

Coaches Corner

Last week, the S&P/TSX Composite Index fell (3.34%) while the S&P 500 also fell (4.10%). Year-to-date the S&P/TSX Composite has now decreased (4.90%) while the S&P 500 has now increased 3.50%.

The Health Care Sector led the way for the S&P/TSX last week increasing by 3.14%, while the Information Energy Sector was the weakest sector falling (6.70%) on the week.

Resource: National Bank

MARKET NEWS

Canada

In September Housing Starts, fell for the sixth time in seven months, sliding 10.2K to an annualized 188.7K, their lowest level since November 2016.

US

In September, the NFIB Small Business Optimism Index slipped 0.9 point to a still-lofty 107.9 after reaching an all-time high of 108.8 in August. The net percentage of polled firms expecting the economic situation to improve remained high (33%), as did the net percentage of those expecting sales to increase (29%).

World

The Peoples Bank of China cut the amount of reserves that it requires domestic banks to hold with the central bank by one percentage point, a move equivalent to injecting \$110 billion into the economy. This decision came amid growing concerns of a slowdown in economic activity.

Resource: National Bank

UP AND DOWN



Canada

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

Next Meeting: October 24, 2018

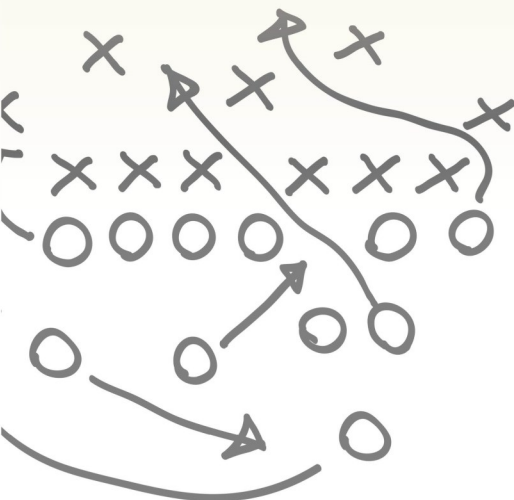
United States

Fed Fund Rates	2.25%
Discount Rate	2.50%
Prime Rate	5.25%

Next Meeting: Dec 18, 2018

MARKET INDICATORS & TRENDS (As at October 12, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	15,414.29	-4.10%	-4.90%	6.03%	17.51%
S&P 500	2,767.13	-5.04%	3.50%	19.42%	9.54%
MSCI EAFE	1,850.76	-6.22%	-9.75%	21.78%	-1.88%
MSCI World	2,063.44	-5.52%	-1.90%	20.11%	5.32%
	INDEX	MTD	YTD	2017	2016
CAD	\$ 0.7675	-0.65%	-3.72%	6.71%	3.09%
Euro	\$ 1.1592	-0.37%	-3.40%	13.71%	-2.82%
Gold	\$ 1,222.00	2.16%	-6.35%	13.30%	8.63%
Oil – WTI	\$ 71.34	-2.61%	18.43%	12.14%	45.03%
Gas	\$ 3.16	5.09%	7.30%	-20.89%	59.35%
	INDEX	MTD	YTD	2017	2016
FTSE/TMX CAD Univ	1,028.90	-0.42%	-0.76%	2.51%	1.67%
FTSE/TMX Short Term	700.70	0.00%	0.53%	0.09%	1.00%
FTSE/TMX Mid Term	1,111.40	-0.24%	-0.75%	0.96%	1.61%
FTSE/TMX Long Term	1,659.00	-1.11%	-2.63%	7.03%	2.47%



S&P / TSX SECTOR PERFORMANCE

(As at October 12, 2018)

SECTOR	MTD	YTD
Financials	-5.26%	-5.60%
Energy	-6.80%	-6.72%
Materials	0.96%	-10.10%
Industrial	-5.33%	5.51%
Consumer Discretionary	-5.26%	-11.15%
Telecom Services	-3.71%	-6.75%
Information Technology	-9.28%	12.98%
Consumer Staples	-2.88%	-7.23%
Utilities	-2.24%	-11.85%
Health Care	3.09%	40.36%

GIC RATES—RSP COMPOUNDING

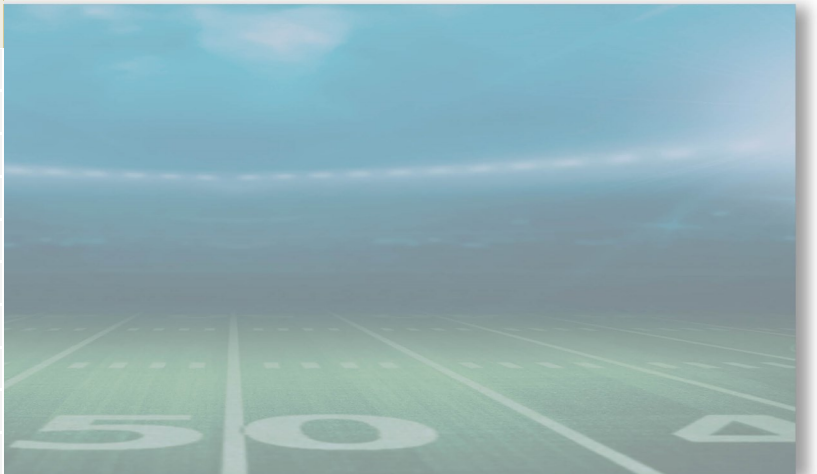
(As at October 15, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	2.30	2.85	3.05
Effort Trust	2.45	2.95	2.97
Laurentian Trust	2.30	2.85	3.05
Laurentian Bank	2.30	2.85	3.05
Community Trust	2.40	2.80	3.10
Home Trust	2.47	2.99	3.24

SAVINGS ACCOUNTS

(As at October 15, 2018)

	FUND CODE	RATE
Equitable Bank*	EQB 100 (A)	1.35%
	EQB 200 (F)	1.60%
B2B High Interest Investment Account*	BTB 100 (A)	1.35%
	BTB 101 (F)	1.60%
ADS Investment Savings Account (Hollis)	DYN 5000 (A)	1.35%
	DYN 5004 (F)	1.60%
Manulife Bank Investment Savings Account*	MIP 510 (A)	1.35%
	MIP 610 (F)	1.60%
Renaissance High Interest Savings Account*	ATL 5000 (A)	1.35%
	ATL 5001 (F)	1.60%



*Nominee accounts only

UPCOMING DATES

Oct 15	US Empire Manufacturing Report	Oct 17	CAD Manufacturing Sales Report
Oct 15	CAD Existing Home Sales Report	Oct 18	US Initial Jobless Claims Report
Oct 16	US Capacity Utilization Report	Oct 19	CAD Retail Sales Report
Oct 16	US Industrial Production Report	Oct 19	US Existing Home Sales Report
Oct 17	US Housing Starts Report		
Oct 17	US Building Permits Report		
Oct 17	US MBA Mortgage Applications Report		

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