

**STREAMS DECLARES INITIAL MONTHLY DIVIDENDS**

**STR \$25.80**

**STR.E \$25.00**

Financial Services Income STREAMS is pleased to announce the declaration of the first monthly capital gains dividend on both classes of shares as at record November 30, 2000, payable December 8, 2000.

|                                | <b>Monthly Dividend Rate</b> | <b>Annual Yield<br/>(based on \$25 original issue)</b> | <b>Type of Dividend</b> |
|--------------------------------|------------------------------|--|-------------------------|
| Capital Yield Shares (STR)     | \$0.2083 per share           | 10.0%  | Capital Gains           |
| Equity Dividend Shares (STR.E) | \$0.2399* per share          | 7.0%   | Capital Gains           |

\* Includes payment of accrued from inception date of October 11, 2000.

Despite the current turmoil (Mid-east crisis, US Presidential election recount, continuing equity market correction) prevalent during STREAMS first month of operation to November 15, STREAMS has performed reasonably well with an overall gain of approximately 1% on the underlying portfolio assets.

We believe the financial services sector remains well positioned for strong relative performance in the months and years to come. As previously documented, we believe the **key drivers** will be:

1. Continuation of the global consolidation trend in financial services industry.
2. Further deregulation including a more certain environment for the conditions necessary for bank mergers in Canada.
3. Stable to declining interest rates as a result of moderating economic growth.
4. A shift and greater reallocation of investor capital to more reasonably priced sectors, such as the financial services sector.



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