



The Month Gawne By

April 2018

What Happened?

The TSX had its first positive month of the year. The U.S. [10-year government bond yield hit 3%](#). The Bank of Canada has indicated that they will be [raising rates soon](#) and some Canadian banks have raised their fixed [mortgage rates](#).

International trade continues to be at the forefront with [negotiations underway](#) between the US and the rest of the world. History was made when Kim Jong Un [crossed into South Korea](#) for a meeting with Moon Jae-in. Kim has suspended nuclear testing and appears ready to talk about denuclearization. But peace might not be Kim's only motivation. A [mountain collapsed](#) at North Korea's nuclear test site, which has triggered earthquakes and may be leaching radioactivity into China.

Mark Zuckerberg [testified before Congress](#) on privacy, data mining, regulations, and [Cambridge Analytica](#).

Markets (as of April 30th, 2018)

Stocks	Benchmark	April	YTD
Canada	S&P TSX Composite	1.57%	-3.71%
United States	S&P 500	0.27%	-0.96%
International	MSCI EAFE	1.89%	-0.35%
Emerging Markets	MSCI Emerging Markets	-0.55%	0.93%
World	MSCI ACWI	0.52%	-1.48%

Bonds	Benchmark	April	YTD
Canada	FTSE TMX Canada Universe Bond	-0.86%	-0.76%
United States	Bloomberg Barclays US Aggregate	-0.74%	-2.19%
World	Bloomberg Barclays Global Aggregate	-1.60%	-0.26%

Currency	April	YTD
CAD / USD (Source: ThomsonOne)	-0.78%	1.59%

Articles of Interest

[Suspect caught at music concert in China with facial recognition technology](#)

[China's social credit system](#) – Eerily similar to the [Black Mirror](#) episode

[A sudden loss of wealth may be hazardous to your health](#)

[25 Facts for National Beer Day](#) – watering down beer in Babylon was punishable by death

Music

[Spotify](#) – My only complaint is that there is not enough time in the day to listen to all the great music

[How to earn \\$1 million from Spotify with no musical talent](#)

[Savant-like piano skills obtained through a head injury](#)

The Leafs

At least the series with Boston was entertaining. The Bruins deserved to win based on what I saw. But I can't help but feel disappointed with the outcome. Playoffs are very different from the regular season, there were some players who impressed and others that left a lot to be desired. There's always next year. I was happy to see Lamoriello not return as GM.

Food

[For cheese lovers](#)

[The Last Conversation You'll Ever Need to Have About Eating Right](#) – written in a conversational style, asking and answering common questions regarding diet and health

[Frozen pizza](#) – has been a staple of my diet for quite some time

[Tomato-less salsa](#)





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