

Hello,

The first month of 2018 flew by and we are now turning the page to a fresh month ahead! With the chilly days upon us we often find ourselves spending more time indoors, perhaps catching up on the reading we push to the side during the sunnier months. January brought us a month full of great reads, many of which recapped this past year's achievements or faults. January of course, is about reflecting and resetting your personal (and financial) goals. We hope that as you move into February your goals prove to be attainable and that you continue to strive for growth in all aspects of your life. The RaeLipskie Team looks forward to supporting you during these small and big achievements.

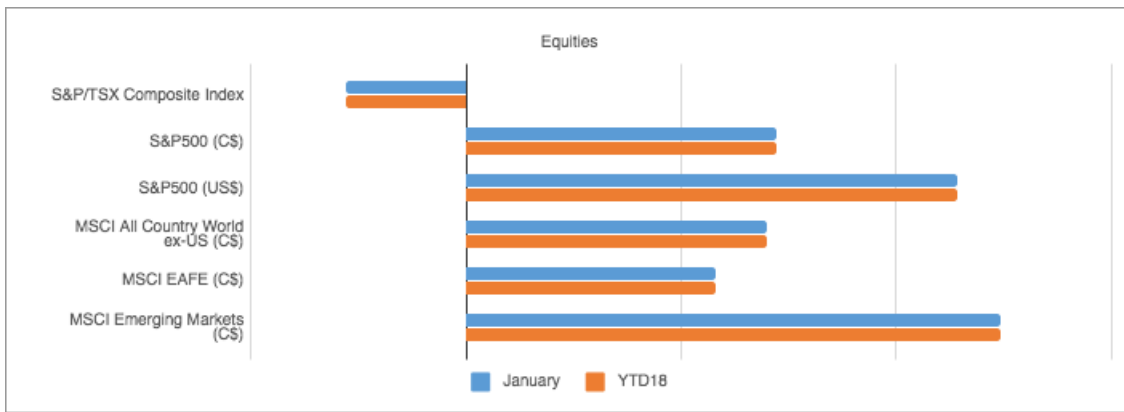
To stay up to date with the latest financial trends and RaeLipskie news, please follow us on [Facebook](#), [Twitter](#), or [LinkedIn](#).

Sincerely,

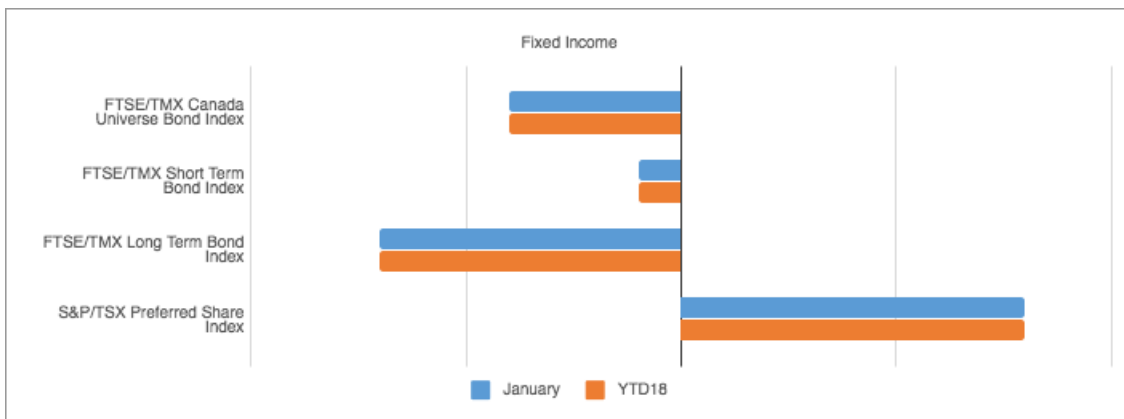
The RaeLipskie Partnership Team

Monthly Market Data

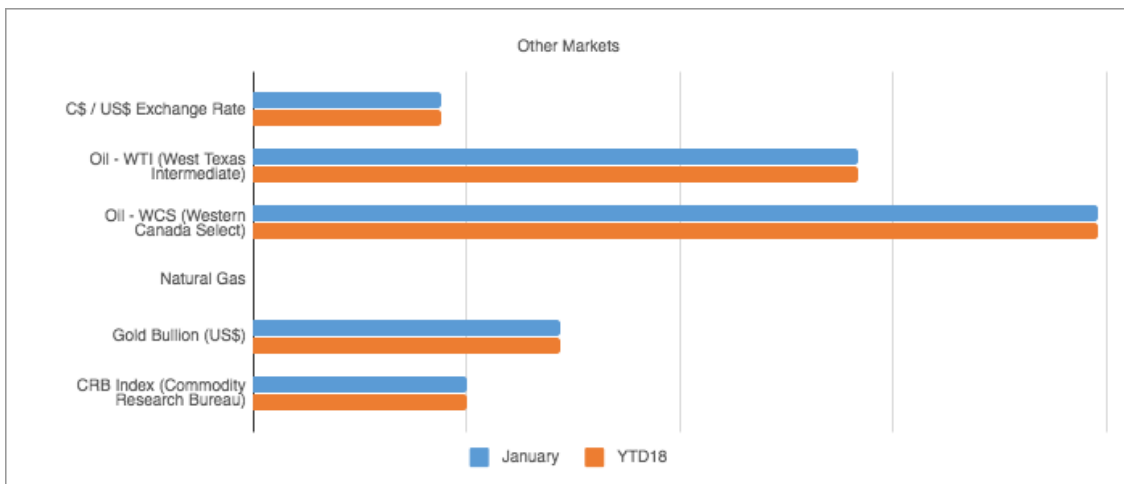
Equities:	January	YTD18
S&P/TSX Composite Index	-1.4%	-1.4%
S&P500 (C\$)	3.6%	3.6%
S&P500 (US\$)	5.7%	5.7%
MSCI All Country World ex-US (C\$)	3.5%	3.5%
MSCI EAFE (C\$)	2.9%	2.9%
MSCI Emerging Markets (C\$)	6.2%	6.2%



Fixed Income:	January	YTD18
FTSE/TMX Canada Universe Bond Index	-0.8%	-0.8%
FTSE/TMX Short Term Bond Index	-0.2%	-0.2%
FTSE/TMX Long Term Bond Index	-1.4%	-1.4%
S&P/TSX Preferred Share Index	1.6%	1.6%



Other Markets:	January	YTD18
C\$ / US\$ Exchange Rate	2.2%	2.2%
Oil - WTI (West Texas Intermediate)	7.1%	7.1%
Oil - WCS (Western Canada Select)	9.9%	9.9%
Natural Gas	0.0%	0.0%
Gold Bullion (US\$)	3.6%	3.6%
CRB Index (Commodity Research Bureau)	2.5%	2.5%



Slimming Down Your Debt



After a busy season of gift-giving, the New Year is the time to manage your debt. If reducing your debt is one of your goals this year, follow the tips we've shared in last month's [blog post](#).

In The News



Looking for some financial inspiration?

Find out what 10 personal finance books you should add to your reading list [here](#).

The conversations about bitcoin and



cryptocurrency can be overwhelming. Wrap your head around this topic by reading one of these [books](#).

In Our Community

[Kitchener-Waterloo Art Gallery](#): Warm up a wintery evening by attending "Feast for the Senses" on February 15th, 2018. Enjoy a night of art, food and drink inspired by their winter exhibitions.

[St. Mary's General Hospital Foundation](#): February is Heart Month! Join the conversation about equitable and seamless cardiac care across the Waterloo Region at the Foundations' annual "The Beat Goes On" event being held at the Delta Waterloo on February 27th, 2018.

[Sandra Schmirler Foundation](#): This incredible foundation supporting the lives of babies born too small, too soon, or too sick, broke the \$3 million mark during their remarkable Telethon hosted on TSN at the end of January.

**QUOTE
OF THE
DAY**

"No one's ever achieved financial fitness with a January resolution that's abandoned by February."

Suze Orman

We Are

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The RaeLipskie Partnership provides discretionary “fee-only” portfolio management for high net worth individuals, endowments and charities.

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