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Yes, I accept Referrals

An introduction to a family member or friend who is seeking help with their financial affairs is the biggest compliment you can give me and is always appreciated.

Quarterly Update

Welcome to summer! The second quarter has come to an end with a flurry of activity on the markets. Hard to believe it's the end of June already. Hopefully you'll be able to enjoy some summer holidays and spending time with family and friends. Don't complain about the heat because before you know it we will be turning on furnaces again!!

Market Update

The Toronto Stock Exchange to the time of writing is up 1% YTD (As of June 22nd, 2018). The DJIA is down 1% on the year. Oil is priced at \$68.53 per barrel and the Canadian dollar is \$0.7527 per U.S. dollar. (Source: Yahoo Finance as of June 22, 2018).

Similar with my last report in March, much of the year's volatility came down to the recent issues surrounding "Trade" and the U.S. The thought last time was that NAFTA was nearing the end of the negotiations, however that now does not seem to be the case. The fight between the U.S. and pretty much all other countries now with regards to trade imbalances is continuing to be played out. The U.S. Federal Reserve raised their overnight rate once again and the opinion is that they will likely do so once or twice more this year. Canada has most recently held interest rates. We know with the recent job numbers being strong in Canada that the Bank of Canada will continue to watch this and may have to act on rates sooner rather than later.

The World Cup is in full swing. I hope your favorite team is doing well!!

What was thought to be a strong year on the markets, on the back of performance last year, particularly in the U.S., looks less likely now. However, I do believe the year will end on a positive note.

Online Client Access

Manulife Securities Incorporated does offer online access to your accounts. If you've not signed up and would like to be, please drop Mary Miehlm an email to set you up. You can have a consolidated view of your household accounts. As well, if you are getting tired of getting all the mail, you can elect to have the statements sent out from our firm done electronically to your online web portal.

One thing to note, as always, we are working to improve the quality and functionality of the online client portal, so over the next year or so, we hope to see many improvements that we've been asking for. Fortunately, or unfortunately, the way of the world is moving toward technology and we are trying to keep up with it. If you have any issues with logging in or the site itself, please let me or Mary know. If you bookmark my website www.billnoble.ca, you can access directly from there.

Rolling into the Fall.....

Pot in Canada will now be legal on October 17th, 2018. The date set by our Prime Minister this week. It will be interesting to see how this will play out. Certainly, some of the pot stocks have done well over the last few years based purely on the speculation of the legalization. I'm sure this will be a billion-dollar industry in Canada at some point. The question will be which companies will be around to be of benefit of this.

Summer Ideas

With the summer holidays on us, and many Canadians talking about boycotting the U.S. because of the trade wars, I thought I'd provide a list of the top Canadian travel destinations:

- 1) Niagara Falls – in our own back yard, but how many of us have spent time there?
- 2) Banff National Park and the Rocky Mountains – I can say, simply amazing.
- 3) Toronto's CN Tower – I'd add on Ripley's Aquarium as well. Very cool!
- 4) Old Quebec – on the bucket list for sure.
- 5) Whistler B.C. – for avid skiers. Incredible mountains and the village is great.
- 6) Ottawa's Parliament Hill – Go and see. Historic buildings and lots to do in Ottawa.
- 7) St. John's Signal Hill - It was here in 1901 that the first wireless transatlantic signal was received.
- 8) Old Montreal – I hear this is amazing
- 9) Polar Bears of Churchill Manitoba
- 10) Bay of Fundy – known for its amazing tides
- 11) Victoria's Inner Harbour – enjoy high tea at the Empress Hotel and overlook incredible scenery.

12) Gros Morne National Park in Newfoundland

13) Vancouver's Stanley Park

14) Calgary Stampede – an amazing ten days in July.

15) Canadian Museum for Human Rights in Winnipeg. An architectural wonder.

We have a beautiful country, whether doing any of the above, or simply enjoying your own back yard, I would encourage you to take it all in and enjoy!!

Summary

I work for you and as such, I am always here to help in any way possible. If you haven't reviewed your work benefits/pension, I am happy to do so for you. And, as always, if you have concerns, questions, or want to chat about anything, please don't hesitate to ask

Portfolio Reviews

Please review your Portfolio Review and call me if you have any questions, concerns, or if you want to discuss your investments.

Sincerely,

Bill Noble, CJM

Financial Advisor/Life Insurance Advisor
Manulife Securities Incorporated
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