

Hello,

Happy 2018! We hope you've had a wonderful holiday season with your family and friends, and a great beginning to a brand new year! With the busy holidays behind us, it's time to look forward and plan for a successful 2018.

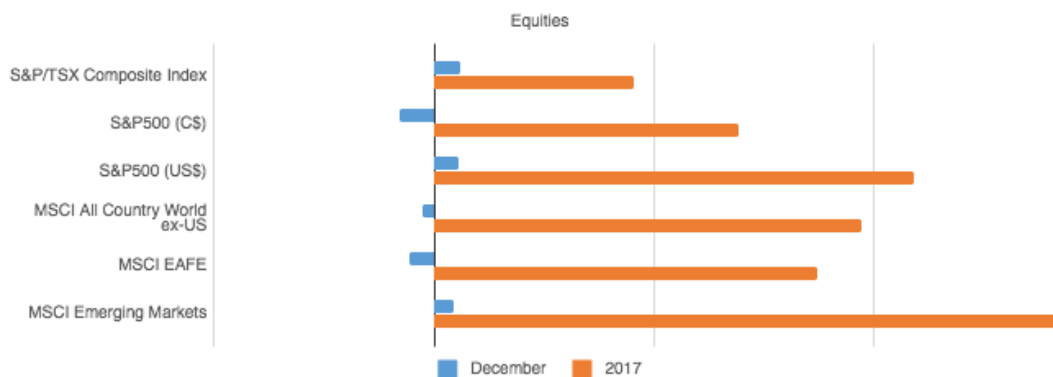
To hear from us more often, and to keep up to date with the latest news, please follow us on [Facebook](#), [Twitter](#), or [LinkedIn](#).

Sincerely,

The RaeLipskie Partnership Team

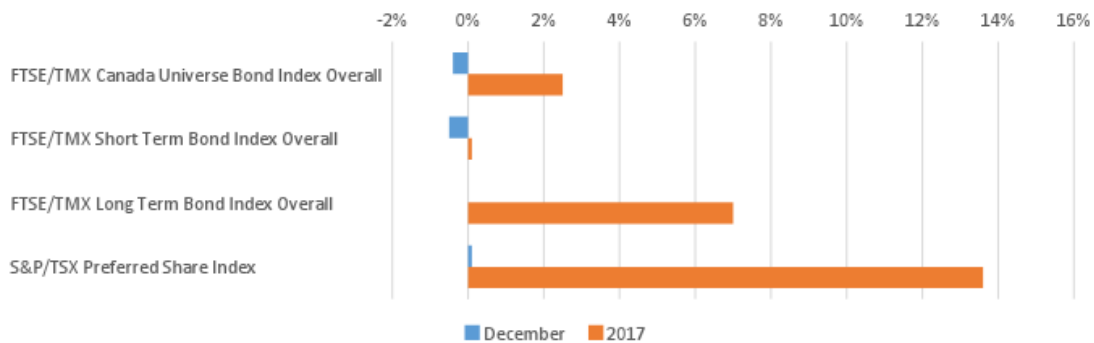
Monthly Market Data for January 2018

Equities:	December	2017
S&P/TSX Composite Index	1.2%	9.1%
S&P500 (C\$)	-1.6%	13.8%
S&P500 (US\$)	1.1%	21.8%
MSCI All Country World ex-US	-0.5%	19.4%
MSCI EAFE	-1.1%	17.4%
MSCI Emerging Markets	0.9%	28.7%



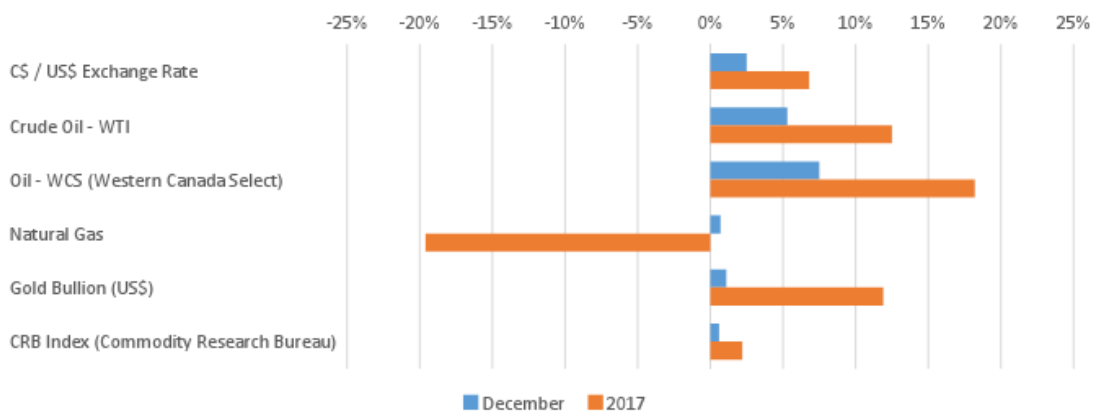
Fixed Income:	December	2017
FTSE/TMX Canada Universe Bond Index Overall	-0.4%	2.5%
FTSE/TMX Short Term Bond Index Overall	-0.5%	0.1%
FTSE/TMX Long Term Bond Index Overall	0.0%	7.0%
S&P/TSX Preferred Share Index	0.1%	13.6%

Fixed Income



Other Markets:	December	2017
C\$ / US\$ Exchange Rate	2.5%	6.8%
Crude Oil - WTI	5.3%	12.5%
Oil - WCS (Western Canada Select)	7.5%	18.2%
Natural Gas	0.7%	-19.6%
Gold Bullion (US\$)	1.1%	11.9%
CRB Index (Commodity Research Bureau)	0.6%	2.2%

Other Markets



6 Reasons to Save in an RESP

It's never too early to start thinking about your child's future, and with the cost of education rising each year, helping your child pay for his or her postsecondary education is likely on your mind. We've discussed [money-smart withdrawal strategies](#) for RESP's before, and if you're not already saving for future education, it's time to find out why you should.

Read the rest of our blog post [here](#).

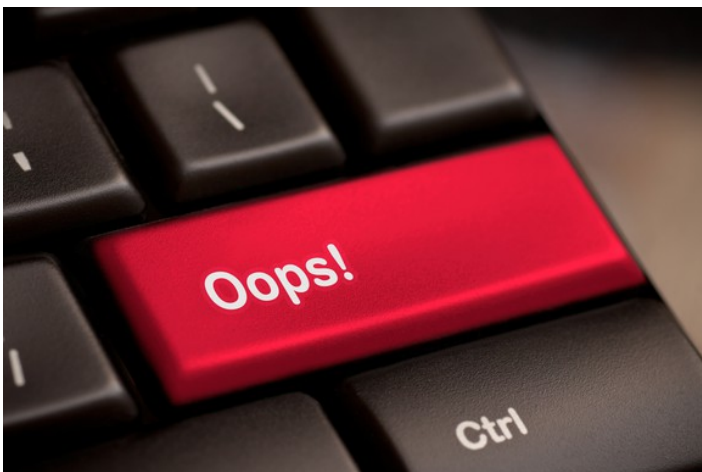


In The News



With the start of the New Year it's time to begin making sense of the economy in 2018.

Find out [here](#) what economic charts you need to watch.



It's time for a fresh financial start. Avoid making money mistakes in 2018.

Find out more [here](#).

In Our Community

[Big Brothers Big Sisters Waterloo Region](#): Bowl for Kids Sake is taking place on February 26th, 2018. It's the perfect opportunity for a team building event to support their largest fundraiser of the year.

[Carizon Family and Community Services](#): Mark your calendar for a number of their Winter Workshops including "Resolutions: Setting Goals and Making Changes" on January 16th, 2018 and "Money Matters" on February 12th, 2018.

[Kitchener-Waterloo Art Gallery](#): Is trying something new on your 2018 to-do list? Visit the KW Art Gallery to experience the power of art in our community.

**QUOTE
OF THE
DAY**

*"The beginning is the most important part
of the work."*

Plato

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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