



The Month Gawne By

April 2019

What Happened?

[Canadian debt](#). Canada has the highest household debt to gross domestic product of the Group of Seven economies at 100.2%.

The Bank of Canada kept its [benchmark interest rate steady at 1.75%](#).

Over [40 economists polled by Reuters](#) do not expect the Bank of Canada to raise the overnight interest rate until 2020.

[United States](#): March retail sales increase at highest rate since September 2017 and unemployment claims at lowest level since 1969.

US economy [grew by 3.2% in the first quarter](#), beating expectations.

S&P 500 closes at [record high](#), surpassing the previous high set in September of 2018.

Donald Trump has commented that he would like the [Federal Reserve to cut interest rates by 1%](#). The last time the Federal Reserve cut rates but such a large amount was December of 2008 amid the deepest financial crisis since the Great Depression.

China said its [first quarter GDP grew by 6.4%](#), beating expectations for growth of 6.3%.

[US and China trade talks](#).

Saudi Aramco ([the world's most profitable company](#)) issued debt for the first time (demand was for \$100 billion, but they only issued \$12 billion).

[Brexit delayed by EU with conditions](#).

Markets (as of April 30th, 2019)

Stocks	Benchmark	April	YTD
Canada	S&P TSX Composite	2.97 %	15.76%
United States	S&P 500	3.93%	17.51%
International	MSCI EAFE	2.46%	11.72%
Emerging Markets	MSCI Emerging Markets	1.99%	11.75%
World	MSCI ACWI	3.20%	15.18%

Bonds	Benchmark	April	YTD
Canada	FTSE TMX Canada Universe Bond	-0.10%	3.80%
United States	Bloomberg Barclays US Aggregate	0.03%	2.97%
World	Bloomberg Barclays Global Aggregate	-0.30%	1.90%

Currency	April	YTD
CAD / USD (Source: ThomsonOne)	0.75%	-1.47%

Articles of Interest

[The day the dinosaurs died](#).

Returning to the moon to retrieve the [96 bags of human waste](#) left behind by the six Apollo missions. If microbes are found to be alive, it could strengthen the argument that [life on Earth originated on Mars](#).

Ancient [4 legged whale](#).

Our [nights are getting brighter](#), and Earth is paying a price.

[Cats recognize their own names](#) – even if they choose to ignore them.



US billionaires worry about [the survival of Capitalism](#).

MacKenzie Bezos is [the world's 4th richest woman](#) after divorce settlement with Amazon founder Jeff Bezos.

[Biases in artificial intelligence](#).

Germ-killing brands now want to [sell you germs](#).

China's [plastic imports have dropped by 99%](#), which is putting an additional strain on [municipal recycling programs like Toronto's](#). Visit Durham Region's [Know Before You Throw](#) webpage to help alleviate the growing problem.

People make a living searching through [San Francisco's trash](#).

A 2011 study conducted by the U.K. government found that you would have to [reuse a cotton tote bag 131 times](#) before it was better for the environment than using a plastic bag once.

[Coffee cups are the new plastic bags](#).

Music

[April Playlist](#) – the 10 to 20 songs I listened to the most during the month. I've done my best to filter for objectionable content and language.

Video

[Our Planet](#), Netflix's big budget nature documentary narrated by David Attenboroug, was a little different than other nature documentaries that focus on the beauty of nature. In each scene, the documentary tries to connect how human behavior is impacting the environment. [This chart](#) does a good job summarizing every episode. The [walrus scene](#) was particularly disturbing, though it may not have been the result of climate change.

A chimpanzee [using a smartphone](#).

Book

"[Perfume](#)" Patrick Suskind
The book I read this month was the memoir of a famous rock band for which there is also a movie. It didn't pass compliance. Instead I will share with you one of my

favorite books. This was one of Kurt Cobain's favorite books before it became one of mine. I believe he identified with the protagonist and that the book had an influence on his life. I learned about the book after watching an interview. Kurt Cobain mentions he read it several times and the song "Scentless Apprentice" from Nirvana's last studio album, In Utero, was about the book.

Food

The [future of vegetables](#).

Breakfast is [the most important meal of the day](#) thanks to a marketing campaign launched by General Foods in 1944.



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