

FINANCE

Need to take long-term look at markets to invest properly

A common mistake among investors is to choose a security that pursues different objectives from their own.

Another equally common problem is to mistake volatility for a bad investment.

Investments that offer greater upside potential are usually more volatile. Bonds and bond funds, equities and equity funds are such investments.

Working with a financial professional, you can establish your own objectives and then take a long hard look at which investments make most sense to you.

But once you've been matched with the right investment security, you must be patient and avoid the temptation of cashing out because of short-term

developments.

Let me give you an example. At the end of 1967, a Canadian equity mutual fund was established in Canada called Industrial Growth Fund.

Over the past 27 years, no other RRSP-eligible mutual fund investment has been able to match the growth record of this fund.

However, like every equity investment, this fund has had periods of volatility.

If you invested \$10,000 in this fund at inception and adopted a strategy of buy and hold and thus

ignored periods of down markets, your investment would have grown at a compound rate of return of 13.8 per cent (as of November 30, 1997).

If your strategy was to sell during down periods and to buy again only when the market and the fund were near the peak of their performance, your returns would have been cut substan-

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tially. Who would adopt such a strategy? Believe me, I've seen many investors over the years sell when they should be buying or holding. The problem is these investors did not take a long-term view of markets.

This article was submitted by **Richard Box**,

a financial advisor with TD Evergreen.



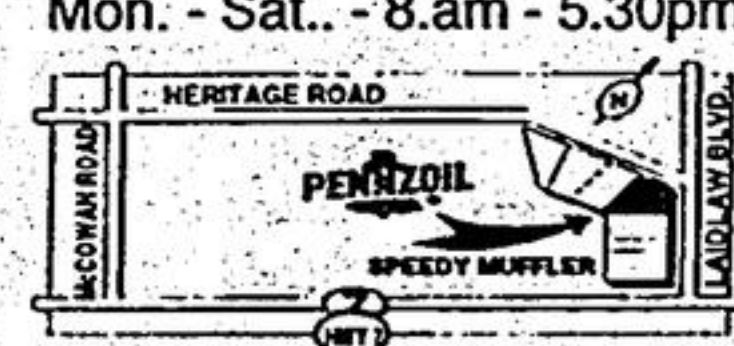
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"There are three kinds of lies; lies, damned lies, and statistics."
Mark Twain

Have a Safe & Happy Holiday.

For honest, reassuring advice on your investments in 1998 contact **Richard Box** Today at 416-487-4708 or in Markham at 905-471-1421

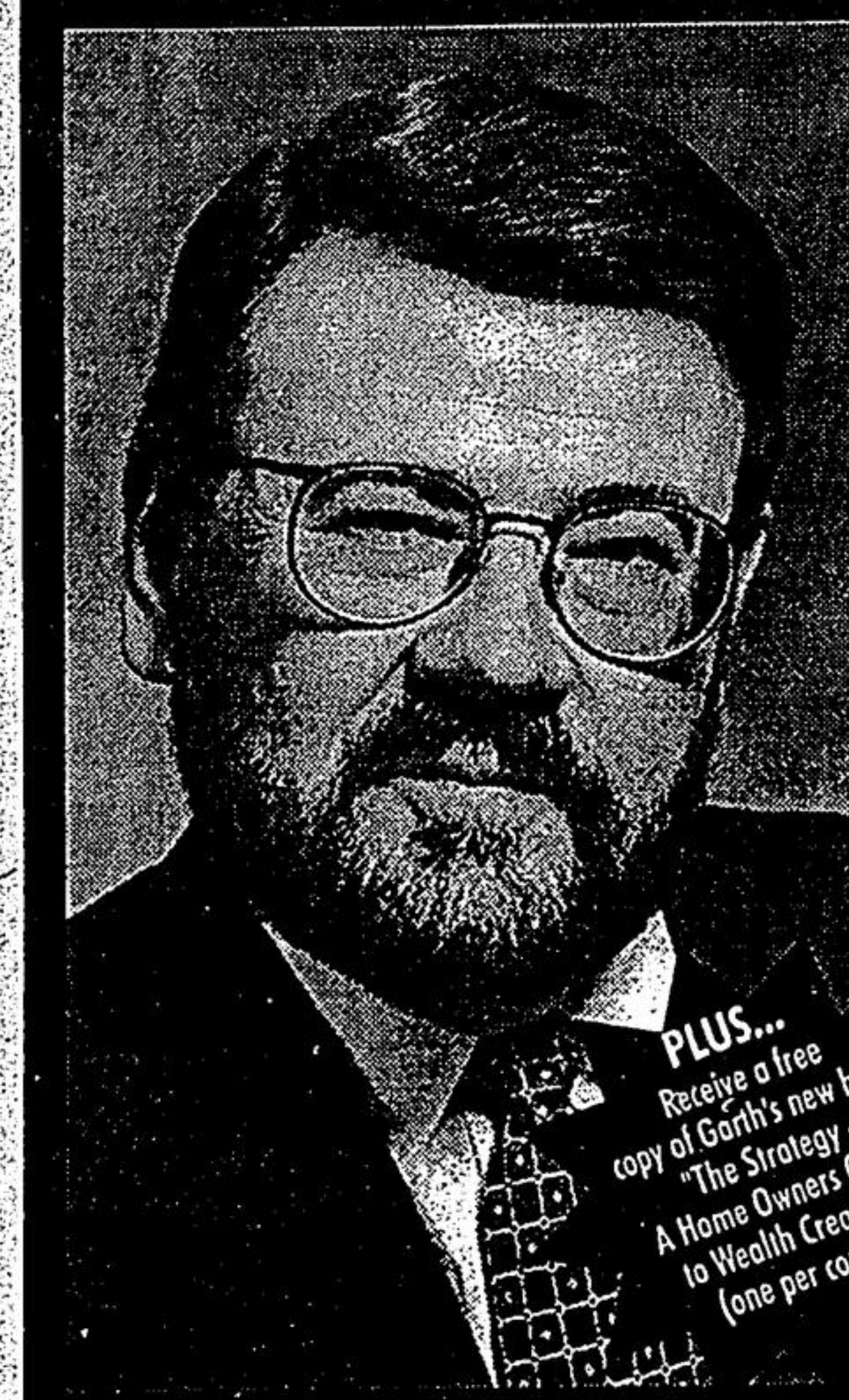
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GARTH TURNER ANSWERS TWO CRITICAL QUESTIONS...



1. What will be the best RRSP/RRIF investments for 1997/98 and beyond?
2. How can we utilize the equity in our homes to build net worth and cut taxes?

THIS IS YOUR OPPORTUNITY TO LEARN:


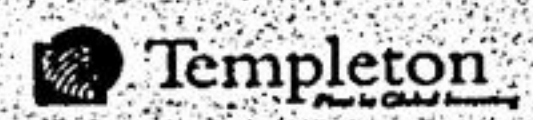
- "The Strategy" - Why and how to use your Home Equity.
- Garth's Top 10 RRSP Strategies for 1997/1998 and beyond.
- How to exceed the foreign content limits in your RRSPs/RRIFs.
- Why you can no longer afford to have GICs and Term Deposits in your RRSPs/RRIFs.
- How to take money out of your RRSP tax free!
- ...AND MUCH MORE!

Garth Turner is a best selling author, nationally syndicated columnist, financial editor of BBS television, and as Minister of National Revenue, ran the country's tax system. Garth Turner believes that the cornerstones of financial security are RRSPs and the utilization of home equity. In his view, one of the biggest financial tragedies today is that so many Canadians have thousands of dollars of home equity that they are not using to their advantage. Garth's new book "The Strategy - A Home Owners Guide to Wealth Creation" deals completely with this issue.

Presented by: **Glenn M. Walker, Vice-President**
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