

Bearly/Frozen



The snow was great for sculpting this polar bear, reports John Rogers, but the warm temperatures made moving the stuff around a literal pain in the back. The sculpture was part of a group constructed for the Winter Cities Forum. CAM McALPINE/FREE PRESS

Fluoride may be financed

At Monday's city council meeting, councilors will consider taking out a \$529,589 loan to finance a new fluoridation system.

Councilors must pass the loan authorization bylaw to qualify the project for a 25 per cent government grant of \$133,000

or a 50 per cent grant of \$265,000.

The grant application is one of six the city is making to the province's new \$50 million sewer and water grant program.

The powdered equipment that currently delivers fluoride to Prince

George's water supply was installed in 1972 and is out of date. Break downs in the system mean that only 40 per cent of the water supply currently has fluoride. Public works plans to install the new liquid injection system in the near future.

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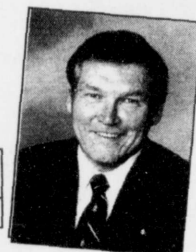
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Increased Foreign Exposure

Q: Don, how can I get more US exposure in my RRSP portfolio?

A: Atlas American RSP Index Fund
Performance % as at Jan. 29/99

1 Mos.	3 Mos.	6 Mos.	1 Yr.	2 Yrs.	Since Inception
2.86	18.15	16.04	30.41	24.95	30.50



Don Grantham
Financial Consultant

The logic of maximizing foreign exposure within an RRSP is virtually irrefutable. As 2% of the world's market capitalization, the Canadian market can provide access to only a limited number of the world's best investment opportunities. In addition, investors in the Canadian market must endure considerable volatility because of the high (relative to the world's other developed markets) resource component of the TSE 300 Index.

Revenue Canada currently allows Canadian investors a maximum of only 20% foreign investments in their RRSPs. But here is an opportunity that will allow you to increase your foreign exposure.

Investment Strategy:

Atlas American RSP Index Fund can provide consistent returns similar to major U.S. Stock market indexes by combining stock index futures with money market assets.

Atlas American RSP Index Fund is designed to mirror the return of an investment in three major U.S. stock indexes: S&P 500, S&P MidCap 400, and NASDAQ 100. The Fund's assets are 95% invested in Canadian Treasury bills and other government guaranteed money market securities. This money market return is then synthetically converted into a U.S. equity return by the use of future contracts on the three indexes. The Canadian Treasury Bill positions qualify this fund as Canadian content, thus, the Fund provides American Index returns which are fully RRSP eligible and do not count as foreign content.

This Atlas fund is an excellent choice for the investor wishing to remain mostly invested in Canadian T-Bills and other government guaranteed money market instruments, preferring an average level of risk and seeking returns similar to U.S. stock market indexes.



Mark Mariotto
Financial Consultant



Paul Carmichael
Financial Consultant



Wes Pederson
Financial Consultant



Faye Weir
Financial Consultant



Ivan Cartwright
Financial Consultant



Sheri Grantham
Financial Consultant



Merrill Lynch

Suite 300 - 177 Victoria St., Prince George, BC
563-0401 • 1-800-401-2447



Important information regarding the Atlas American RSP Index Fund is contained in the simplified prospectus. Please obtain one from your Financial Consultant and read it carefully before investing. The indicated rates of return are as of January 29, 1999 and are the historical annual compounded total returns including changes in unit value and reinvestment of all dividends or distributions. (Returns don't take into account sales, redemption, distribution or option charges payable security holder which will reduce returns.) Unit value, yields, and investment term will fluctuate. Past performance is not necessarily indicative of future performance. The information contained in this report was obtained from sources believed to be reliable, however, we cannot represent that it is accurate or complete. The views expressed are those of the author and not necessarily those of MERRILL LYNCH CANADA INC. Merrill Lynch Canada Inc. is a Member - Canadian Investor Protection Fund. Atlas Mutual Funds has paid a portion of the cost of this ad.