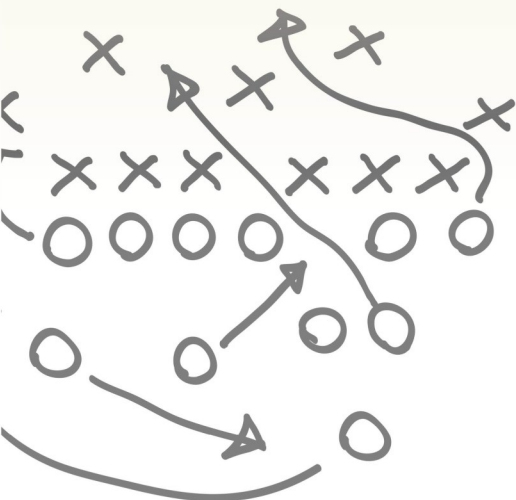


Coaches Corner

Last week, the S&P/TSX Composite Index gained 1.55% while the S&P 500 also gained 2.42%. Year-to-date the S&P/TSX Composite has now decreased (6.72%) while the S&P 500 has now gained 1.85%.

The Materials Sector led the way for the S&P/TSX last week increasing by 5.58%, while the Utilities Sector was the weakest sector falling (2.37%) on the week.

Resource: National Bank



MARKET NEWS

Canada

Real GDP grew 0.1% in August. Eight of the 20 broad industrial sectors increased with gains seen oil, gas (+1.9%) and utilities (+0.8%) sectors and declines seen in mining (-1.8%), agriculture (-0.5%), construction (-0.4%), and manufacturing (-0.6%). Employment increased 11K in October according to the Labour Force Survey. The participation rate dropped to 65.2% (from 65.4%). Private sector employment rose by 20K and self-employed by 22K while public sector jobs dropped by 31K.

US

The establishment survey showed non-farm payrolls rising 250K in October. The private sector added 246K jobs while Government added 4K jobs. Average hourly earnings rose 3.1% on a year-on-year basis, the highest since 2009. The private sector diffusion index jumped to 65.7, the highest in months. The wage/salary component of income rose 0.2% while disposable income increased 0.2% and spending jumped 0.4%. As a result, the savings rate slid two ticks to 6.2%. Resource: National Bank

UP AND DOWN



Canada

Overnight	1.75%
Bank of Canada	2.00%
Prime Rate	3.95%

Next Meeting: Dec. 05, 2018

United States

Fed Fund Rates	2.25%
Discount Rate	2.75%
Prime Rate	5.25%

Next Meeting: Dec. 18, 2018

MARKET INDICATORS & TRENDS (As at November 2, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	15,119.28	-5.93%	-6.72%	6.03%	17.51%
S&P 500	2,723.06	-6.55%	1.85%	19.42%	9.54%
MSCI EAFE	1,837.05	-6.92%	-10.42%	21.78%	-1.88%
MSCI World	2,036.70	-6.74%	-3.17%	20.11%	5.32%
				2017	2016
CAD	\$ 0.7633	-1.19%	-4.24%	6.71%	3.09%
Euro	\$ 1.1397	-2.05%	-5.02%	13.71%	-2.82%
Gold	\$ 1,233.30	3.10%	-5.49%	13.30%	8.63%
Oil – WTI	\$ 63.14	-13.80%	4.81%	12.14%	45.03%
Gas	\$ 3.28	9.18%	11.47%	-20.89%	59.35%
				2017	2016
FTSE/TMX CAD Univ	1,025.00	-0.79%	-1.14%	2.51%	1.67%
FTSE/TMX Short Term	699.90	-0.11%	0.42%	0.09%	1.00%
FTSE/TMX Mid Term	1,108.50	-0.50%	-1.01%	0.96%	1.61%
FTSE/TMX Long Term	1,645.20	-1.94%	-3.44%	7.03%	2.47%

S&P / TSX SECTOR PERFORMANCE

(As at November 2, 2018)

SECTOR	MTD	YTD
Financials	-6.49%	-6.83%
Energy	-14.48%	-14.40%
Materials	-0.70%	-11.58%
Industrial	-6.60%	4.09%
Consumer Discretionary	-4.85%	-10.77%
Telecom Services	-1.48%	-4.59%
Information Technology	-7.67%	14.98%
Consumer Staples	-2.01%	-6.39%
Utilities	-3.33%	-12.83%
Health Care	-15.29%	15.34%

GIC RATES—RSP COMPOUNDING

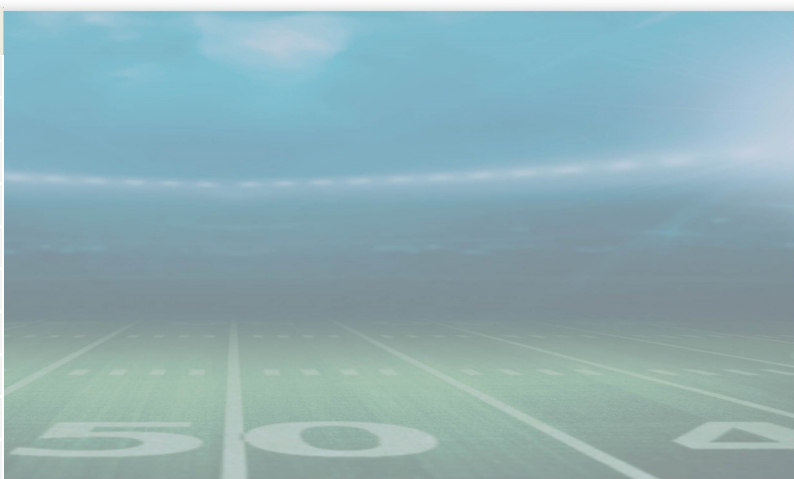
(As at November 5, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	2.50	3.0	3.20
Effort Trust	2.52	3.05	3.07
Laurentian Trust	2.50	3.0	3.20
Laurentian Bank	2.50	3.0	3.20
Community Trust	2.70	3.0	3.30
Home Trust	2.67	3.21	3.43

SAVINGS ACCOUNTS

(As at November 5, 2018)

	FUND CODE	RATE
Equitable Bank*	EQB 100 (A)	1.60%
	EQB 200 (F)	1.85%
B2B High Interest Investment Account*	BTB 100 (A)	1.60%
	BTB 101 (F)	1.85%
ADS Investment Savings Account (Hollis)	DYN 5000 (A)	1.60%
	DYN 5004 (F)	1.85%
Manulife Bank Investment Savings Account*	MIP 510 (A)	1.35%
	MIP 610 (F)	1.60%
Renaissance High Interest Savings Account*	ATL 5000 (A)	1.60%
	ATL 5001 (F)	1.85%



*Nominee accounts only

UPCOMING DATES

Nov 5	US Markit PMI Services Report
Nov 6	CAD Building Permit Report
Nov 7	US Mortgage Applications Report
Nov 7	US Consumer Credit Report
Nov 8	CAD Housing Starts Report
Nov 8	US Initial Jobless Claims Report
Nov 9	US University of Michigan Sentiment Report

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