

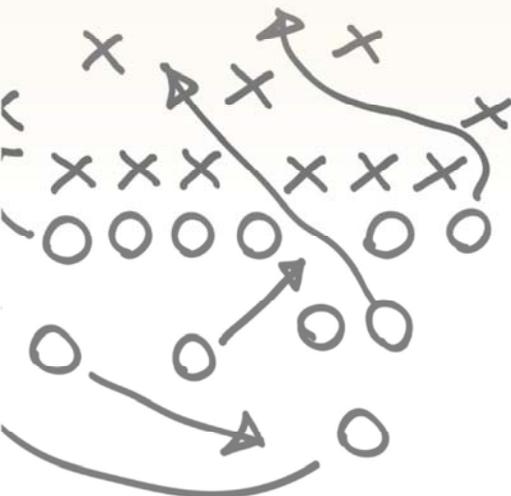
## Coaches Corner

As was widely expected, the Bank of Canada kept its benchmark interest rates unchanged at 1.25%

Last week, the S&P/TSX Composite Index was up 1.26% while the S&P 500 was up 3.54%. Year-to-date the S&P/TSX Composite has now decreased, (3.89%) while the S&P 500 has increased 4.22%.

The Health Care and Info Tech sectors were the strongest Canadian financial sectors last week, both up 3.97% and 3.71%, respectively. The Materials sector was the weakest but still gained 0.34% on the week

Resource: National Bank



## MARKET NEWS

### Canada

In Canada the employment rose 15K in February according to the Labour Force survey. With the participation rate unchanged at 65.5%. The unemployment rate now stands at 5.8%. There were job increases in both public (+50K) and private sectors (+8K), while there was a 43K decline in the ranks of the self-employed. Meanwhile, Full-time employment was down 39K, which offset gains of 55K in part time employment. Hourly earnings were up 3.1% year-on-year.

### United States

The non farm rolls employment report showed a 13k increase in employment in February, with the private sector adding 287K jobs. Cyclical sectors like construction (+61K) and manufacturing (+31K) helped the goods sector payrolls to rise 100K. Government, meanwhile, increased payrolls by 26K while the Average hourly earnings rose 0.2% in the month.

### Resource; National Bank

## UP AND DOWN



### Canada

Overnight	1.25%
Bank of Canada	1.50%
Prime Rate	3.45%
Next Meeting: April 18, 2018	

### United States

Fed Fund Rates	1.50%
Discount Rate	1.75%
Prime Rate	4.25%
Next Meeting: March 20, 2018	

## MARKET INDICATORS & TRENDS (As at March 9, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	15,577.81	0.88%	-3.89%	6.03%	17.51%
S&P 500	2,786.57	2.68%	4.22%	19.42%	9.54%
MSCI EAFE	2,040.90	-0.53%	-0.48%	21.78%	-1.88%
MSCI World	2,149.32	1.48%	2.18%	20.11%	5.32%
	INDEX	MTD	YTD	2017	2016
CAD	\$ 0.7805	-0.03%	-2.09%	6.71%	3.09%
Euro	\$ 1.2308	0.96%	2.57%	13.71%	-2.82%
Gold	\$ 1,324.00	0.46%	1.46%	13.30%	8.63%
Oil – WTI	\$ 62.04	0.65%	2.99%	12.14%	45.03%
Gas	\$ 2.73	2.44%	-7.26%	-20.89%	59.35%
	INDEX	MTD	YTD	2017	2016
DEX Universe	1,024.70	-0.52%	-1.17%	2.51%	1.67%
DEX Short Term	696.60	-0.11%	-0.06%	0.09%	1.00%
DEX Mid Term	1,109.30	-0.29%	-0.94%	0.96%	1.61%
DEX Long Term	1,654.80	-1.26%	-2.88%	7.03%	2.47%

## S&P / TSX SECTOR PERFORMANCE

(As at March 9, 2018)

SECTOR	MTD	YTD
Financials	1.35%	-1.71%
Energy	-0.14%	-11.51%
Materials	0.71%	-3.94%
Industrial	-0.33%	-0.27%
Consumer Discretionary	0.12%	-3.59%
Telecom Services	1.24%	-5.40%
Information Technology	4.25%	15.88%
Consumer Staples	1.18%	-3.42%
Utilities	1.06%	-7.45%
Health Care	4.49%	-8.60%

## GIC RATES—RSP COMPOUNDING

(As at March 12, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	2.15	2.71	2.96
Effort Trust	2.30	2.60	2.60
Laurentian Trust	2.15	2.71	2.96
Laurentian Bank	2.15	2.71	2.96
Manulife Bank	2.00	2.60	2.90
Home Trust	2.20	2.70	3.03

## SAVINGS ACCOUNTS

(As at March 12 26, 2018)

	FUND CODE	RATE
Equitable Bank*	EQB 100 (A)	1.15%
	EQB 200 (F)	1.45%
B2B High Interest Investment Account*	BTB 100 (A)	1.15%
	BTB 101 (F)	1.40%
ADS Investment Savings Account (Hollis)	DYN 500 (A)	1.10%
	DYN 550 (F)	1.35%
Manulife Bank Premium Investment Savings*	MIP 501 (A)	1.25%
	MIP 601 (F)	1.50%
Renaissance High Interest Savings Account*	ATL 5000 (A)	1.10%
	ATL 5001 (F)	1.35%



\*Nominee accounts only

## UPCOMING DATES

March 13	US CPI report	March 16	CAD Manufacturing Sales report
March 13	US NFIB Small Business Optimism report	March 16	University of Michigan Sentiment report
March 14	US MBA Mortgage Applications report		
March 14	US Retail Sales report		
March 15	CAD Existing Homes Sales report		
March 15	US initial Jobless Claims report		
March 16	US Housing Starts report		
March 16	US Building Permits report		

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