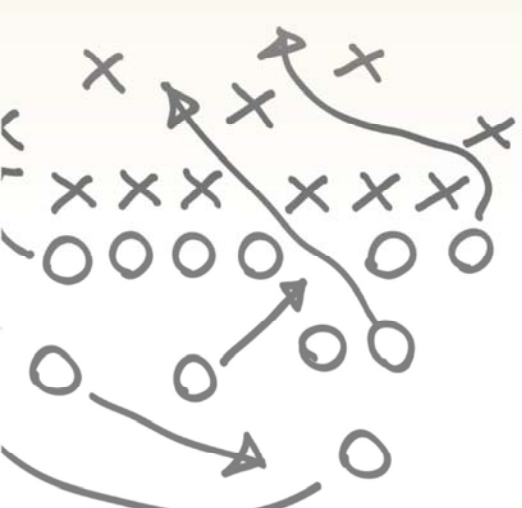


## Coaches Corner

Last week, the S&P/TSX Composite Index fell (1.04%) while the S&P 500 also dropped (0.02%). Year-to-date the S&P/TSX Composite has now decreased (6.18%) while the S&P 500 has also decreased (2.59)%.

The Energy Sector was the only Canadian financial sector to increase last week as it was up 2.88% for the week. The Health Care sector was the weakest sector falling 8.64% on the week.

Resource: National Bank



## MARKET NEWS

### Canada

Canadian employment jumped 32K in March according to the Labour Force however the unemployment rate remained the same at 5.8%. Job increases were seen in both public (+20K) and self-employed sectors (+20K), while employment declined 7K in the private sector. Employment gains came in the goods sector (+22K) construction (+18K) and agriculture (+8K), while losses in employment came from manufacturing (-8K).

### United States

In the US employment grew by 103K in March with the private sector adding 102K jobs (the lowest total in six months). The largest employment gains were seen in the services sector (+87K).

### World

in the Eurozone, the seasonally adjusted unemployment rate dipped one tick in February to 8.5%, its lowest level since December 2008. At the national level, the jobless rate fell to multi-year lows in Italy (10.9% vs. 11.1% the prior month), France (8.9% vs. 9.0%) and Spain (16.1% vs. 16.2%).

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	1.75%
Discount Rate	2.00%
Prime Rate	4.50%

Next Meeting: May 1, 2018

## MARKET INDICATORS & TRENDS (As at April 6, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	15,207.41	-1.04%	-6.18%	6.03%	17.51%
S&P 500	2,604.47	-0.02%	-2.59%	19.42%	9.54%
MSCI EAFE	2,013.31	0.38%	-1.83%	21.78%	-1.88%
MSCI World	2,052.78	-0.68%	-2.41%	20.11%	5.32%
				2017	2016
CAD	\$ 0.7830	0.96%	-1.77%	6.71%	3.09%
Euro	\$ 1.2243	-0.61%	2.03%	13.71%	-2.82%
Gold	\$ , 336.10	0.21%	2.39%	13.30%	8.63%
Oil – WTI	\$ 62.06	-4.43%	3.02%	12.14%	45.03%
Gas	\$ 2.70	-1.18%	-8.32%	-20.89%	59.35%
				2017	2016
DEX Universe	1,032.40	-0.52%	-0.42%	2.51%	1.67%
DEX Short Term	698.20	-0.04%	0.17%	0.09%	1.00%
DEX Mid Term	1,116.00	-0.36%	-0.34%	0.96%	1.61%
DEX Long Term	1,681.10	-1.33%	-1.33%	7.03%	2.47%

## S&P / TSX SECTOR PERFORMANCE

(As at April 6, 2018)

SECTOR	MTD	YTD
Financials	-1.94%	-6.07%
Energy	2.88%	-5.45%
Materials	-0.87%	-5.40%
Industrial	-1.13%	-3.00%
Consumer Discretionary	-0.18%	-3.57%
Telecom Services	-0.25%	-7.99%
Information Technology	-3.50%	5.74%
Consumer Staples	-2.27%	-7.53%
Utilities	-0.47%	-7.39%
Health Care	-8.64%	-19.41%

## GIC RATES—RSP COMPOUNDING

(As at April 9, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	2.17	2.72	3.05
Effort Trust	2.35	2.60	2.60
Laurentian Trust	2.17	2.72	3.05
Laurentian Bank	2.17	2.72	3.05
Manulife Bank	1.90	2.55	2.80
Home Trust	2.25	2.72	3.07

## SAVINGS ACCOUNTS

(As at April 9, 2018)

	FUND CODE	RATE
Equitable Bank*	EQB 100 (A)	1.10%
	EQB 200 (F)	1.35%
B2B High Interest Investment Account*	BTB 100 (A)	1.15%
	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

April 9	CAD Housing Starts Report	April 12	CAD New Housing Price Index Report
April 10	Cad Building Permits Report	April 13	CAD Existing Home Sales Report
April 10	US NFIB Small Business Optimism Report	April 13	US University of Michigan Sentiment
April 10	US Wholesale Trade Sales Report		
April 11	US MBA Mortgage Applications Report		
April 11	US CPI Month over Month Report		
April 11	US CPI Year over Year Report		
April 12	US Initial Jobless Claims Report		

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