

It's Your Future ... Invest In It

Low interest rates a challenge for Canadian investors

The continuing downward trend in interest rates is capturing the attention of a steadily growing number of Canadian investors — so much so, that many of them are taking longer, harder looks at the performance of their portfolios.

"There's no doubt that low interest rates will continue to challenge Canadian investors for the foreseeable future," says Jeff Carney, president and chief operating officer of TD Evergreen.

"The halcyon days of earning a 19.5 per cent return on Canada Savings Bonds and 17.5 per cent on Treasury Bills are long gone. That's not to say that fixed-

income investments are a thing of the past — far from it. But for

"You have to be goal-oriented — if you aim nowhere, you'll hit the mark every time," says Carney. "You must also be diversified. It's a mistake to put all your eggs in one basket." **Jeff Carney, president and chief operating officer of TD Evergreen.**

investors to earn a good rate of return, they will need to reconsider their tolerance for risk."

A challenge for Many

"Financial security and retirement planning are crucial considerations for many Canadians," Carney says. "Others want to put together the down payment for a house, while some are worried about how low interest rates will affect their income. Regardless of personal priorities ... individuals (are offered) investment alternatives, that when added to a diversified portfolio, can help to minimize the effects of a low interest-rate environment."

"This downtrend in interest rates is not only a function of monetary and fiscal

Continued on page 17


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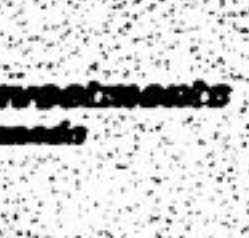

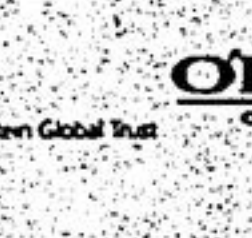


David D. Singh, President,
Fortune Financial
10:00 a.m. Keynote
The Three Cornerstones of Every Financial Plan - What Canadians need to know to build a successful portfolio!






Graydon Watters,
Best Selling Author
2:00 p.m. Keynote
Financial Survival for the 21st Century - The 6 powers of success, the only 2 ways to build real wealth & the only 2 ways to manage money!


- 10:00 a.m. - **Keynote: David Singh, President, Fortune Financial**
- 11:00 a.m. - Trimark - The long-term value of Canadian Equities.
- 11:30 p.m. - Fidelity - Winning the investment war in Canada.
- 12:00 noon - O'Donnell: Adding balance to your RRSP.
- 12:30 p.m. - Templeton - Finding value in International markets.
- 1:00 p.m. - Dynamic - Investing in Canada's resources.
- **2:00 p.m. - Keynote: Graydon Watters, Best Selling Author**
- 4:00 p.m. - KPMG Peat Marwick Thorne - How to minimize taxes in 1997
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