$29,466,400 worth of these bonds outstanding that earn no interest. Surely, that money would buy a lot of goods to create a lot of jobs. Or, even with today's lower interest rates it would pay down a lot of mortgages.

The issue that matured only one year ago, Series 40 still has almost \$88.5 million that hasn't been collected.

I've been quoting the outstanding principal amounts. However, many of these bonds were the compounding type. Who knows how much interest is included? Some of the older ones even have bonuses that can be collected at a reduced tax rate. Yet, they go waiting.

Check your safety deposit boxes, the rafters in the basement or attic to see if they are hidden there. And, don't forget your banker. When you borrow money you often pledge Canada Savings Bonds as collateral on the loan. If you haven't paid off the loan they are still there. Yet, the banks don't always check the maturity dates on the bonds they have tucked away. You could have expired bonds sitting there that you could use to pay off your loan.

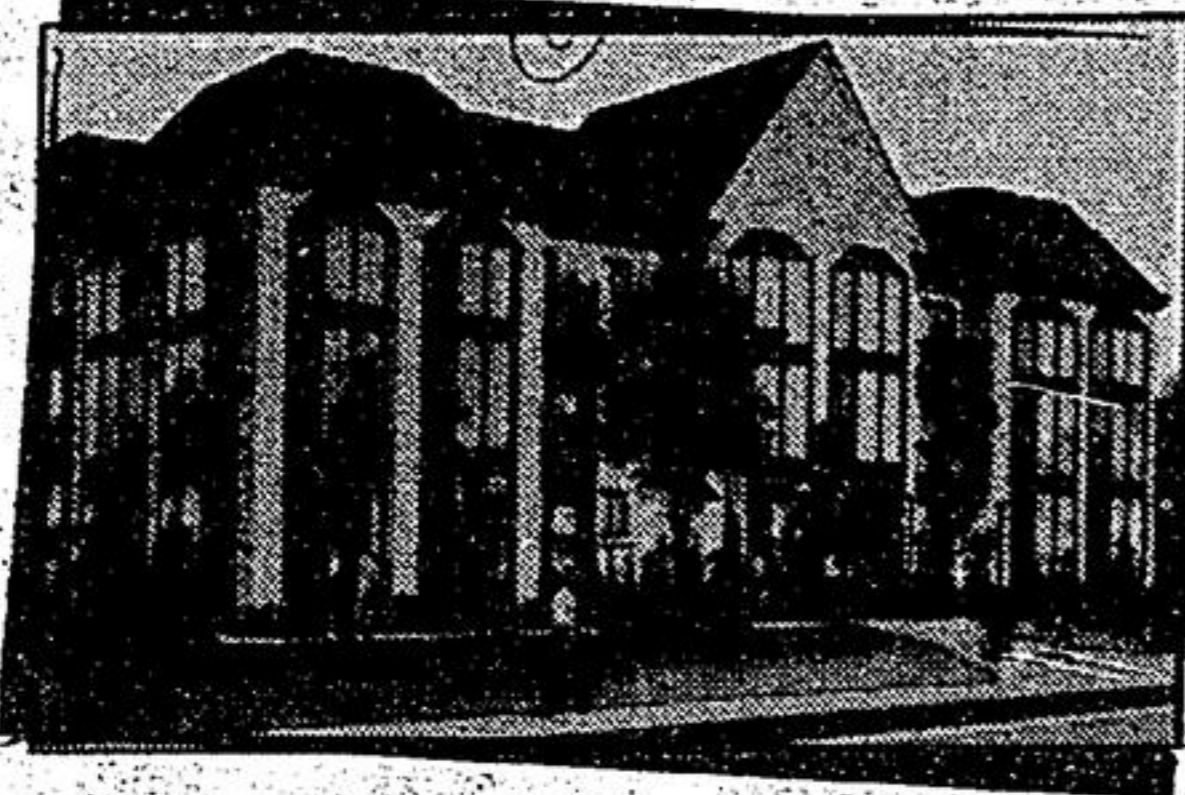
The biggest number is yet to come. On November 1 Series 41 stops paying interest. There are more than two billion dollars worth of these bonds coming due for renewal. And, that's before we add on the interest. At this time next year how many hundreds of millions of dollars do you suppose won't have been collected.

CSBs are good. They are absolutely guaranteed by the Federal Government. They can be cashed in anytime for the full principal plus interest owing.

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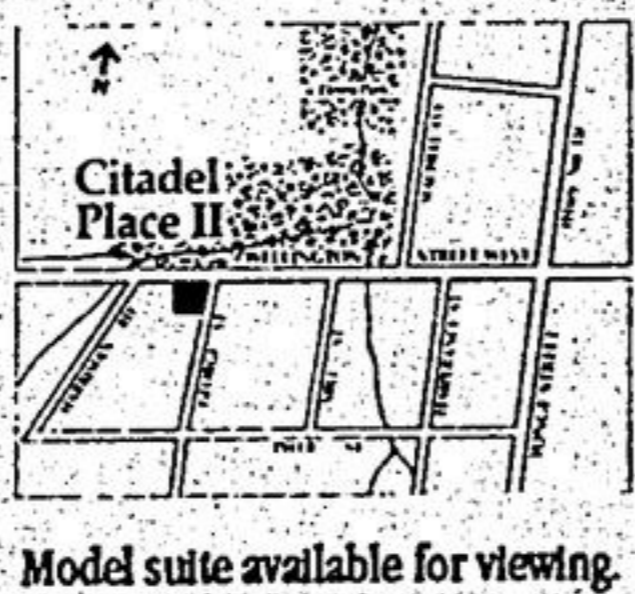
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In our Toyland Opening! Flyer of October 20th, we have Ladies' Bras & Briefs advertised at 40% off. The copy reads Our Entire Selection Ladies' Bras & Briefs. The copy should read "SAVE 40% OFF OUR ENTIRE SELECTION OF BRAND NAME BRAS & BRIEFS"

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