

Coaches Corner

Last week, the S&P/TSX Composite Index was down (0.33%), while the S&P 500 was also declined (1.21%). Year-to-date the S&P/TSX Composite and the S&P 500 are up, 2.97% and 0.18%, respectively.

Despite the fall in the S&P/TSX Composite Index last week, Energy, Materials and Health Care were up 2.24%, 2.82% and 2.14% respectively.

MARKET NEWS

Canada

- Employment surged 41K in March according to the Labour Force Survey, much better than the 10K expected by consensus.
- Housing starts fell almost 7% from an upwardly revised 219K to reach 204K in March.
- Building permits jumped 15.5% in dollar terms in February.
- The merchandise trade deficit rose to C\$1.9 bn in February as nominal exports fell at a faster pace than imports (-5.4% versus -2.6%).

United States

- The non-manufacturing ISM index rose to 54.5 in March from 53.4 in the prior month.
- Factory orders fell 1.7% in February .

World

- Labour cash earnings rose to 0.9% on a year-on-year basis in Japan in February. In the Eurozone, February data showed retail sales rising 0.2% and the unemployment rate falling one tick to 10.3%. In China, foreign exchange reserves seem to have stabilized, rising slightly in March to US\$3.21 trillion.

Resource: National Bank

UP AND DOWN



Canada

Overnight	0.50%
Bank of Canada	0.75%
Prime Rate	2.70%

Next Meeting: April 13, 2016

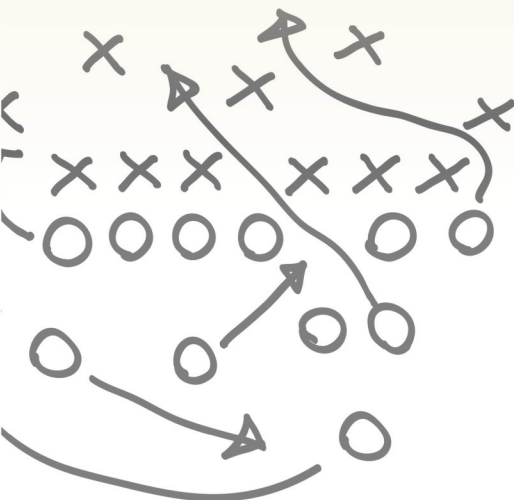
United States

Fed Fund Rates	0.50%
Discount Rate	1.00%
Prime Rate	3.50%

Next Meeting: April 27, 2016

MARKET INDICATORS & TRENDS (As at April 8, 2016)

	INDEX	MTD	YTD	2015	2014
S&P/TSX	13,396.73	-0.72%	2.97%	-11.09%	7.42%
S&P 500	2,047.60	-0.59%	0.18%	-0.73%	11.39%
MSCI EAFE	1,625.36	-1.61%	-5.30%	-3.30%	-7.35%
MSCI World	1,632.20	-0.97%	-1.84%	-2.74%	2.93%
	SPOT (USD)	MTD	YTD	2015	2014
CAD	\$0.7695	-0.19%	6.51%	-16.18%	-8.32%
Euro	\$1.1405	0.12%	5.03%	-10.26%	-12.18%
Gold	1,243.80	0.66%	17.32%	-10.46%	-1.51%
Oil – WTI	\$39.72	3.60%	7.24%	-30.47%	-45.87%
Gas	\$1.99	1.58%	-14.85%	-19.11%	-31.70%
	INDEX	MTD	YTD	2015	2014
DEX Universe	1,010.40	0.17%	1.57%	3.52%	8.79%
DEX Short Term	691.90	-0.06%	0.35%	2.62%	3.06%
DEX Mid Term	1,107.10	-0.10%	1.43%	4.85%	9.17%
DEX Long Term	1,605.10	0.67%	3.32%	3.80%	17.47%



S&P / TSX SECTOR PERFORMANCE

(As at April 8, 2016)

SECTOR	MTD	YTD
Financials	-1.67%	0.76%
Energy	-0.41%	6.18%
Materials	3.37%	23.30%
Industrial	-0.46%	2.55%
Consumer Discretionary	-3.21%	-0.87%
Telecom Services	-0.94%	8.66%
Information Technology	-1.21%	-1.92%
Consumer Staples	-3.03%	5.27%
Utilities	-1.17%	7.07%
Health Care	4.13%	-25.04%

GIC RATES—RSP COMPOUNDING

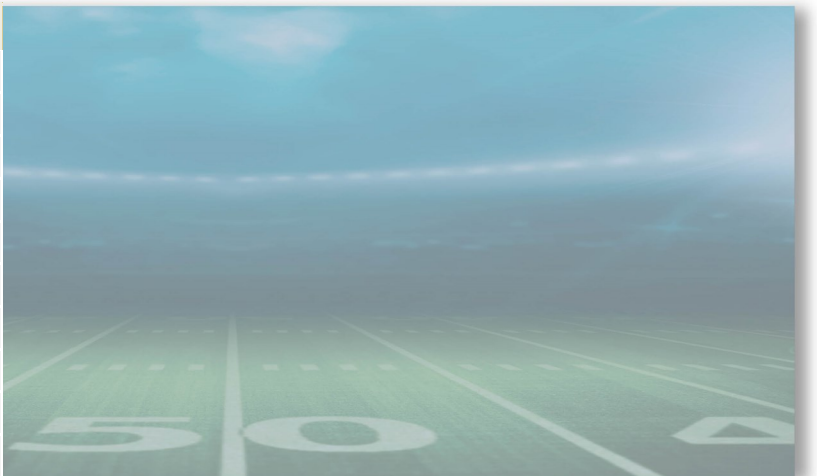
(As at April 11, 2016)

	1 YEAR	3 YEARS	5 YEARS
B2B	1.30%	1.83%	2.18%
Bank of Nova Scotia	1.40%	1.70%	n/a
CDN Western Bank	1.50%	1.88%	2.19%
Effort Trust	1.60%	1.95%	2.10%
Laurentian Trust	1.30%	1.83%	2.18%
Manulife Bank	1.25%	1.70%	2.15%
National Bank	1.40%	1.70%	n/a
Standard Life	0.45%	n/a	n/a

SAVINGS ACCOUNTS

(As at April 11, 2016)

	FUND CODE	RATE
B2B High Interest Investment Account*	BTB 100	0.80% (A)
	BTB 100	1.05% (F)
Equitable Bank*	EQB 100	1.05% (A)
	EQB 200	1.30% (F)
Hollis Investment Savings	DYN 500	0.75% (A)
	DYN 550	1.00% (F)
Home Trust High Interest Savings*	HOM 100	1.05% (A)
	HOM 101	1.30% (F)
Manulife Bank Premium Investment Savings*	MIP501	1.00% (A)
	MIP601	1.25% (F)



*Nominee accounts only

UPCOMING DATES

Apr 12	NFIB Small Business Optimism (US)	Apr 13	Bank of Canada Rate Decision (CA)	Apr 15	Existing Home Sales (CA)
Apr 13	MBA Mortgage Applications (US)	Apr 14	New Housing Price Index (CA)	Apr 15	Empire Manufacturing (US)
Apr 13	Retail Sales Advance MoM (US)	Apr 14	Initial Jobless Claims (US)	Apr 15	Industrial Production (US)
Apr 13	Teranet/National Bank HPI (CA)	Apr 14	CPI (US)	Apr 15	Capacity Utilization (US)
Apr 13	Retail Sales Ex Auto MoM (US)	Apr 14	CPI Ex Food and Energy (US)	Apr 15	U. of Mich. Sentiment (US)
Apr 13	PPI Final Demand MoM (US)	Apr 14	AB & NL Budget (CA)	Apr 15	Total Net TIC Flows (US)
Apr 13	PPI Ex Food and Energy (US)	Apr 15	Manufacturing Sales (CA)		