

**Money Talks**

**One-to-one advice from Royal Bank financial experts**

Imagine getting personal one-on-one advice from the chief economist, vice presidents and other top guns to answer your Registered Savings Plan investment questions on the spot.

It's as easy as participating in Royal Bank Financial Group's RSP Live Chat, featuring a panel of top financial experts who can answer everything you ever wanted to know about RSP's.

The Internet event will be held February 5 from 8 pm to 9:30 pm EST. To register, and for more details, visit [www.royalbank.com/english/chat](http://www.royalbank.com/english/chat)

The expert panel includes: John McCallum, Royal Bank, chief economist; Bruce Armstrong, Royal Trust, director, Retirement Services; John Lightfoot, Royal Mutual Funds, vice president; Rob Nordness, Royal

Bank, product manager, Retirement Savings; Larry Kent, Action Direct, vice president, Sales & Marketing; and Lawrence Deer, RBC Dominion Securities, marketing manager. Coast-to-coast Canadians with Internet access will have an opportunity to post questions from their personal computers to these

experts about investment strategies, estate planning and more. The Royal Bank Financial Group's panel will be responding in real time. Participants must pre-register at [www.royalbank.com/english/chat](http://www.royalbank.com/english/chat).

**INVESTMENT WORKSHOP  
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It's a fact in today's world - more and more couples are taking charge of their finances. Are you ready to join their ranks? If so, we're offering an educational workshop you won't want to miss. This 4 hr. program will provide you with the fundamental information you need to take charge of your own financial future. The workshop is free but space is limited. So, please call today.

Dates: **February 8, 22**  
Time: **1:00 - 3:00 p.m.**  
Place: **4591 Hwy. #7,  
Unit #110  
Unionville**

Call **905-305-8507** to reserve a seat.

Member CIPF  
**Larry Stadyk**  
4591 Hwy. #7  
Unit 110  
Unionville, On.  
L3R 1M6

**Edward Jones**  
Serving Individual Investors



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**ATTENTION SERIOUS INVESTORS**

**Michael Comeau, Vice President and Senior Investment Advisor of TD Evergreen Investment Services is available for consultation at the Stouffville TD Bank Branch**

TD Evergreen is a Full Service Investment Dealer and offers broad range of investment products and services including:

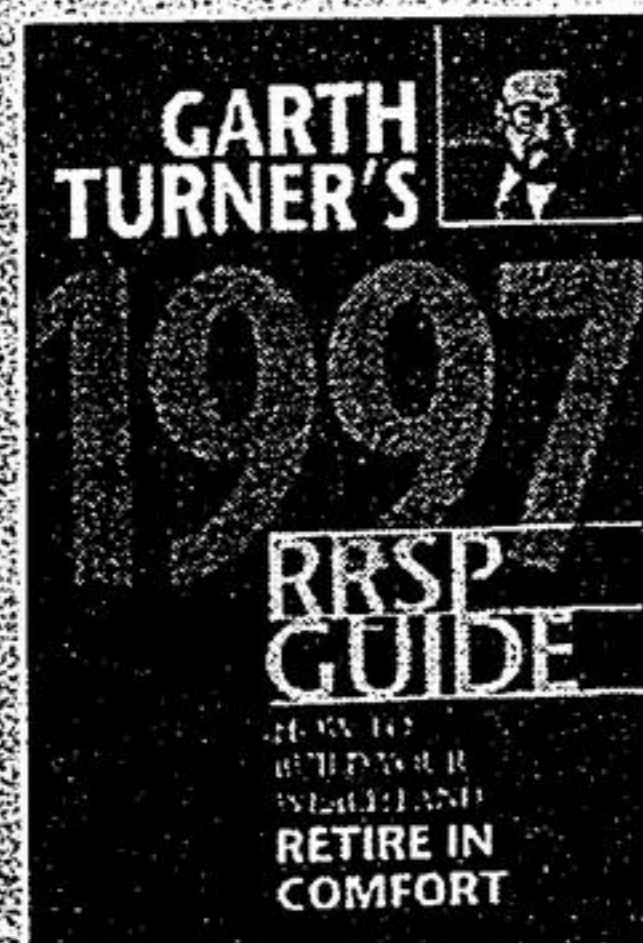
- Domestic and Foreign Bonds
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- Over 400 Mutual Funds
- RRSPs, RRIFs and RESPs
- Free Portfolio Analysis
- Investment Advice and
- Development of Personalized Investment Strategies

To book your appointment with Michael Comeau at the Stouffville branch, please call Jim Hassard, Branch Manager at (905) 640-4000 or Dave Morrison, Branch Manager at (905) 640-1372 or call TD Evergreen at (416) 512-2511 or 1-800-382-4964



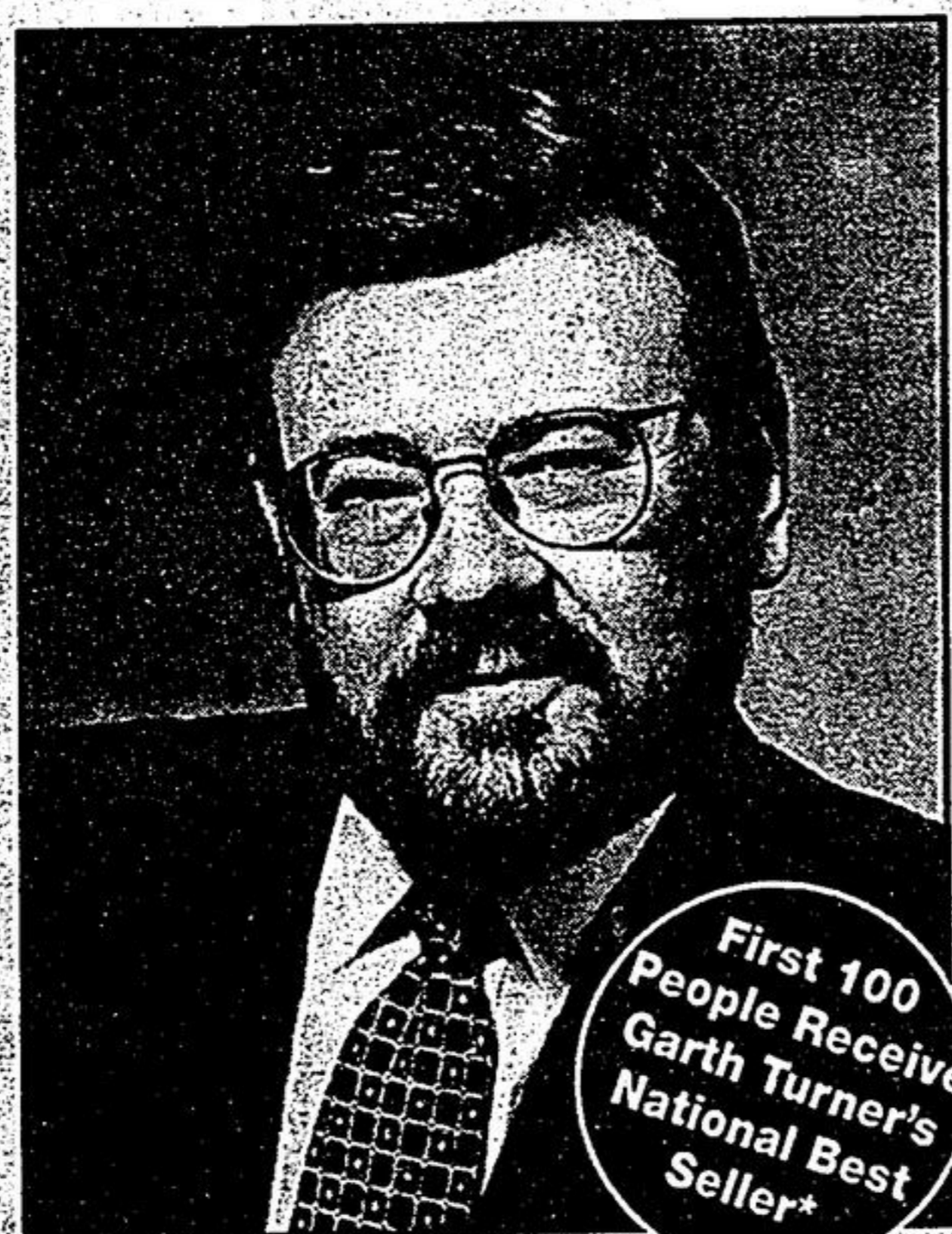
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**RRSP STRATEGIES WITH GARTH TURNER**



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one per family  
Garth Turner is a best selling author, national magazine columnist, financial editor of BBS television, and as Minister of National Revenue, ran the country's tax system.

**Topics covered include:**

- RRSP strategies for GenXers, Boomers & Seniors
- How to turn your real estate into a retirement fund
- The top 15 winning retirement strategies
- How to find an advisor you can trust
- What happens if they tax RRSPs?

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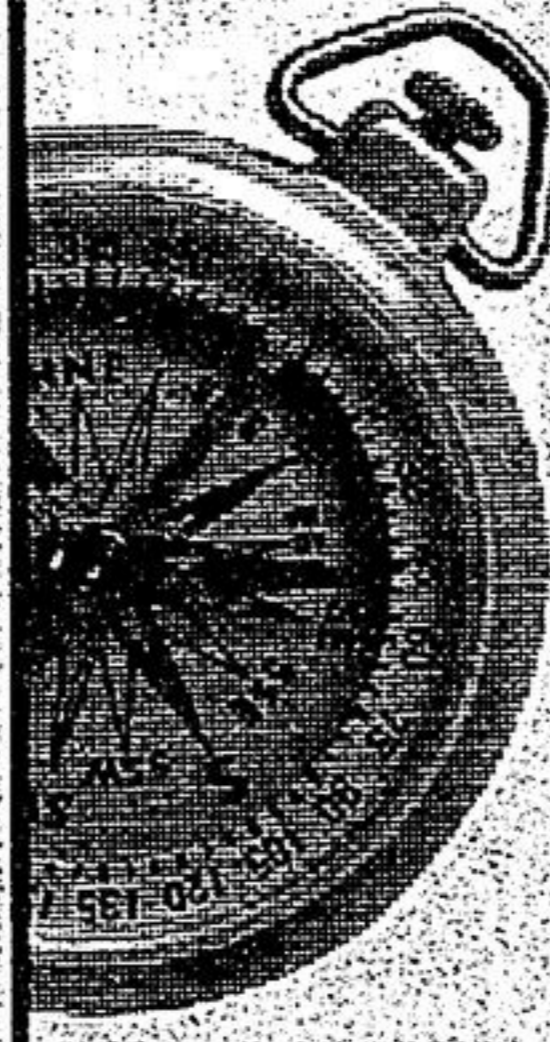
**Sunday, February 2, 1997 @ 1:30 p.m.**

Embassy Suites Hotel - Markham  
Markham Ballroom

Seating is limited - call today to confirm your attendance

**1-888-215-PLAN (24 hours)**

**LEARN THE SECRETS OF INVESTING for MATURE CANADIANS**



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**Jerry White**

Author and financial commentator for Standard Broadcasting & CFRB

**Jerry will share secrets with you on:**

- Bearing the devastating effect of today's 3% GICs & Bonds!
- How to "super-charge" your RRIF for maximum returns!
- The best RRSP strategies for 1997 and beyond!
- Estate planning tips to keep the gov't out of your pockets!
- How to earn regular monthly tax-protected cash income!
- Low risk ways to maximize the return on your retirement nest-egg!

**Jerry's only appearance in Uxbridge for the RRSP season!**

**FREE Luncheon Seminar - Register Today!**

**Wednesday, February 5th, 12:30 p.m.**

The Uxbridge Library - Tokai Room  
9 Toronto Street South, Uxbridge  
(Lunch will be provided)

LIMITED SEATING - PLEASE CALL TO RESERVE YOUR SEATS TODAY!

**CALL: (416) 412-4304 (24 HRS)**



Presented by: Tom Smirnis, Senior Financial Advisor  
Fortune Investment Corp., 2075 Kennedy Road  
6th Floor, Scarborough, ON

