

Coaches Corner

Last week, the S&P/TSX Composite Index gained 0.20% while the S&P 500 also increased 0.86%. Year-to-date the S&P/TSX Composite has increased 0.91% while the S&P 500 has now increased 7.52%.

The Health Care Sector led the way for the S&P/TSX last week increasing by 19.63%, while Consumer Staples was the weakest sector falling (2.18%) on the week.

Resource: National Bank

MARKET NEWS

Canada

Retail Sales fell 0.2% m/m in June. Sales in June were down in six of the eleven broad categories, including motor vehicle and parts dealers (-0.6%), gasoline stations (-2.3%), and miscellaneous store retailers (-1.7%). Alternatively, sales were up for food and beverage stores (+0.9%). Six of the ten provinces saw lower retail spending, led by British Columbia (-1.8%), Alberta (-1.2%), and Quebec (-0.7%).

Wholesale Sales also fell 0.8% in June, their second decline in three months, as five of the seven broad subsectors registered pullbacks.

United States

In July, sales of existing homes fell 0.7% to a seasonally adjusted annual rate of 5.34 million units, their fourth consecutive monthly decrease.. The median existing-home resale price slid to \$269,600 in the month but was nonetheless 4.5% higher than the year before (+4.6% for singles and +3.2% for multis).

Resource: National Bank

UP AND DOWN



Canada

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

Next Meeting: Sept 5, 2018

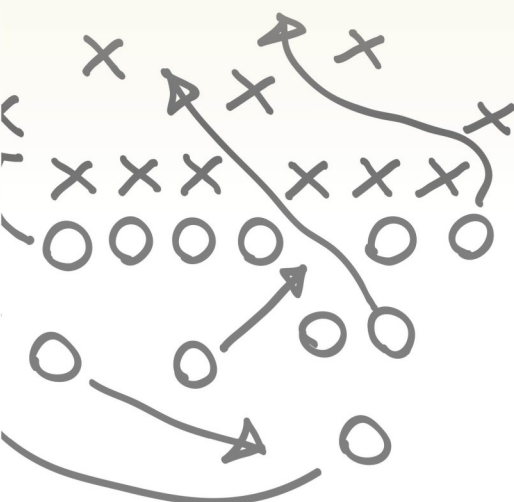
United States

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

Next Meeting: Sept 25, 2018

MARKET INDICATORS & TRENDS (As at August 24, 2018)

	INDEX	MTD	YTD	2017	2016
S&P/TSX	16,356.05	-0.47%	0.91%	6.03%	17.51%
S&P 500	2,874.69	2.07%	7.52%	19.42%	9.54%
MSCI EAFE	1,957.03	-2.44%	-4.57%	21.78%	-1.88%
MSCI World	2,161.61	0.40%	2.77%	20.11%	5.32%
				2017	2016
CAD	\$ 0.7661	-0.27%	-3.89%	6.71%	3.09%
Euro	\$ 1.1620	-0.57%	-3.16%	13.71%	-2.82%
Gold	\$,213.30	-1.65%	-7.02%	13.30%	8.63%
Oil – WTI	\$ 68.72	-0.06%	14.08%	12.14%	45.03%
Gas	\$ 2.92	4.85%	-0.98%	-20.89%	59.35%
				2017	2016
DEX Universe	1,040.80	0.51%	0.39%	2.51%	1.67%
DEX Short Term	700.70	0.13%	0.53%	0.09%	1.00%
DEX Mid Term	1,121.20	0.47%	0.13%	0.96%	1.61%
DEX Long Term	1,708.60	1.05%	0.28%	7.03%	2.47%



S&P / TSX SECTOR PERFORMANCE

(As at August 24, 2018)

SECTOR	MTD	YTD
Financials	1.47%	0.29%
Energy	-3.19%	4.40%
Materials	-6.58%	-7.96%
Industrial	-0.03%	10.79%
Consumer Discretionary	-4.58%	-2.63%
Telecom Services	0.54%	-1.13%
Information Technology	2.65%	21.77%
Consumer Staples	-1.90%	-3.26%
Utilities	0.07%	-7.64%
Health Care	26.37%	17.26%

GIC RATES—RSP COMPOUNDING

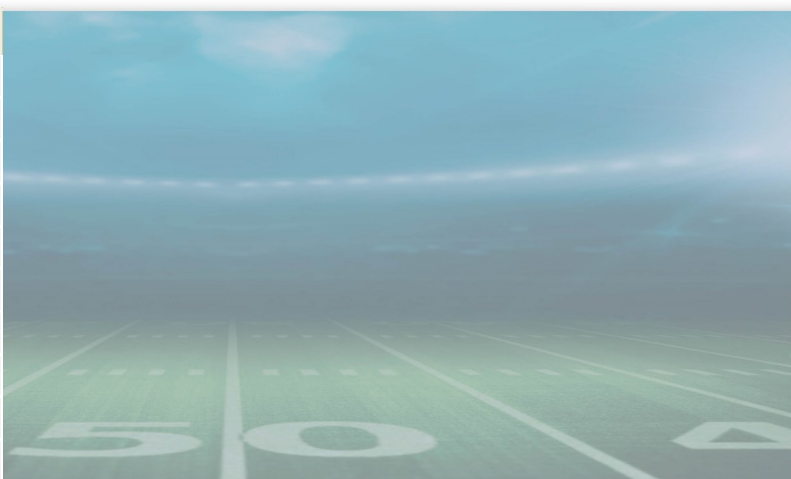
(As at August 27, 2018)

	1 YEAR	3 YEARS	5 YEARS
B2B	2.05	2.80	3.10
Effort Trust	2.25	2.70	2.80
Laurentian Trust	2.05	2.80	3.10
Laurentian Bank	2.05	2.80	3.10
Community Trust	2.15	2.80	3.15
Home Trust	2.26	2.78	3.12

SAVINGS ACCOUNTS

(As at August 27, 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

July 27	US Fed nat Activity Index Report	July 31	University Of Michigan Sentiment Report
July 29	US MBA Mortgage Applications Report		
July 29	CAD Current Account Balance Report		
July 29	US Personal Consumption Report		
July 30	US Personal Income Report		
July 30	US Initial Jobless Claims Report		
July 30	US Personal Spending Report		

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