

Chairman
Richard M. Thomson
Toronto

SENIOR OFFICERS*

President and Chief
Executive Officer
A. Charles Baillie
Toronto

Deputy Chairman
William T. Brock
Toronto

Vice Chairmen:
Robert P. Kelly
Toronto
Sydney R. McMorran
Toronto

Executive Vice Presidents:
G.F. Kym Anthony
Toronto
Allen W. Bell
Oakville
L. Arthur English
Toronto
Kenneth B. Foxcroft
Mississauga
J. Duncan Gibson
North York
W. Keith Gray
Toronto
Stephen D. McDonald
North York

Corporate

Senior Vice Presidents:
TD Securities, New York
Peter A.E. Bethlenfalvy
New York, New York

Credit
Pierre de G. Boulanger
Toronto

General Counsel
and Secretary
R. Glenn Bumstead
Mississauga

TD Evergreen
Jeffrey R. Carney
Toronto

Central Computer
Services
James E. Chamberlain
Oakville

Public Affairs and
Corporate
Communications
Heather E. Conway
Toronto

Audit
John T. Davies
Mississauga

Treasury Services
Kenneth L. Dowd
Toronto

Operations
Michael A. Foulkes
Scarborough

TD Economics
Ruth Getter
Toronto

National Sales
Brian J. Haier
Etobicoke

Institutional Equities/
Structured Finance
Kenneth C. Hight
Oakville

Ombudsman
A. Douglas King
Toronto

MainStreet Banking
John L. Leckie
Willowdale

Electronic Banking
J. David Livingston
Mississauga

TD Trust
Charles F. Macfarlane
Agincourt

Merchant Banking
John B. MacIntyre
Toronto

Visa
Walt M. Macnee
Toronto

Investment Management
Robert F. MacLellan
Toronto

Finance
Daniel A. Marinangeli
Toronto

Corporate Banking
Bharat Masrani
London, England

Market Risk Policy
Jason A. Marks
Toronto

Institutional and
Community Relations
Robert J. McGavin
Cheltenham

Compliance
Christopher A. Montague
Oakville

Systems Research
and Development
Somasundar K. Mosur
Mississauga

Assistant General
Counsel
I. Alexander Norton
Etobicoke

TD Securities Services
Gerard J. O'Mahoney
Oakville

Investment Management
Barbara B. Palk
Toronto

Investment Banking
Andrea S. Rosen
Toronto

Real Estate Operations
Ronald E. Ruest
Willowdale

Insurance
Dunbar Russel
Toronto

Green Line
Investor Services
John G. See
Oakville

Mortgages
Bruce M. Shirreff
Etobicoke

Commercial
Jeff Somerville
Toronto

Data Processing
James R. Sorensen
Oakville

Risk Management
Policy Group
Thomas R. Spencer
Toronto

Telecommunications
Services
A. Paul Stephens
Don Mills

Personal Lending and
Asset Based Lending
Stephen W. Stewart
Aurora

Marketing
Christine Thompson
Toronto

TD Asset Management
J. Mark Wettlaufer
Toronto

Investment Banking
Mark G. Wheaton
Toronto

Investment Banking
Donald A. Wright
Toronto

Canada

Senior Vice Presidents:
Atlantic
Margo M. McConvey
Mississauga

Québec
Robert R. Laverdure
Westmount

Greater Toronto Area
A. Blair Slade
Oakville

Ontario
Paul A. McGrath
Toronto

Ontario Central
John C. Fitzpatrick
Toronto

TD Centre Branch
Toronto
Tasker S. Kelsey
Toronto

Manitoba and
Saskatchewan
James M. Babcock
Winnipeg

Alberta
R. Iain P. Strump
Calgary

Pacific
James F. Hudson
Vancouver

U.S.A.

Senior Vice Presidents:
U.S.A. Division
Michael P. Mueller
Cranbury, New Jersey

Communications Finance
Ian S. Crowe
Darien, Connecticut

*The senior officers listed
above include their
municipality of residence
as of October 31, 1997.

**All of the senior officers
listed have held manage-
ment or senior management
positions with the Bank for
the past five years, except
for the following officers,
each of whom previously
held management or senior
management positions with
another financial institution,
investment counsellor, public
relations firm or law firm
during the past five years:
G.F.K. Anthony,
H.E. Conway,
C.F. Macfarlane,
R.F. MacLellan,
J.A. Marks,
C.A. Montague,
A.S. Rosen,
D. Russel,
S.W. Stewart,
C. Thompson,
M.G. Wheaton and
D.A. Wright.

CORPORATE DIVISIONS**Alternate Retail
Banking**

Executive Vice President
L. Arthur English

VICE
Senior Vice President
Walt M. Macnee

Vice President
Visa Centres
Geoffrey E. Butler

Associate Vice President
National Merchant Sales
Richard I. Mathes

**ELECTRONIC
BANKING**
Senior Vice President
J. David Livingston

Vice Presidents:
Green Direct
Barbara I. Cromb

Interactive Services
Steve L. Gesner

Telephone Banking
David I. Morton

Associate Vice
Presidents:
Automated Banking
Machines
Jane A. Dekkers

PC Access
David Dunford

**PERSONAL LENDING
AND ASSET BASED
LENDING**
Senior Vice President
Stephen W. Stewart

Vice Presidents:
Credit Centre
J.G. (Garry) Johnson

Personal Lending
Nick J. Stitt

Associate Vice
Presidents:
Sales and Marketing,
Asset Based Lending
Gail P. Carleton

National Recovery Team
Anthony J. Teresi

**TD LIFE INSURANCE
COMPANY**
President, TD Life
Dunbar Russel

Vice President
Sales and Distribution
Len Logozar

HUMAN RESOURCES
Vice President
William B. Cheshire

FINANCE
Vice President
Susan G. Abbott

Audit

Senior Vice President
and Chief Auditor
John T. Davies

Vice Presidents:
Credit Risk Audit
William E. Evens

Retail Bank Audit
Stephen H. Hill

TD Securities Audit
Gordon W. Piercey

Associate Vice Presidents:
Audit Strategy and
Education
Pankaj Puri

Credit Risk Audit
David A. Benson

Retail Bank Audit
Ronan J. Grogan
Sean P. McGoldrick

**Corporate &
Public Affairs**

Senior Vice Presidents:
Institutional and
Community Relations
Robert J. McGavin

Public Affairs and
Corporate
Communications
Heather E. Conway

Corporate Banking

TORONTO
Executive Vice President
Stephen D. McDonald

Vice President
John F. Coombs

Associate Vice
Presidents:
Joanne M. Berry
David M. Fisher
Lisa A. Reikman
Craig A. Scott
Irene U. Sobocz
Jeremy M. Walker

VANCOUVER
Managing Director
James I. Bruce

Senior Manager
Donald C. Morrison

CALGARY
Managing Director
Murray T. Wilson

Associate Vice President
Norman D. Birbeck

MONTRÉAL
Managing Director
Jean Longpre

Associate Vice President
Yves R. Bergeron

U.S.A.

31 West 52nd St.
New York, New York
10019-6101

NEW YORK
Senior Vice President
Michael P. Mueller

HOUSTON
Associate Vice President
Carole A. Clause

London, England
Triton Court
14/18 Finsbury Square
London, EC2A 1DB
England

Senior Vice President
and Co-Head, Europe
Bharat B. Masrani

Vice Presidents:
Howard M. Baker
Trevor W. Bull
Michael S. Redferne

Associate Vice President
A. Douglas Waldron

**Toronto Dominion
Australia Limited**

Level 36
385 Bourke St.
G.P.O. Box 1838Q
Melbourne, Victoria
3001, Australia
Vice President and
Managing Director
Steven H. Fryer

Associate Vice Presidents:
Paul A. Birch
Andrew J. Field

Singapore
1 Temasek Ave.
15-02 Millennia Tower
Singapore, 039192
Vice President and
Managing Director,
Corporate Banking, Asia
Michael F.P. Walzak

Associate Vice Presidents:
Jeffrey A. Corrigan
David Lewing
Wolfgang A. Mersch

Santiago, Chile
World Trade Centre
Nueva Tajamar 555
Oficina 1401
Santiago, Chile
Senior Representative
Stephen C. Guthrie

Hong Kong
Hutchison House
18th Floor
10 Harcourt Rd.
Central
G.P.O. Box 7854
Hong Kong
Representative
K.L. Chan

Jakarta, Indonesia
Plaza Mashill, Floor 9
Jalan Jend. Sudirman,
Kav. 25
Jakarta 12920 Indonesia
Senior Representative
Francis A. Lutz

Mexico City, Mexico

Avenida Paseo de la Reforma 389
15th Floor
Colonia Cuauhtemoc
Mexico D.F.
Codigo Postal 06500
Mexico City, Mexico
Associate Vice President
Paul V. D'Agata

Mumbai, India

86 Free Press House
8th Floor
Free Press Journal Rd.
215 Nariman Point
Mumbai, India 40021
Deputy Country Head
Ajai K. Bambawale

Taipei, Taiwan

363 Fu-Hsing North Rd.
13th Floor
P.O. Box 101-104
Taipei, Taiwan
Corporate Banking
Jerry Chang

Trade Finance and Correspondent Banking Services

Vice President
A. Parker Gallant

Associate Vice Presidents:
Stephen N. Cullen
George L. Van Vliet

Cash Management Services

Vice President
Ian B. Struthers

Associate Vice Presidents:
Douglas E. Langford
Thomas G. Phipps

TD Payroll Services

Toronto
Vice President
Richard A. Lunny

Associate Vice Presidents:
David Avrahami
Steve W. Fleming
Mark King

International Centre

Toronto
Vice President and Manager
George E. Tabet

Finance and Risk Management

Vice President
Henry A. McKinlay

Associate Vice President
F. David Bickley

Human Resources

Vice President
Marshall R. Lewis

Associate Vice Presidents:
Warren W. Bell
Richard C. Campbell

Operations

Vice President
Raymond A. Day

Investment Banking**TORONTO**

Executive Vice Presidents:
G.F. Kym Anthony
Kenneth B. Foxcroft

Senior Vice Presidents:
Kenneth L. Dowd
Kenneth C. Hight
John B. MacIntyre
Andrea S. Rosen
Mark G. Wheaton
Donald A. Wright

TD SECURITIES

Toronto-Dominion Centre
P.O. Box 100
Toronto, Ontario
M5K 1G8
Chair and
Chief Executive Officer
G.F. Kym Anthony

President and
Chief Operating Officer
Donald A. Wright

Deputy Chairs:

Kenneth B. Foxcroft
Kenneth C. Hight

Vice Chairs:

Roland A. Cardy
Keith D. Honeyborne
Michael MacBain
John B. MacIntyre
Richard H. McCoy
Andrea S. Rosen
Mark G. Wheaton

Chief Information Officer
Kenneth L. Dowd

Chief Financial Officer
Henry A. McKinlay

Managing Directors:
J. David Beattie
Michael R. Binette
Stephen T. Boutillier
Christopher H. Brown
Jeremy H. Burge
Robert E. Burgess
R. Denys Calvin
Stephen F. Clarke
Christopher C. Coderre
Raymond A. Day
G. Stephen Dembroski
Stephen J. Dent
Paul C. Douglas
Thomas A. Eisenhaer
Clifford G. Feehan
William J. Furlong
Moya M. Greene
Maurice J. Hanley
James Hubbs

Martine M. Irman
Farouk E. Kanga
Joel Kazman
Richard J. Kostoff
Marshall R. Lewis
Steven MacDougall
Brian P. Manson
James G. McMinn
Andrew W. McNair
Patrick B. Meneley
David M. Montanera
Bimal Morjaria
Michael P. Nedham
William F. Quinn
David M. Reese
Joseph G. Serpe
Shuaib Shariff
Antony H. Solomon
Steven L. Tennyson
Natalie K. Townsend
Michael P. Wissell
Robert T. Wright
John Wm. Young

MONTRÉAL
Managing Director
Jean Longpré

CALGARY
Managing Director
Murray T. Wilson

VANCOUVER
Managing Directors:
James I. Bruce
Lee E.R. Davis

LONDON, ENGLAND

Vice Chair and
Co-Head, Europe
Lance D.G. Uggla

Managing Directors:

Shane Akeroyd
Howard M. Baker
Kevin A. Gould
Bruce R. Hilland
Craig T. Marthinsen
Wolf K. Raymer
Michael S. Redferne
Hugh Whittle

SYDNEY, AUSTRALIA

Level 24
9 Castlereagh St.
Sydney, Australia 2001
Vice Presidents and
Directors:

Geoff W. Oberg
Christopher J. Pashley

HONG KONG

Vice President
Peter J. Rodrigues

SINGAPORE

Managing Director
Henry A. Schindele

TAIPEI, TAIWAN

Vice President
Charles J. Chen

TOKYO, JAPAN

Kamiyacho Mori
Building, 16th Floor
3-20 Toranomon
4-chome, Minato-ku
Tokyo 105, Japan
Managing Director and
Chief Representative
Hiroyuki Tanioka

Vice President and
Director, Branch
Manager
David Chang

U.S.A.

NEW YORK
Senior Vice President
Michael P. Mueller

TD SECURITIES

(USA) INC.
31 West 52nd St.
New York, New York
10019-6101
President and
Chief Operating Officer
Peter A.E. Bethlenfalvy

Vice Chair
Ian S. Crowe

Managing Directors:
Richard F. Allen
Rod F. Ashtaryeh
Marc L. Baum
Kshitij V. (Ben) Bendre
Randall C. Bingham
Julian M. Bott
Laurel A. Brien
Kathryn L. Dunn
Melissa S. Glass
Jeffery H. Glasse
Deborah Gravinese
Mark L. Grotevant
P. Joseph Hegener
Derrick L. Herndon
Carlton M. Higbie
Victor J. Huebner
Paul W. Huyer
Wade C. Jacobson
Paul A.N. Klie
Daniel H. Kochav
George T. Laub
Linda A. Lavin
Yanxiu (Matthew) Li
Laurie Macdonald
Richard J. MacDonald
David S. McCann
Amy L. Miller
David N. Neuhaus
Brendan J.O'Halloran
Brian G. O'Reilly

Gordon A. Paris
Ethel M. Patterson
Paul P. Pozzo
Michael S. Reddy
Thomas W. Regan
Brian A. Rich
Peter T. Veru
Eugene L. Wolfson

CHICAGO

Three First National
Plaza, Suite 1900
Chicago, Illinois 60602
Managing Director
Dylan T. MacKenzie

HOUSTON

909 Fannin St.
Houston, Texas 77010
Managing Director
Mark M. Green

Investment Management**TORONTO**

Senior Vice Presidents:
Robert F. MacLellan
Barbara B. Palk

Vice President
Satish C. Rai

Associate Vice Presidents:

Robert G. Cassels
Clare O. Kyle
Douglas F. Warwick

Finance

Senior Vice President
Daniel A. Marinangeli

Vice Presidents:
Business Planning
Donald G. Allan

Chief Accountant
Christopher J. Woodward

Financial Analysis
David E. Kay

Taxation
Judith M. Bussey

Associate Vice
Presidents:
Deputy Chief
Accountant
Colm J. Freyne

Offshore and
Canadian Tax
A.M. Fiorita-Shabaga

Group Human Resources

Executive Vice President
Allen W. Bell

Vice Presidents:
Human Resources
Advisory Group
Edward G. Donaldson

Resourcing and
Employee Relations
Robin A. Dines

Employee Services
Ross J. Thompson

Resourcing
Art J. Filip

Human Resources
Development
David F. Morrison

Employee Relations
Rosemary B. Regan

Associate Vice Presidents:
Employee Services
Dennis R. Field
Executive Compensation
Ronda L. Fox

Cash Compensation
Donna S. Hill

Compensation Design
Bernadine Martenson

Legal

Senior Vice President,
General Counsel
and Secretary
R. Glenn Bumstead

Senior Vice President
and Assistant
General Counsel
I. Alexander Norton

Associate Vice Presidents:
Corporate and
Commercial
Cameron A. Beheshti
Adriana G. Groskopf
Sandra M. Mundy

Litigation
Peter K. Moffatt
Colin C. Taylor

COMPLIANCE

Senior Vice President
Christopher A. Montague

Vice Presidents:
Corporate Compliance
Geoffrey Horrocks

Compliance
Susan L. Johnston

Associate Vice Presidents:
Compliance
Christopher D. Climo
Paul B. Riccardi

Operations

Senior Vice President
Michael A. Foulkes

Branch Operations
Vice President
Mart Raigla

Central Computer Services
Senior Vice President
James E. Chamberlain

Vice President
Phillip D. Ginn

Telecommunications Services
Senior Vice President
A. Paul Stephens

Associate Vice Presidents:
Hardware Services
Ronald W. Casey

Information System
Security
Tim J. Clague

Software Services
Margaret A. Harvey
David H. Tan

Data Processing
Senior Vice President
James R. Sorensen

Systems Research and Development
Senior Vice President
Somasundar K. Mosur

Vice Presidents:
Matthew Giliberto
Robert W. Hollis
Claudia Radasanu
Donald N. Tyrrell

Service/Quality
Associate Vice President
Michael T.H. Whyte

Branch Services/Credit Administration Centres:

Associate Vice President
Gordon Forfar

BARRIE
Mark Harris

CALGARY
Gregory Barrow

EDMONTON
Les Major

HALIFAX
Janice Rice

KINGSTON
Lianne Glendinning

LONDON
James Eakins

MISSISSAUGA
Cindy Harrison

MONTREAL
Eralda Romani

NORTH YORK
Peter Charf

PACIFIC
Gay J. Hall

TORONTO
Lou Santamaria

TORONTO
King and Bay
Janice Munro

WINNIPEG
David White

Finance and Administration
Associate Vice Presidents:
Ross A. Deebank
Leslie I. Lauer

Human Resources
Vice President
M. Bart Reilly

Associate Vice President
Karen Ganzlin

Real Estate

Senior Vice President
and President,
TD Realty
Ronald E. Ruest

Vice Presidents:
Real Estate Operations
David A. Moore

Real Estate Investments
Michael W. Price

Architect's Department
Vice President and
Chief Architect
J. Michael O. Grey

Retail Branch Banking

Vice Chairman
Robert P. Kelly

COMMERCIAL
Senior Vice President
Jeff Somerville

Vice Presidents:
Human Resources
Peter D. McAdam

National Accounts
Group
J. David Sloan

Associate Vice President
Sales and Service
Rabena Bacchus

MAIN STREET BANKING
Senior Vice President
John L. Leckie

Associate Vice Presidents:
Business Development
H. Jeannette Vanden Heuvel

Credit
A.I. (Alistair) Yule

NATIONAL SALES
Senior Vice President
Brian J. Haier

Associate Vice President
Branch Development
William R. Butcher

MARKETING
Senior Vice President
Christine Thompson

Associate Vice Presidents:
Deposits
Catherine Taylor

Marketing Services
Laurence A. Boucher

MORTGAGES
Senior Vice President
Bruce M. Shirreff

Vice Presidents:
Mortgage Development
J. Michael Braid

National Sales
J. David May

Ontario Mortgage
Operations
John W. Schipper

Associate Vice President
Mortgage Funding and
Servicing and
Securitization
Larry B. Hyett

FIRST NATIONS BANK OF CANADA
President
David M. Ross

TD TRUST
Senior Vice President
Charles F. Macfarlane

Vice Presidents:
National Sales and
Personal Trust Services
Lewis D. Hutchinson

Investment Services
Robert J. Gorman

Private Client Services
Merle Kriss

Regional Manager
Western Canada
Bruce Noble

Branch Managers:

CALGARY
Bruce Duplessis

HALIFAX
Claudette Best

MONTRÉAL
Deborah Lorant

TORONTO AND
ONTARIO REGION
Andrea Nauff

VICTORIA
Joe Taylor

FINANCE
Vice President
Harold J. Keller

HUMAN RESOURCES
Vice President
Kenneth G. Peaker

Risk Management

ASSET AND LIABILITY MANAGEMENT
Vice President
David S. Tanner

CAPITAL FINANCE
Vice President
Peter J. Aust

CREDIT
Senior Vice President
Pierre de G. Boulanger

Vice Presidents:
Cathy L. Backman
Mark R. Chauvin
Vern K. Davis
William E. Duke
Allan G. Fraser
Joan M. Goodman
James C. McCarthy
Arch J.H. McLean
John M. Madge
Paul I. Verwymeren

Associate Vice President
Nancy Roitman

RISK MANAGEMENT POLICY GROUP
Senior Vice Presidents:
Thomas R. Spencer

Market Risk Policy
Jason A. Marks

Vice President
Quantitative Finance
Barton J. Sisk

Associate Vice President
Credit Risk Management
Nadine M. Gilchrist

TD Economics

Senior Vice President
and Chief Economist
Ruth Getter

Vice President and
Deputy Chief Economist
Peter L. Drake

Wealth Management Services

Executive Vice
Presidents:
J. Duncan Gibson

Investor Services
W. Keith Gray

Vice Presidents:
Development and
Operational Support
David H. Turner

Finance
Kathleen A. O'Donnell

Human Resources
David W. McCaw

Associate Vice Presidents:
System and Product
Development
Richard G. Saville

Systems Support
William E. Charters

GREEN LINE INVESTOR SERVICES
Senior Vice President
John G. See

Vice Presidents:
Administration
Robert S. Hamilton

National Retail Sales
Suzanne Deuel

Regional Managers:

Central Canada
Associate Vice President
Doug Carmichael

Western Canada
Associate Vice President
Bruce R. Shewfelt

Branch Managers:

BEAVER CREEK
Harry Rollo

CALGARY
Steve Hamel

EDMONTON
Philip McAvoiy

HALIFAX
Juanita Watson

HAMILTON
Linda North

KELOWNA
Phil Rocca

KINGSTON
Barb Varro

KITCHENER
Scott Dart

LAVAL
Sylvie Bélanger

LONDON
Doug Patterson

MARKHAM
Helen Cheung

MONTRÉAL
Debi McMillan

NANAIMO
Thrina Howes

OAKVILLE
James Best

OTTAWA
Bryan Trudell

QUÉBEC CITY
Roger Goulet

RED DEER
David Zubot

REGINA
Jason Scott

RICHMOND
Kevin Neill

SAINT JOHN
Roy Wolker

ST. JOHN'S
Chris Peddigrew

SASKATOON
Nancy Herman

SUDBURY
Joanne Proulx

THUNDER BAY
Brad Coslett

TORONTO
Mary Helen Morra

TORONTO
INVESTOR CENTRE
Brian Morrison

VANCOUVER
Doris Gnanndt

CHINATOWN,
VANCOUVER
Heidi Lau

VANCOUVER
INVESTOR CENTRE
Corey MacEachern

VICTORIA
Sean Reilly

WHITBY
Pascale Walpole

WHITE ROCK
Mark Heaney

WINDSOR
Joe Bertotti

WINNIPEG
Kelly Jacob

YORK MILLS
Wade Brackenburg

HONG KONG
Marc Lee

LONDON, ENGLAND
Jeff Dowling

PONT SECURITIES, AUSTRALIA
Vice President and
Managing Director
Allen G. Bessel

TD ASSET MANAGEMENT INC.
Senior Vice President
J. Mark Wettlaufer

Vice Presidents:
Financial Planning
Elizabeth Grudzinski

National Sales
Paul Boivin

Research and Risk
Containment
Karl H. Schulz

Associate Vice Presidents:
Marketing Services
Tom G. Hill

Product Development
and Systems
Einar Medri

TD SECURITIES SERVICES
Senior Vice President
Gerard J. O'Mahoney

Vice Presidents:
Mutual Fund Services
Jerry K. Beniuk

Securities Administration
Lise N. Arnett

Associate Vice Presidents:
Account Management
Larry W. Saunders

Mutual Fund Services
Stuart A. Reynolds

WATERHOUSE INVESTOR SERVICES INC.
Chairman and
Chief Executive Officer
Lawrence M. Waterhouse, Jr.

President and
Chief Operating Officer
Frank J. Petrilli

Executive Vice Presidents:
Administration
M. Bernard Siegel

Development
Charles A. Zabatta

Finance and
Chief Financial Officer
B. Kevin Sterns

Human Resources
A. Wayne Kyle

Information Services
Frank E. Conti

Legal and
General Counsel
Richard H. Neiman

Marketing
Randall M. Miller

WATERHOUSE SECURITIES INC.
President

John H. Chapel

Branch Managers:

ALBANY
Peter Van Erp

ALBUQUERQUE
Todd Stephens

ARLINGTON
Sean Murphy

ATLANTA
Hunt Purdy

Service Centre
Steve Robinson

ATLANTA NORTH
METRO
Steve Wagner

AUSTIN
Kathryn Kramer

BALTIMORE
Ed Gray III

BELLEVUE
Jeffrey Carlson

BETHESDA
Forrest Robertson III

BIRMINGHAM
Steve Fenwick

BOCA RATON
Dan Pagano

BOISE
Doug Carter

BOSTON
Don McDonough

BOSTON BACK BAY
Jay Pettinelli

BUFFALO
Chris King

CENTURY CITY
John Tagliaferri

CHARLOTTE
Rich Freitag

CHATHAM/
SHORT HILLS
Mark Dudash
CHERRY HILL
Mike Curly

CHICAGO
135 South LaSalle St.
Chip Graf
401 North Michigan Ave.
Tony Link

Service Centre
Greg Kleva

CINCINNATI
Frank Preissle

CLEVELAND
David Ionno

COLUMBIA
Bob Harding

COLUMBUS
Todd Doherty

CUPERTINO
Matt Maley

DALLAS
Tim Boyd

DENVER
Ward Wise

DES MOINES
Skip Storm

DETROIT
Lisa Hachigan

EDISON
Gene O'Leary

FOREST HILLS
Brett Fiden

FORT LAUDERDALE
Mike Arena

FORT WORTH
Wilfred Lampka

GARDEN CITY
Ken Sherman

HARTFORD
Christopher Carroll

HARRISBURG
Kevin O'Sullivan

HONOLULU
Ku'ulani Seto

HOUSTON
Galleria
350 Post Oak Blvd.
Kevin Clary

910 Travis St.
Amy McGovern

INDIANAPOLIS
Matt Bien

IRVINE
Kenneth Williams

JACKSON
Kelley Huguley

JACKSONVILLE
Kim Riddleburger

JERSEY CITY
Service Centre
Gerry Kane

KANSAS CITY
Carrie Braxdale

KING OF PRUSSIA
Eric Fortuna

LAS VEGAS
Monty Killian

LITTLE ROCK
Kris Kempski

LOS ANGELES
Rodney Thompson

LOUISVILLE
Kevin Lauch

MANCHESTER
Rick Senatore

MELVILLE
Chris Beatrice

MEMPHIS
Jerome Johnson

MIAMI
Ray Podolla

MILWAUKEE
Don Dahlman

MINNEAPOLIS
Rick Straub

NAPLES
Krista Cardinale

NASHVILLE
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1 Chase Manhattan
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- 463 Guelph Line and New St.
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- Maple Mews
Brenda May
- Super Centre
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Phil Fragale
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- DOWNSVIEW
2709 Jane St. and Sheppard Ave. W.
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- Mountain Plaza
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- 3643 Cawthra Rd. and Burnhamthorpe Rd.
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- King Park Plaza
Debra Craig
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Alan K. Holton

Granville St. and
12th Ave.
Kenneth J. Bessason

Tower Branch
Pacific Centre
Vice President
David F. Ross

VICTORIA
1080 Douglas
and Fort Sts.
Vice President
Douglas W. Provost

Personal and Full
Service Branches:

ALDERGROVE
Debora Parkolub
BURNABY
Canada Way
and Boundary Rd.
Marilyne Mowbray

Hastings St.
and Rosser Ave.
J. Corrie Noble

Royal Oak Ave.
and Rumble St.
Kim Spreadbury

Station Square
Sandra McLellan

CAMPBELL RIVER
Michael G. Burfitt

CHETWYND
Tim Cox

CHILLIWACK
Victor K. Martens

CLEARBROOK
Debbie Kampff

COQUITLAM
Como Lake Village
Shopping Centre
William P. Hennan

Coquitlam Town Centre
Marc A. Carter

London Village
Bruce Hogg

COURTENAY
Tim C. Ackerman

CRANBROOK
Douglas J. Frioult

DAWSON CREEK
Loren Graham

DELTA
Delta Shoppers Mall
John C. Yap

Ladner Shopping Centre
Ronald A. Allegretto

Tsawwassen
Cameron Lochhead

DUNCAN
York Langerfeld

FERNIE
Valerie Emond

FORT ST. JOHN
Bruce S. Tonkin

GOLD RIVER
Jonathan E. Pattie

KAMLOOPS
Aberdeen Mall
Carol Candy

Valleyview Mall
Rick Holmes

KELOWNA
Dilworth Shopping Centre
Barry R. Christiansen

Rutland Plaza 33
Janet Alexander

LAKE COWICHAN
Tracy Forrest

LANGLEY
Langley Mall
Walter J. Beselt

Mountainview Plaza
Beverley Brown

Murrayville Centre
Brian Gordon

MAPLE RIDGE
Valley Fair
Shopping Centre
Richard H. Howard

MISSION
S. Brad Powell

NANAIMO
Beaufort Centre
Fred Geater

Metral Place
Marion Woodward

140 Commercial St.
J. Carmon Henderson

NEW WESTMINSTER
713 Columbia St.
Patrick McInnes

Westminster Mall
Diane Adkins

NORTH VANCOUVER
Edgemont Blvd. and
Connaught Cres.
Joyce Bayly

Westview
Shopping Centre
Mary Ann Kertesz

PARKSVILLE
Wembley Mall
Ronald A. Weisner

PENTICTON
Randall M. Guest

PORT ALBERNI
Barry R. Rathburn

PORT COQUITLAM
Lois M. Gooselaw

PRINCE GEORGE
College Heights Plaza
Brian J. Ray

PRINCE RUPERT
Robert A. Halsall

QUESNEL
Rodney Wallace

REVELSTOKE
Charlene Roddick

RICHMOND
Continental Plaza
Tony Cheng

Richlea Square
Shopping Centre
Elaine Frechette

Richmond Medical-
Dental Centre
Hayley Fan

Steveston Station
Sandy Simpson

SALMON ARM
Ralph Segreto

SARDIS
Helen Van Wyck

SIDNEY
Robert F. Sarson

SURREY
Cedar Hills Plaza
Frank V. Costanco

Guildford Place
Shopping Centre
Charles F. Molnar

King's Cross
Shopping Centre
Gary S. Randhawa

TERRACE
Murray Mandzuk

TRAIL
Dale M. Stafinuk

VANCOUVER
10th Ave. W. and Alma St.
Mary Ann Watt

57th Ave. and Cypress St.
Elaine Lattimore

Broadway
and Nanaimo Sts.
Eric Mead

Burrard St. and 4th Ave.
Scott Haller

Burrard and Davie Sts.
Adeline Lauser

Cambie St. and 18th Ave.
Heikki Hollanti

Cambie St. and 42nd Ave.
David Yan

Davie and Cardero Sts.
Johneen Moldowan

Dunbar and 26th St.
Patti Kay

Fraser St. and 17th Ave.
John Wanless

Fraser St. and 49th Ave.
Karim Karmali

Georgia and Richards Sts.
Doris Smit

Granville St.
and 64th Ave.
Wayne W. Joe

Hastings
and Kamloops Sts.
Lawrence G. Marriot

Kerrisdale
Roy G. Crick

Kingsway St.
and Joyce Rd.
Emily Cheng

Main St.
Casey Cheong

Shaughnessy
Louise Yeoh

VERNON
Larry P. Hogan

VICTORIA
Canwest Shopping Centre
Carolyn R. Rioux

Estevan Ave.
Catherine A. Hall

Fairfield Shopping Plaza
Diane L. Murphy

Gordonhead
Patricia R. Stern

McKenzie Ave.
and Borden St.
George Wright

Oak Bay
Horst M. Schauch

Saanich Plaza
Thomas R. Beales

WEST VANCOUVER
Marine and 18th
Douglas W. Jamieson

South Park Royal
Shopping Centre
Aly Karmali

WHISTLER
Todd Bassett

WHITE ROCK
Bryce McElroy

WHITEHORSE
John C. Stark

WILLIAMS LAKE
James R. Bowie

NO-LOAD MUTUAL FUNDS

To meet the changing needs of Canadian retail investors, we have been adding to our Green Line Family with attractive new specialty funds. Just after year end, we launched four new funds: the Entertainment & Communications Fund and the U.S. Small-Cap Equity Fund (both advised by T. Rowe Price, a leading U.S. fund manager) – and the Canadian Small-Cap Equity Fund and Green Line Premium Money Market Fund. This brings our Family of Funds to a total of 37.

