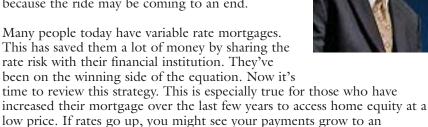
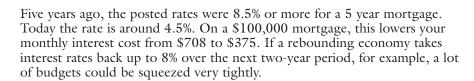
MARKETPLACE

Have interest rates finally bottomed out?

THE BANK OF CANADA RECENTLY sent a firm indication that it doesn't expect to have to lower interest rates again. If true, this means rates will eventually start to head back up again, maybe a few months from now or in 2005. For those with variable rate loans, low rates have been a long sweet ride, but you had better start planning because the ride may be coming to an end.



unsustainable level. This is always a danger when you borrow money.



Make sure you understand how rising rates will affect your portfolio. You'll avoid nasty surprises when the increases happen.

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