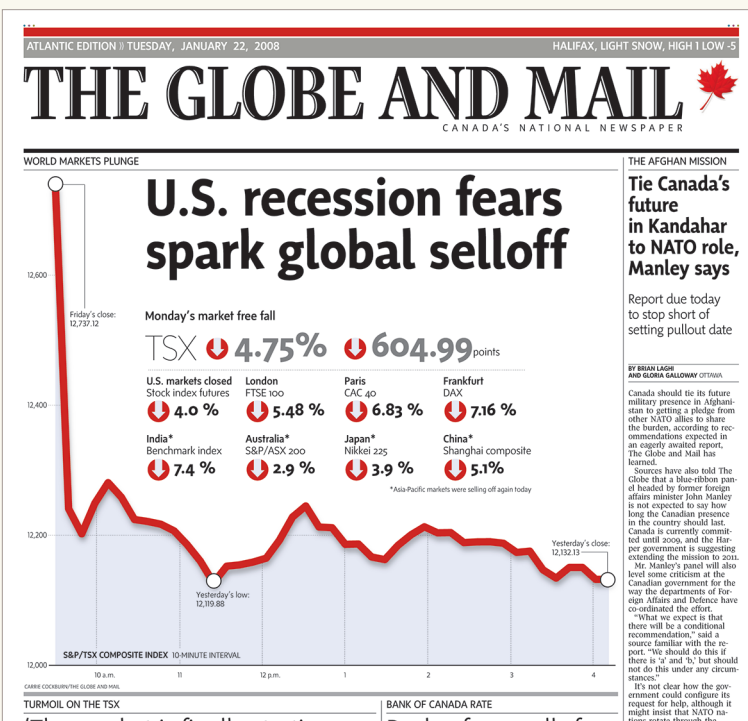


# Worried about market volatility and your investments?

## What a difference a day makes!

605 point drop on S&P/TSX

January 22, 2008



Source: The Globe and Mail, January 22, 2008

508 point rise on S&P/TSX

January 23, 2008



Source: The Globe and Mail, January 23, 2008

**"Bull markets are born on pessimism, grow on skepticism, mature on optimism and die on euphoria." – Sir John Templeton**



FRANKLIN TEMPLETON INVESTMENTS

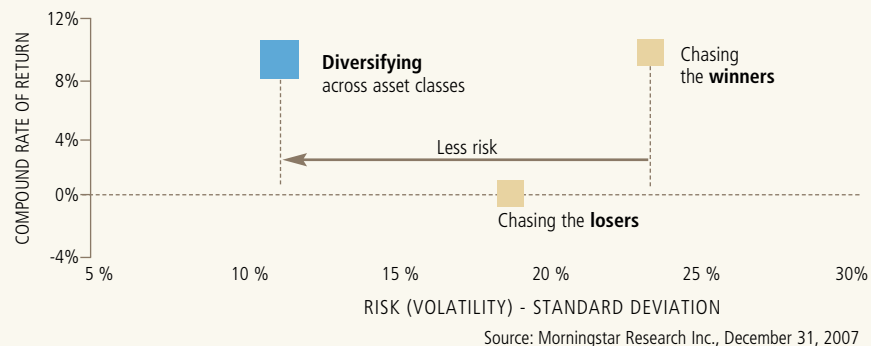
# Emotions lead to irrational responses

Stay focused. Stay invested. Stay diversified.

## Stay focused... investments grow



## Stay diversified... lower risk



## Stay invested... it pays off

S&P/TSX - 10 Years Ending December 31, 2007		
	Average Annual Return	Growth of \$10,000
<b>Fully Invested</b>	<b>9.47%</b>	<b>\$24,720</b>
Missed 10 Best Days	5.26%	\$16,660
Missed 20 Best Days	1.91%	\$12,061
Missed 30 Best Days	-0.96%	\$9,090
Missed 40 Best Days	-3.35%	\$7,154
Missed 50 Best Days	-5.48%	\$5,755
Missed 60 Best Days	-7.43%	\$4,706

Source: Bloomberg as of December 31, 2007

Contact your investment advisor to learn how to make market volatility work for you or visit [www.franklintempleton.ca](http://www.franklintempleton.ca)



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INVESTMENTS

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the Franklin Templeton Investments prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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