

## Coaches Corner

Last week, the S&P/TSX Composite Index rose 1.25%, with the S&P 500 up 4.85%.

Year-to-date, S&P/TSX Composite is down -6.24% and S&P 500 is up 3.24%.

Last week's strongest sector was InfoTech, rising 4.26%, and the weakest sector was Energy, down -1.31%.

Resource: National Bank

## MARKET NEWS

### Canada

- Chances of another rate hike will be tempered by housing adjusting to tighter lending and higher rates, tepid job creation, falling Alberta crude prices and downward pressure on export prices
- Q3 Real GDP grew at 2.0% annualized, led by consumption

### United States

- As the last FOMC meeting of year (Dec. 18) approaches, conditions have changed since their last meeting when a final rate hike was anticipated. Weaker consumption, labour and housing numbers, trade disputes impact and the fed funds rate sitting at the low end of the target range add up to less urgency for applying more brakes to the economy.

Resource: National Bank

**UP AND DOWN**



### Canada

Overnight 1.75%  
Bank of Canada 2.00%  
Prime 3.95%

Next Meeting: 5-Dec-2018

### United States

Fed Funds 2.25%  
Discount 2.75%  
Prime 5.25%

Next Meeting: 18-Dec-2018

## MARKET INDICATORS & TRENDS (As at December 3, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	15,197.82	1.13%	-6.24%	6.03%	17.51%
S&P 500	2,760.17	1.79%	3.24%	19.42%	9.54%
MSCI EAFE	1,809.56	-0.31%	-11.76%	21.78%	-1.88%
MSCI World	2,041.36	0.96%	-2.95%	20.11%	5.32%
	SPOT (USD)	MTD	YTD	2017	2016
CAD	\$ 0.7518	-1.20%	-5.68%	6.71%	3.09%
Euro	\$ 1.1344	0.24%	-5.47%	13.71%	-2.82%
Gold	\$ 1,226.00	0.91%	-6.05%	13.30%	8.63%
Oil - WTI	\$ 50.93	-22.02%	-15.45%	12.14%	45.03%
Gas	\$ 4.612	41.43%	56.55%	-20.89%	59.35%
	INDEX	MTD	YTD	2017	2016
DEX Universe	1,037.40	1.02%	0.06%	2.51%	1.67%
DEX Short Term	704.20	0.60%	1.03%	0.09%	1.00%
DEX Mid Term	1,123.20	1.18%	0.30%	0.96%	1.61%
DEX Long Term	1,677.80	1.54%	-1.53%	7.03%	2.47%



### S&P / TSX PERFORMANCE (As at December 3, 2018)

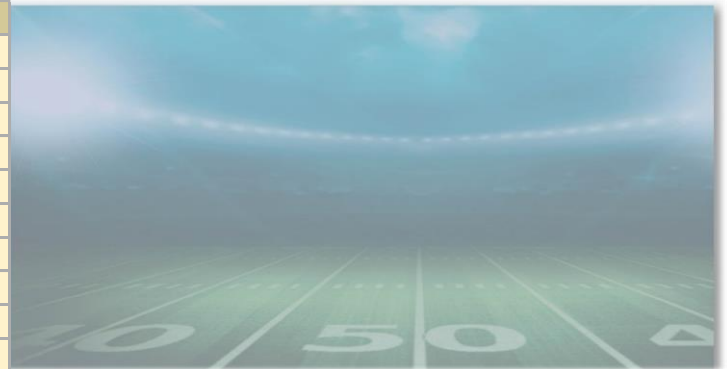
SECTOR	MTD	YTD
Financials	1.77%	-5.57%
Energy	-10.59%	-22.94%
Materials	-0.04%	-15.12%
Industrials	1.30%	5.76%
Consumer Discretionary	2.68%	-9.90%
Telecom Services	6.50%	1.02%
Info Tech	2.88%	17.79%
Consumer Staples	6.96%	1.74%
Utilities	3.85%	-8.99%
Health Care	-5.95%	5.78%

### GIC RATES (As at December 3, 2018)

RSP COMPOUNDING	1 YEAR (%)	3 YEARS (%)	5 YEARS (%)
B2B Bank	2.70	3.20	3.35
Effort Trust	2.65	3.10	3.25
Home Trust	2.71	3.21	3.44
Laurentian Bank	2.70	3.20	3.35
Laurentian Trust	2.70	3.20	3.35

### SAVINGS ACCOUNTS (As at December 3, 2018)

*Nominee accounts only	FUND CODE	RATE
B2B High Interest Investment Account*	BTB 100 (A)	1.60%
	BTB 101 (F)	1.85%
Equitable Bank*	EQB 100 (A)	1.60%
	EQB 200 (F)	1.85%
ADS Investment Savings Account (Hollis)	DYN 5000 (A)	1.60%
	DYN 5004 (F)	1.85%
Manulife Bank Premium Investment Savings*	MIP 501 (A)	1.70%
	MIP 601 (F)	1.95%
Renaissance High Interest Savings Account*	ATL 5000 (A)	1.60%
	ATL 5001 (F)	1.85%



### UPCOMING DATES

Dec-03	US	Construction Spending	Dec-06	US	Trade Balance		
Dec-03	US	ISM Manufacturing	Dec-07	CA	Unemployment Rate		
Dec-04	CA	Labour Productivity	Dec-07	US	Wholesale Trade		
Dec-05	US	MBA Mortgage Applications	Dec-07	US	UMich Sentiment		
Dec-05	US	ADP Employment Change					
Dec-05	CA	BANK OF CANADA Rate Decision					
Dec-06	CA	Int'l Merchandise Trade					
Dec-06	US	Initial Jobless Claims					
Dec-06	US	Durable Goods					