TD Wealth

The Gawne Group TD Wealth Private Investment Advice 209 Dundas St E, 5th Floor Whitby, ON L1N 7H8 Tel: 905-665-8021



The Month Gawne By

September 2019

What Happened?

The Bank of Canada <u>kept interest rates on hold</u> at 1.75%.

The US Federal Reserve <u>lowered interest rates</u> but signaled it was not likely to do so again this year.

The price of oil experienced it <u>largest increase in over 30</u> <u>years with record trading volumes</u> after a drone attack on Saudi Arabian crude facilities.

UK Supreme Court ruled that <u>parliament shut down</u> <u>illegally</u>.

Donald Trump's <u>tweets are increasingly impacting the volatility of markets</u> according to a bot developed by JP Morgan.

Markets (as of September 30th, 2019)

Stocks	Benchmark	September	YTD
Canada	S&P TSX Composite	1.32%	16.31%
United States	S&P 500	1.72%	18.74%
International	MSCI EAFE	2.54%	9.85%
Emerging Markets	MSCI Emerging Markets	1.69%	3.65%
World	MSCI ACWI	1.91%	14.26%

Bonds	Benchmark	September	YTD
Canada	FTSE TMX Canada Universe Bond	-0.84%	7.79%
United States	Bloomberg Barclays US Aggregate	-0.53%	8.52%
World	Bloomberg Barclays Global Aggregate	-1.02%	6.32%

Currency	September	YTD
CAD / USD (Source: ThomsonOne)	-0.75%	-2.94%

Articles of Interest

Facebook is <u>funding experiments</u> to create a device that reads your mind.

thegawnegroup.com

How TikTok is changing the world and you're missing it. The genius of TikTok is its simplicity. An algorithm curates your unique page based on your watching habits and likes. The feature that sets this app apart from Reddit or Instagram is how the creator is credited and people are encouraged to copy and interpret in their own way the original idea.

What a Nobel-winning economist specializing in urban planning <u>learned from Burning Man</u>.

Visualizations of the world's use of polyethylene terephthalate (PET) bottles. In the past 10 years, 4 trillion plastic bottles have been sold. If placed in a pile, they would create a mountain that is 2.4 km high.

10 myths about the mind.

<u>Drinking tea may improve brain health</u>. A study published in the scientific journal, *Aging*, found those who consumed either green tea, oolong tea, or black tea at least four times a week for about 25 years had brain regions that were interconnected in a more efficient way.

Another <u>interstellar object</u> will pass through our solar system, but this time scientists are ready for it.

Wi-Fi launched 20 years ago on September 15th, 1999.

Battery icons shape people's <u>perception of time and space</u>.

Antibiotic resistance has been found in dolphins, mirroring the trend on land.

One of my favourite cartoons, Far Side, is returning.

The <u>physical demands of chess</u>. A Russian grandmaster was found to burn 560 calories in two hours of sitting and playing chess, comparable to what Roger Federer would burn during an hour of playing tennis.



TD Wealth

The Gawne Group
TD Wealth Private Investment Advice
209 Dundas St E, 5th Floor
Whitby, ON L1N 7H8
Tel: 905-665-8021
thegawnegroup.com



A pharmaceutical company has put <u>peanut flour in a pill capsule</u> and named it, "Palforzia," They are petitioning the FDA to approve their new peanut allergy drug with an annual cost of \$4,200 per year.

New theory of obesity.

US inequality reaches highest level in 50 years.

Water isn't the <u>most hydrating</u> beverage. Don't tell that to Adam Sandler.

Books

"Indistractable: How to Control Your Attention and Choose Your Life" Nir Yal

The author of Hooked, Silicon Valley's handbook for making technology habit-forming, takes the opposite perspective in Indistractable. I was happy to learn that I have implemented several of Nir's suggestions in my life already. Distraction is not unique to this time in history. Ancient Roman philosopher Seneca wrote, "People are frugal in guarding their personal property; but as soon as it comes to squandering time, they are most wasteful of the one thing in which it is right to be stingy." If you are interested in learning how to make the most of your time, this is a good book to read.

Video

The Mind, Explained - Netflix

A series about the mind. Episode topics include: The Brain, Memory, Dreams, Anxiety, Mindfulness, and Psychedelics. You're sure to learn something about human nature by watching.

Music

Daniel Johnston, who is <u>credited with influencing Nirvana</u>, passed away at age 58. From his Spotify bio, "despite recurrent bouts off delusional behavior wherein he has physically endangered himself and others, Johnston has carved out a respectable, influential career as a singer/songwriter ... (Kurt Cobain was often photographed wearing a Daniel Johnston T-shirt)."

Daniel Johnston's **Tiny Desk performance**.

I did not know who Daniel Johnston was until I learned of his death. Very interesting character with simple and relatable songs.



TD Wealth

The Gawne Group
TD Wealth Private Investment Advice
209 Dundas St E, 5th Floor
Whitby, ON L1N 7H8
Tel: 905-665-8021
thegawnegroup.com



Disclaimers

The information contained herein has been provided by The Gawne Group and is for information purposes only. The information has been drawn from sources believed to be reliable. Graphs and charts are used for illustrative purposes only and do not reflect future values or future performance of any investment. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance.

The Gawne Group is part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. which is a subsidiary of The Toronto-Dominion Bank.

Index returns are shown for comparative purposes only. Indexes are unmanaged and their returns do not include any sales charges or fees as such costs would lower performance. It is not possible to invest directly in an index.

FTSE TMX Global Debt Capital Markets Inc. 2019 "FTSE®" is a trade mark of FTSE International Ltd and is used under license. "TMX" is a trade mark of TSX Inc. and is used under licence. All rights in the FTSE TMX Global Debt Capital Markets Inc.'s indices and/or FTSE TMX Global Debt Capital Markets Inc.'s ratings vest in FTSE TMX Global Debt Capital Markets Inc. and/or its licensors. Neither FTSE TMX Global Debt Capital Markets Inc. nor its licensors accept any liability for any errors or omissions in such indices and/or ratings or underlying data. No further distribution of FTSE TMX Global Debt Capital Markets Inc.'s data is permitted without FTSE TMX Global Debt Capital Markets Inc.'s express written consent.

Links to other websites from this document are for convenience only. No endorsement of any third party products, services or information is expressed or implied by any information, material or content referred to or included on, or linked from or to this Website.

Certain statements in this document may contain forward-looking statements ("FLS") that are predictive in nature and may include words such as "expects", "anticipates", "intends", "believes", "estimates" and similar forward-looking expressions or negative versions thereof. FLS are based on current expectations and projections about future general economic, political and relevant market factors, such as interest and foreign exchange rates, equity and capital markets, the general business environment, assuming no changes to tax or other laws or government regulation or catastrophic events. Expectations and projections about future events are inherently subject to risks and uncertainties, which may be unforeseeable. Such expectations and projections may be incorrect in the future. FLS are not guarantees of future performance. Actual events could differ materially from those expressed or implied in any FLS. A number of important factors including those factors set out above can contribute to these digressions. You should avoid placing any reliance on FLS.

Bloomberg and Bloomberg.com are trademarks and service marks of Bloomberg Finance L.P., a Delaware limited partnership, or its subsidiaries. All rights reserved
All trademarks are the property of their respective owners.

® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

