

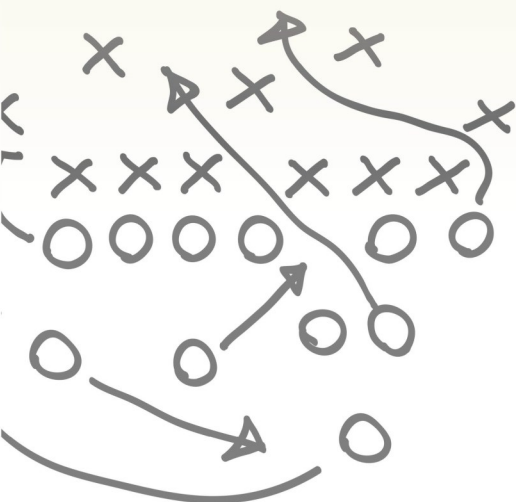
Coaches Corner

Last week, the S&P/TSX Composite Index was up 2.12%, while the S&P 500 also gained 0.81%. Year-to-date the S&P/TSX Composite and the S&P 500 are up, 14.25% and 6.75%, respectively.

Health Care and Energy were the strongest Canadian financial sectors last week, both up 5.64% and 4.96%, respectively. Info Tech was the weakest, but still gained 0.11%.

In Canada, we'll get clues about the handoff to the final quarter of 2016 thanks to important data for the month of September.

In the U.S., a light data week will nonetheless give a pulse of the housing market. The Fed meeting minutes will be released on Wednesday.



MARKET NEWS

Canada

- In October, the consumer price index rose 0.2% month-over-month, allowing the YoY inflation rate to increase to 1.5%.
- In September, manufacturing shipments grew 0.3%, overshooting the 0.1% rate expected by consensus.
- In October, the Teranet-National Bank National Composite House Price Index™ rose 0.3% month over month thanks to gains in six of the eleven regions covered, led by Hamilton (+1.4%), Toronto (+1.2%) and Quebec City (+1.1%).

United States

- In October, the consumer price index rose 0.4%, lifting the annual inflation rate one tick to 1.6%.
- Housing starts shot up 25.5% in October to a 9-year high of 1323K in seasonally adjusted annualized terms.
- The weekly jobless claims report for the week ended November 12 showed initial claims fell 19K to 235K, their lowest level since November 1973.
- In her appearance before the Joint Economic Committee of the U.S. Congress, Fed Chair Janet Yellen indicated that an increase of the fed funds target range could "well become appropriate relatively soon."

World

- Eurozone GDP growth for Q3 was left unchanged from the first estimate of 0.3%.

Resource: National Bank

UP AND DOWN



Canada

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

Next Meeting: Dec. 7, 2016

United States

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

Next Meeting: Dec. 14, 2016

MARKET INDICATORS & TRENDS (As at November 18, 2016)

	INDEX	MTD	YTD	2015	2014
S&P/TSX	14,864.03	0.52%	14.25%	-11.09%	7.42%
S&P 500	2,181.90	2.62%	6.75%	-0.73%	11.39%
MSCI EAFE	1,614.17	-3.10%	-5.95%	-3.30%	-7.35%
MSCI World	1,697.35	0.38%	2.08%	-2.74%	2.93%
	SPOT (USD)	MTD	YTD	2015	2014
CAD	\$0.74	-0.86%	2.38%	-16.18%	-8.32%
Euro	\$1.06	-3.30%	-2.39%	-10.26%	-12.18%
Gold	\$1,208.70	-5.06%	14.01%	-10.46%	-1.51%
Oil – WTI	\$45.69	-2.50%	23.35%	-30.47%	-45.87%
Gas	\$2.84	-6.05%	21.65%	-19.11%	-31.70%
	INDEX	MTD	YTD	2015	2014
DEX Universe	1,014.70	-2.24%	2.00%	3.52%	8.79%
DEX Short Term	696.80	-0.48%	1.06%	2.62%	3.06%
DEX Mid Term	1,113.40	-2.06%	2.01%	4.85%	9.17%
DEX Long Term	1,602.20	-4.74%	3.13%	3.80%	17.47%

S&P / TSX SECTOR PERFORMANCE

(As at November 18, 2016)

SECTOR	MTD	YTD
Financials	3.74%	14.44%
Energy	3.39%	30.23%
Materials	-6.14%	38.15%
Industrial	3.54%	21.19%
Consumer Discretionary	0.92%	5.56%
Telecom Services	-2.64%	13.66%
Information Technology	0.86%	3.39%
Consumer Staples	-2.88%	7.43%
Utilities	-6.54%	8.25%
Health Care	1.46%	-40.06%

GIC RATES—RSP COMPOUNDING

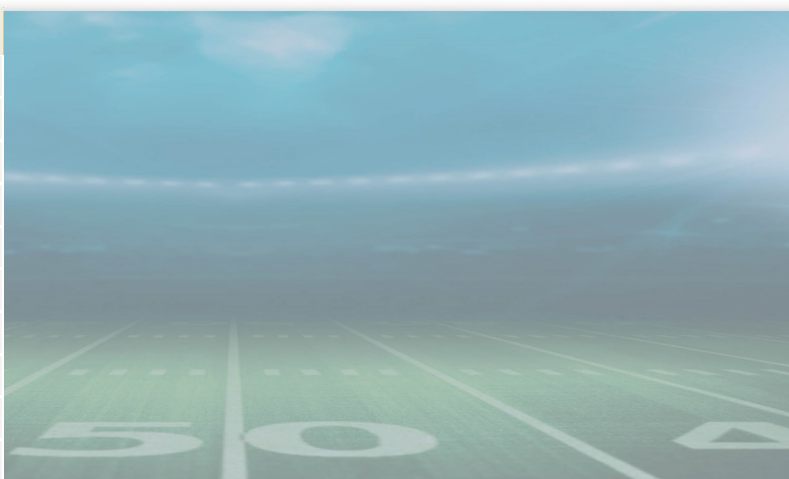
(As at November 21, 2016)

	1 YEAR	3 YEARS	5 YEARS
B2B	1.30%	1.65%	1.91%
Bank of Nova Scotia	1.35%	1.50%	1.80%
CDN Western Bank	1.38%	1.70%	1.90%
Effort Trust	1.75%	1.95%	2.05%
Laurentian Trust	1.30%	1.65%	1.91%
Manulife Bank	1.15%	1.45%	1.70%
National Bank	1.35%	1.55%	1.91%
Standard Life	0.45%	0.80%	1.25%

SAVINGS ACCOUNTS

(As at November 21, 2016)

	FUND CODE	RATE
B2B High Interest Investment Account*	BTB 100 (A)	0.80%
	BTB 101(F)	1.05%
Equitable Bank*	EQB 100 (A)	0.90%
	EQB 200 (F)	1.15%
Hollis Investment Savings	DYN 500 (A)	0.75%
	DYN 550 (F)	1.00%
Home Trust High Interest Savings*	HOM 100 (A)	0.90%
	HOM 101 (F)	1.15%
Manulife Bank Premium Investment Savings*	MIP 501 (A)	0.90%
	MIP 601 (F)	1.15%



*Nominee accounts only

UPCOMING DATES

Nov 21	Chicago Fed Nat Activity Index (US)	Nov 22	Existing Home Sales MoM (US)	Nov 23	Markit US Manufacturing PMI (US)
Nov 21	Wholesale Trade Sales MoM (CA)	Nov 23	MBA Mortgage Applications (US)	Nov 23	New Home Sales (US)
Nov 22	Retail Sales MoM (CA)	Nov 23	Durable Goods Orders (US)	Nov 23	New Home Sales MoM (US)
Nov 22	Retail Sales Ex Auto MoM (CA)	Nov 23	Durables Ex Transportation (US)	Nov 23	U. of Mich. Sentiment (US)
Nov 22	Existing Home Sales (US)	Nov 23	Initial Jobless Claims (US)	Nov 25	Markit US Services PMI (US)

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