

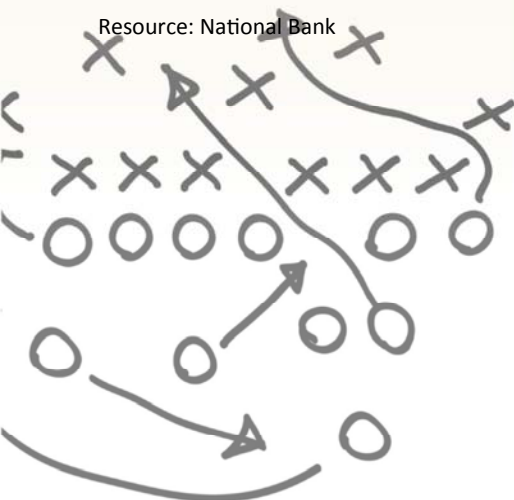
Coaches Corner

Last week, the S&P/TSX Composite Index was up 0.27% while the S&P 500 decreased (0.36%). In 2017 the S&P/TSX finished the year up 6.03% while the S&P 500 ended 2017 up, 19.42%.

Health Care and Energy were the strongest Canadian financial sectors last week, both up 8.77% and 2.34% respectively.

Industrials were the weakest, down (0.44%). In 2017 the two best performing Canadian financial sectors were the Health Care and Consumer Discretionary sectors which both increased 37.70% and 20.39% respectively on the year. Meanwhile the worst performing Canadian sector in 2017 was the Energy sector which decreased 12.64% on the year.

Resource: National Bank



MARKET NEWS

Canada

Retail Sales jumped a 1.5% in October. Sales rose in 7 of 11 categories surveyed, led by motor vehicles/parts, which surged 3.3% (largest gain in 20 months). Excluding autos, sales were up 0.8%, as higher sales in electronics (+1.4%), health/personal care products (+1.2%) and general merchandise (+1.8%) more than compensated for lower sales at gasoline stations (-0.6%) and furniture stores (-0.9%). Retail sales expanded in all ten provinces, a feat unseen since January 2017.

United States

The Consumer Price Index rose 0.5% in November in seasonally adjusted terms as gasoline prices increased 7.4% and food prices edged up 0.2%. Excluding food and energy, the CPI increased a modest 0.2% month over month as higher prices for transportation (1.5%), household operations (+0.6%), clothing (+0.5%) and recreation (+0.5%) offset lower prices for health and personal care (-1.0%). Year on year, headline inflation increased seven ticks to 2.1%.

Resource: National Bank

UP AND DOWN



Canada

Overnight	1.00%
Bank of Canada	1.25%
Prime Rate	3.20%

Next Meeting: Jan. 17, 2018

United States

Fed Fund Rates	1.25%
Discount Rate	1.75%
Prime Rate	4.25%

Next Meeting: Jan 30, 2018

MARKET INDICATORS & TRENDS (As at December 29, 2017)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	16,209.13	0.88%	6.03%	6.03%	17.51%
S&P 500	2,673.61	0.98%	19.42%	19.42%	9.54%
MSCI EAFE	2,050.79	1.52%	21.78%	21.78%	-1.88%
MSCI World	2,103.45	1.26%	20.11%	20.11%	5.32%
	SPOT (USD)	MTD	YTD	2017	2016
CAD	\$0.7949	2.43%	6.71%	6.71%	3.09%
Euro	\$1.20	0.86%	13.71%	13.71%	-2.82%
Gold	\$1,304.90	2.21%	13.30%	13.30%	8.63%
Oil – WTI	\$60.24	4.95%	12.14%	12.14%	45.03%
Gas	\$2.95	-2.61%	-20.89%	-20.89%	59.35%
	INDEX	MTD	YTD	2017	2016
DEX Universe	1,036.80	-0.41%	2.51%	2.51%	1.67%
DEX Short Term	697.00	-0.46%	0.09%	0.09%	1.00%
DEX Mid Term	1,119.80	-0.89%	0.96%	0.96%	1.61%
DEX Long Term	1,703.80	-0.01%	7.03%	7.03%	2.47%

S&P / TSX SECTOR PERFORMANCE

(As at December 29, 2017)

SECTOR	MTD	YTD
Financials	0.37%	9.43%
Energy	1.47%	-12.64%
Materials	3.43%	6.28%
Industrial	1.85%	18.60%
Consumer Discretionary	-0.66%	20.39%
Telecom Services	-2.19%	13.83%
Information Technology	0.29%	17.45%
Consumer Staples	-0.16%	6.20%
Utilities	-1.23%	6.07%
Health Care	24.32%	37.70%

GIC RATES—RSP COMPOUNDING

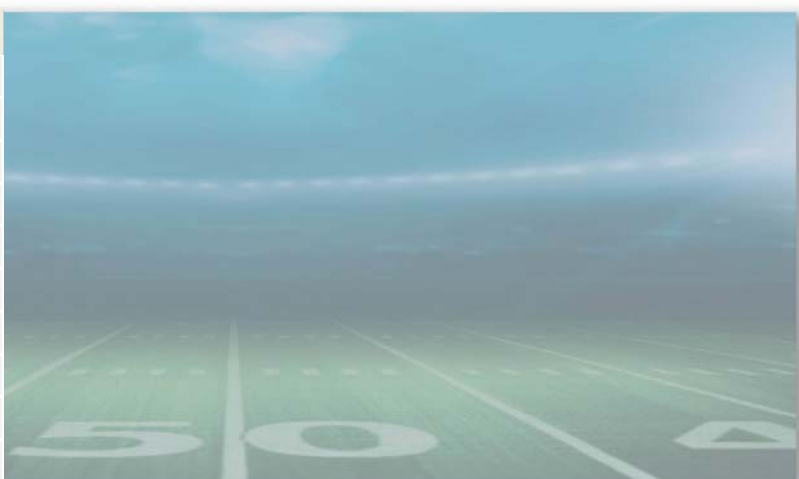
(As at January 1, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	1.75%	2.40%	2.75%
Canadian Western Bank	1.80%	2.43%	2.75%
Community Trust	1.70%	2.30%	2.40%
Effort Trust	2.10%	2.30%	2.40%
Laurentian Trust	1.75%	2.40%	2.75%
Manulife Bank	1.75%	2.25%	2.75%
Peoples Trust	1.10%	1.55%	1.80%
Standard Life	0.45%	0.80%	1.25%

SAVINGS ACCOUNTS

(As at January 1, 2018)

	FUND CODE	RATE
Equitable Bank*	EQB 100 (A)	1.10%
	EQB 200 (F)	1.35%
B2B High Interest Investment Account*	BTB 100 (A)	1.00%
	BTB 101 (F)	1.25%
ADS Investment Savings Account (Hollis)	DYN 500 (A)	0.95%
	DYN 550 (F)	1.20%
Manulife Bank Premium Investment Savings*	MIP 501 (A)	1.10%
	MIP 601 (F)	1.35%
Renaissance High Interest Savings Account*	ATL 5000 (A)	0.95%
	ATL 5001 (F)	1.20%



*Nominee accounts only

UPCOMING DATES

Jan 2	US Markit Manufacturing PMI Report	Jan 4	US ADP Employment Change Report	Jan 5	CAD Unemployment Rate Report
Jan 3	US Mortgage Applications Report	Jan 4	US Initial Jobless Claims Report	Jan 5	US Unemployment Rate Report
Jan 4	CAD Raw materials Price Index Report	Jan 4	CAD industrial Product Price Report	Jan 5	US Factory Orders Report

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