



# **CANADIAN INVESTORS' COURSE**

## **Session 1 – Income Investing Commentary**



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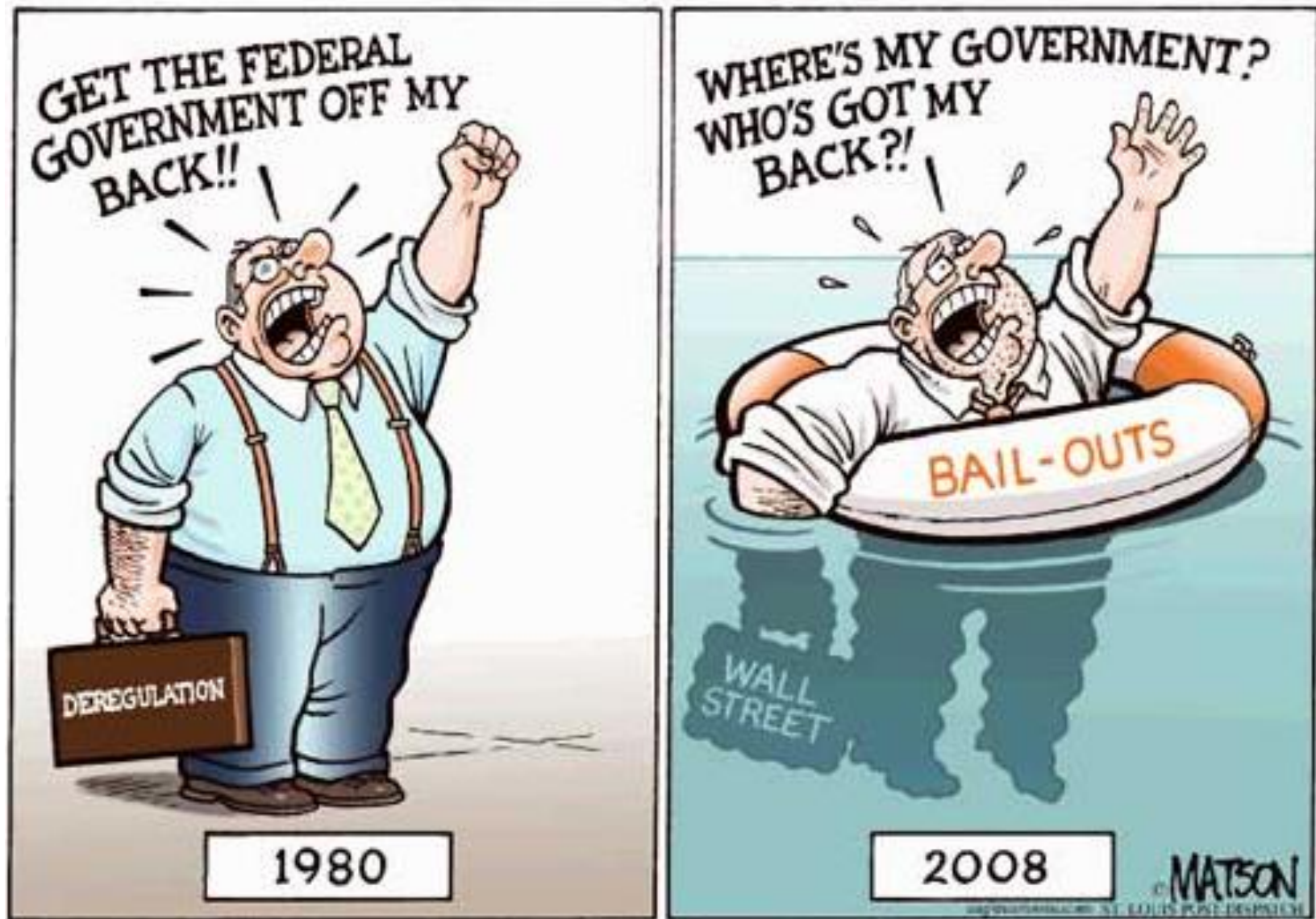
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## Commentary

- Home Capital GIC's
- Charts



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Home » Report on Business



## Brokers wary on Home Capital GICs amid negative news

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DAVID BERMAN

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3 Comments



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A key question facing Home Capital Group Inc. is whether the mortgage lender can maintain its large deposit base of guaranteed investment certificates (GICs), which provide the money for the loans it gives to homeowners.

Home Capital has already suffered a run on the bank after depositors withdrew at least \$1.6-billion from its high-interest savings accounts in short order.

But GICs – sold under the Home Trust and Oaken Financial brands – accounted for more than 84 per cent of the company's deposit base at the end of 2016. To stay in business in the long run, Home Capital will have to find a way to continue to sell these investments.



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## US TSY 10YR BOND YLD





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## CDA 5 YR BOND YIELD

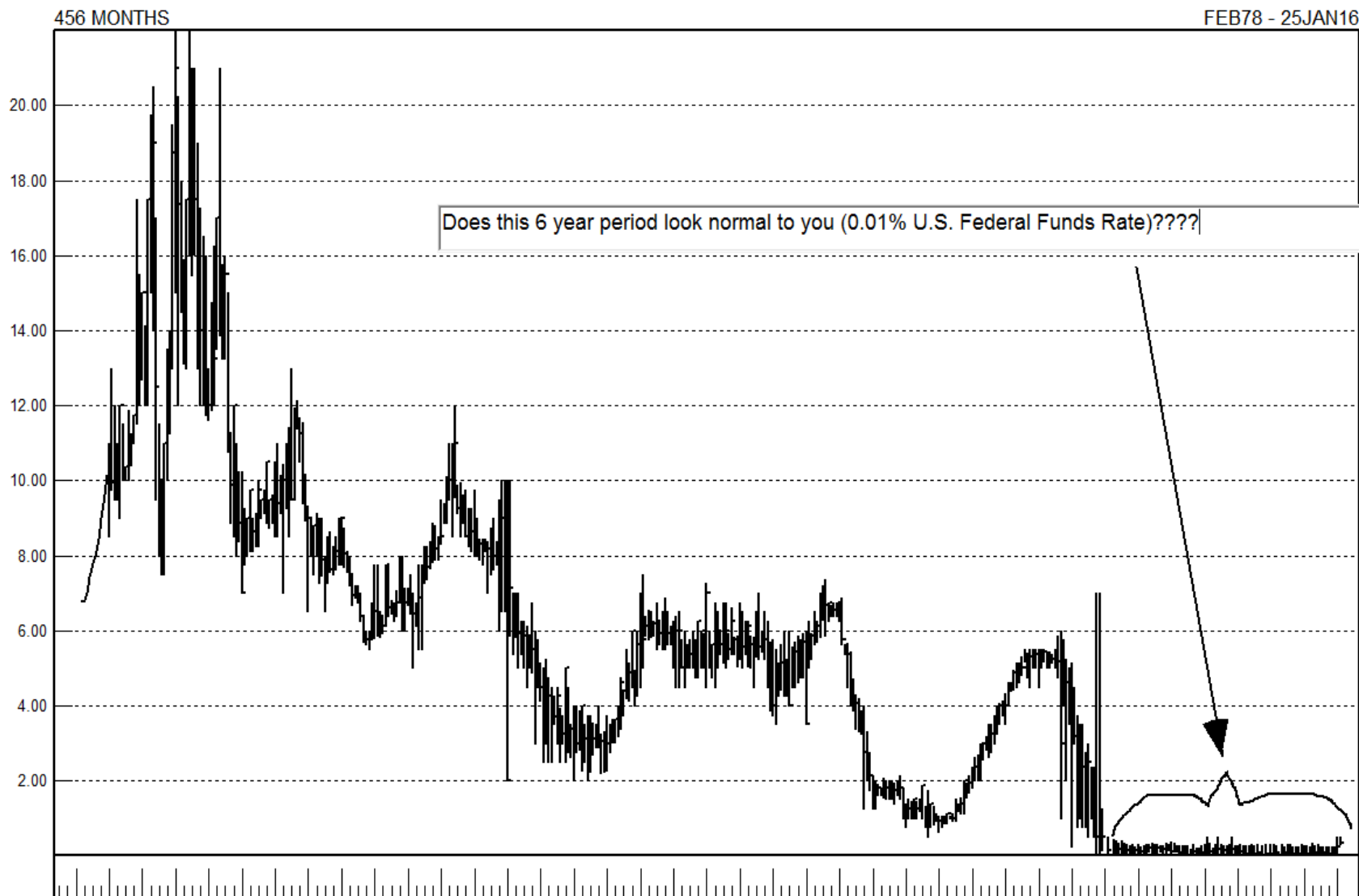




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## US FED FUNDS







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## CDA BANK RATE

456 MONTHS

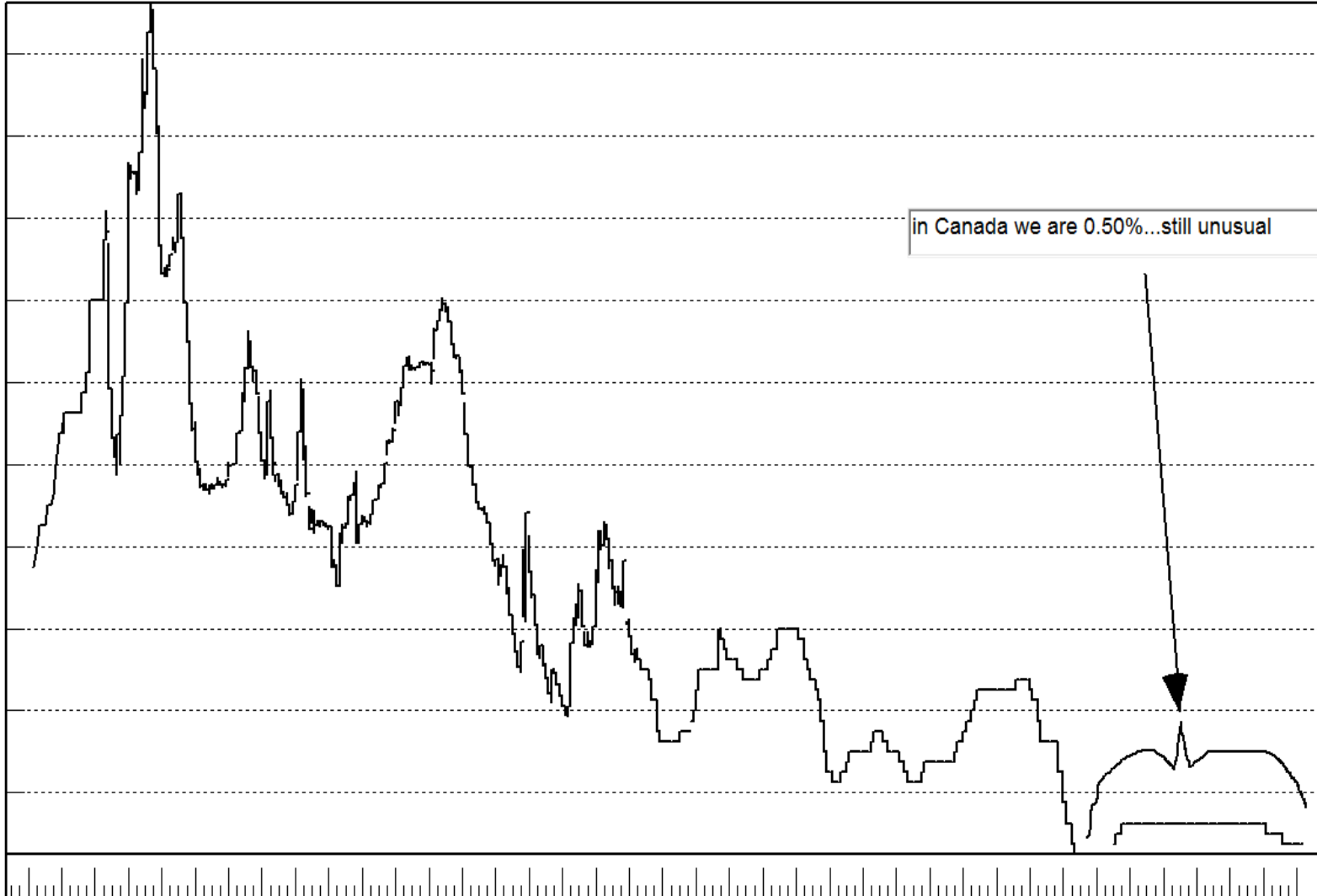
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HI-AUG8  
HI/LO DII

in Canada we are 0.50%...still unusual

CLOSE

LO-APR1





## What is an income investor to do?

- If you own bonds or debentures, or
- If you own Bond funds, or
- If you own 'income and growth' funds, or
- If you own 'managed very conservative' fund(s), or
- If you own any 'yield' investments, then
  
- Session 2 will be quite important to you.



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