

## Coaches Corner

Last week, the S&P/TSX Composite Index decreased (1.64%) while the S&P 500 also fell (1.02%). Year-to-date the S&P/TSX Composite has decreased (0.18%) while the S&P 500 has now increased 1.99%.

The Energy Sector led the way for the S&P/TSX last week increasing by 2.40%, while Health Care was the weakest sector falling (6.22%) on the week.

Resource: National Bank

## MARKET NEWS

### Canada

Real GDP rose 0.1% in April, after two months of solid growth. Of the 20 broad industrial sectors, 12 registered increases in output led by the goods sector which rose 0.2% with gains in manufacturing, utilities and oil & gas.

According to the Survey of Employment, Payrolls and Hours, April saw, average weekly hours worked down 1.3% on the month. Average weekly earnings also decreased 0.3% in the month but were up 2.5% year over year.

### US

Nominal personal income increased 0.4% in May. Adjusted for inflation, disposable income grew 0.2% in May while spending was flat. As a result, the savings rate edged up two ticks to 3.2%.

### World

In Japan the unemployment rate, fell 3 ticks in May to a new 25-year low of 2.2% and that despite the fact that the participation rate stayed unchanged at a 15-year high of 61.7%.

Resource: National Bank

## UP AND DOWN



### Canada

Overnight	1.25%
Bank of Canada	1.50%
Prime Rate	3.45%

Next Meeting: July 11, 2018

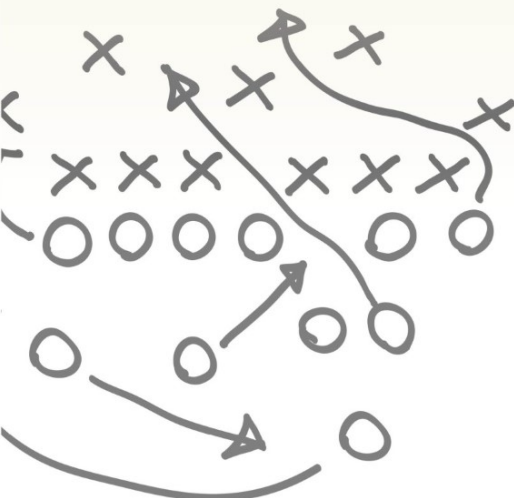
### United States

Fed Fund Rates	2.00%
Discount Rate	2.25%
Prime Rate	5.00%

Next Meeting: August 1, 2018

## MARKET INDICATORS & TRENDS (As at June 29, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	16,179.89	0.74%	-0.18%	6.03%	17.51%
S&P 500	2,726.71	0.79%	1.99%	19.42%	9.54%
MSCI EAFE	1,958.64	-1.39%	-4.49%	21.78%	-1.88%
MSCI World	2,089.30	-0.17%	-0.67%	20.11%	5.32%
				2017	2016
CAD	\$ 0.7594	-1.67%	-4.73%	6.71%	3.09%
Euro	\$ 1.1639	-0.57%	-3.01%	13.71%	-2.82%
Gold	\$ ,241.70	-4.83%	-4.84%	13.30%	8.63%
Oil – WTI	\$ 73.94	10.29%	22.74%	12.14%	45.03%
Gas	\$ 2.86	-3.05%	-2.85%	-20.89%	59.35%
				2017	2016
DEX Universe	1,043.20	0.53%	0.62%	2.51%	1.67%
DEX Short Term	700.70	0.24%	0.53%	0.09%	1.00%
DEX Mid Term	1,122.70	0.57%	0.26%	0.96%	1.61%
DEX Long Term	1,719.50	0.93%	0.92%	7.03%	2.47%



## S&P / TSX SECTOR PERFORMANCE

(As at June 29, 2018)

SECTOR	MTD	YTD
Financials	-0.29%	-3.26%
Energy	2.04%	6.84%
Materials	1.60%	2.62%
Industrial	-0.66%	6.28%
Consumer Discretionary	1.05%	2.41%
Telecom Services	1.23%	-5.40%
Information Technology	0.37%	21.02%
Consumer Staples	2.75%	-1.80%
Utilities	2.12%	-8.46%
Health Care	7.31%	1.97%

## GIC RATES—RSP COMPOUNDING

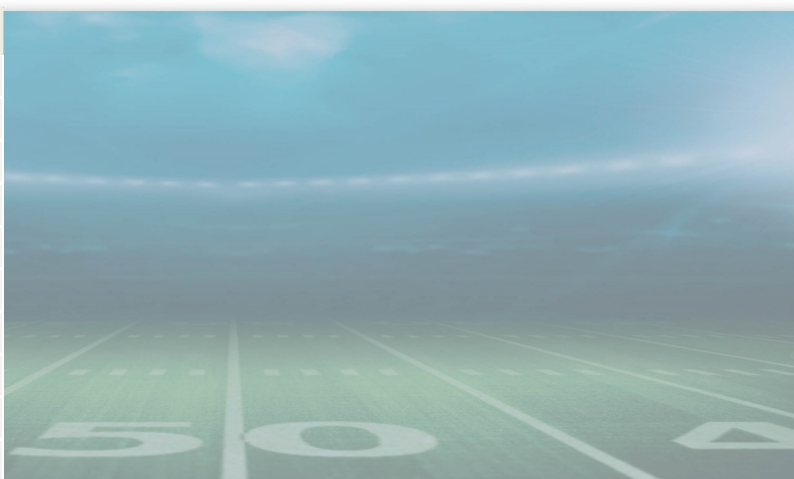
(As at July 3, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	1.95	2.70	3.05
Effort Trust	2.45	2.90	3.00
Laurentian Trust	1.95	2.70	3.05
Laurentian Bank	1.95	2.70	3.05
Community Trust	2.30	2.85	3.20
Home Trust	2.13	2.77	3.13

## SAVINGS ACCOUNTS

(As at July 3, 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 5000 (A)	1.10%
	DYN 5004 (F)	1.35%
Manulife Bank Premium Investment Savings*	MIP 501 (A)	1.10%
	MIP 601 (F)	1.35%
Renaissance High Interest Savings Account*	ATL 5000 (A)	1.10%
	ATL 5001 (F)	1.35%



\*Nominee accounts only

## UPCOMING DATES

July 2	US ISM Manufacturing Report	July 6	CAD Unemployment Rate Report
July 3	US Factory Orders Report	July 6	US Change in Non Farm Payrolls Report
July 3	US Durable Goods Orders Report		
July 4	US Mortgage Applications Report		
July 3	US Initial Jobless Claims Report		
July 5	US ADP Employment Change Report		
July 6	US Unemployment Rate Report		

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