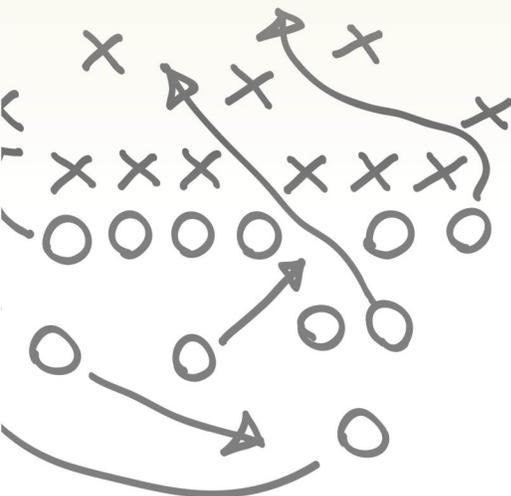


## Coaches Corner

Last week, the S&P/TSX Composite Index fell (0.96%) while the S&P 500 also fell (3.79%). Year-to-date the S&P/TSX Composite has now decreased (7.39%) while the S&P 500 has also decreased by (1.54%).

The Industrials Sector led the way for the S&P/TSX last week increasing by 0.39%, while the Health Care Sector was the weakest sector falling (4.85%) on the week.

Resource: National Bank



## MARKET NEWS

### Canada

The Consumer Price Index rose 0.3% in October, taking the year-on-year inflation rate up to 2.4% (from 2.2%).

### US

Housing Starts in October reached 1,228K in seasonally adjusted annualized terms, up 1.5% from an upwardly revised 1,210K the prior month. Despite the improvement, starts remained well below the levels that prevailed in the first half of the year (1,300K).

### World

Japan's national headline Consumer Price Index rose 1.4% on an annual basis in October, two ticks more than in September. The upswing was caused in large part by higher prices for energy (+8.9% y/y) and fresh food (+10.8%). Meanwhile the Euro Zone's flash composite PMI slipped 0.7 point in November to 52.4, its weakest print in almost four years. The drop reflected both a 0.6-point decline in the services index to 53.1 and a 0.5-point decline in the manufacturing index. 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 23, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	15,010.73	-0.11%	-7.39%	6.03%	17.51%
S&P 500	2,632.56	-2.92%	-1.54%	19.42%	9.54%
MSCI EAFE	1,792.51	-1.25%	-12.59%	21.78%	-1.88%
MSCI World	2,132.80	5.48%	1.40%	20.11%	5.32%
				2017	2016
CAD	\$ 0.7560	-0.65%	-5.16%	6.71%	3.09%
Euro	\$ 1.1337	0.18%	-5.52%	13.71%	-2.82%
Gold	\$ 1,223.20	0.67%	-6.26%	13.30%	8.63%
Oil - WTI	\$ 50.42	-22.80%	-16.30%	12.14%	45.03%
Gas	\$ 4.31	32.11%	46.23%	-20.89%	59.35%
				2017	2016
FTSE/TMX CAD Univ	1,035.90	0.88%	-0.09%	2.51%	1.67%
FTSE/TMX Short Term	702.70	0.39%	0.82%	0.09%	1.00%
FTSE/TMX Mid Term	1,118.80	0.78%	-0.09%	0.96%	1.61%
FTSE/TMX Long Term	1,679.60	1.65%	-1.42%	7.03%	2.47%

## S&P / TSX SECTOR PERFORMANCE

(As at November 23, 2018)

SECTOR	MTD	YTD
Financials	-0.13%	-7.32%
Energy	-9.40%	-21.92%
Materials	0.34%	-14.79%
Industrial	-0.94%	3.41%
Consumer Discretionary	0.74%	-11.60%
Telecom Services	5.26%	-0.15%
Information Technology	-1.33%	12.98%
Consumer Staples	4.31%	-0.79%
Utilities	4.57%	-8.35%
Health Care	-5.83%	5.92%

## GIC RATES—RSP COMPOUNDING

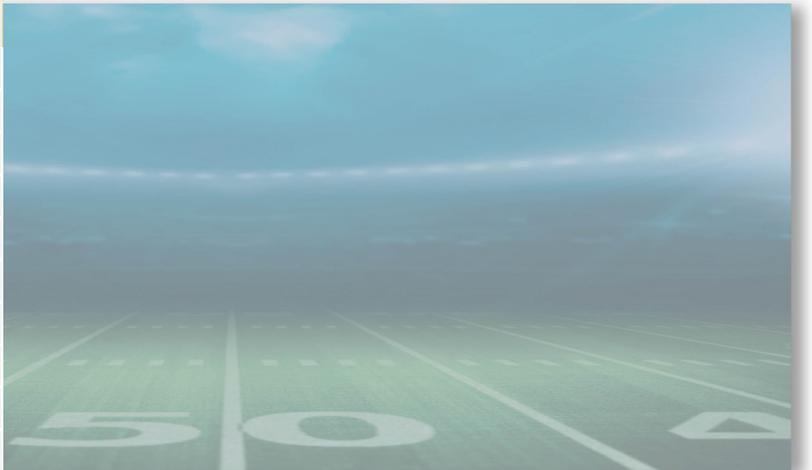
(As at November 26, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	2.65	3.15	3.30
Effort Trust	2.65	3.10	3.25
Laurentian Trust	2.65	3.15	3.30
Laurentian Bank	2.65	3.15	3.30
Community Trust	2.70	3.10	3.40
Home Trust	2.70	3.17	3.45

## SAVINGS ACCOUNTS

(As at November 26, 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)	1.85%
	ATL 5001 (F)	1.85%



\*Nominee accounts only

## UPCOMING DATES

Nov 28	US MBA Mortgage Applications Report	Nov 30	CAD GDP Month over Month Report
Nov 28	US Personal Consumption Report	Nov 30	US Chicago Purchasing Manger Report
Nov 28	US New Home Sales Report		
Nov 29	CAD Current Account Balance Report		
Nov 29	US Personal Income Report		
Nov 29	US Personal Spending Report		
Nov 29	US Initial Jobless Claims report		

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