



The Sunday Investor

Week 41: Ending October 9, 2020

An Introduction

For subscribers, new and old.

First of all, thank you to all my subscribers, including brand new ones and for those who signed up to receive this newsletter almost a year ago when I first started The Sunday Investor. Administering this website has brought out the true passion I have for the investing industry and each time I get a new subscriber, it motivates me to keep going. I hope you find The Sunday Investor to be a reliable and useful source as you seek to achieve your investment goals.

Prior to starting my website, I had been noticing a gap in the information the average investor has access to on popular investment and financial planning websites. While a lot of data is publicly available, many websites do a poor job of compiling this information into a format that is easily digestible. It's easy to find price and dividend information, for example, but it's not easy to find a website which will provide you with consistent (i.e. weekly or monthly) total return calculations. And they certainly do not include valuable contextual information even as basic as a company's sector and industry in which they operate – context is important when evaluating a company's future prospects, as a particular industry may demand higher expected returns in exchange for differing levels of risk.

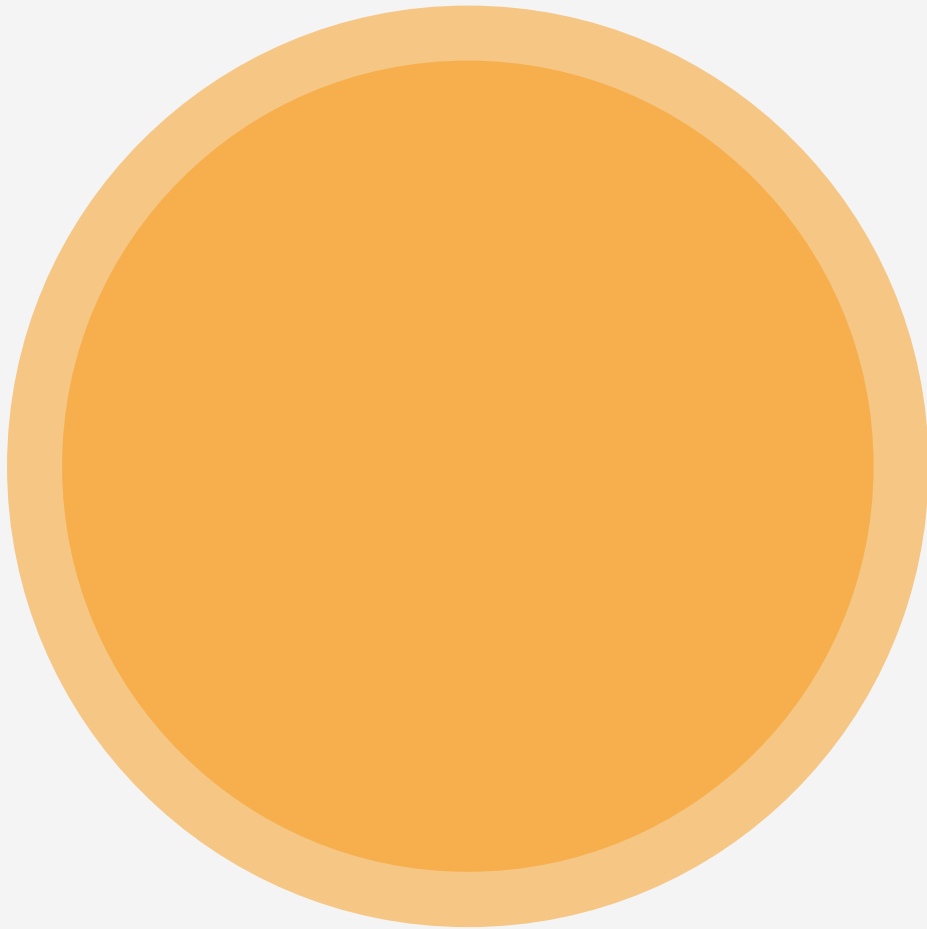
Basic fundamental metrics such as return on equity, price-earnings ratios, free cash flow per share, earnings per share, and interest coverage ratios – they're all freely available on many websites in the form of stock screeners, but even some of the best stock screeners don't allow you to filter for exactly what you need.

Here you will find the tools you need to keep track of your Canadian and U.S. equity holdings. I maintain a weekly total return tracker for all S&P/TSX Composite and S&P 500 issuers, and provide several fundamental monthly reports depending on your investment strategy. I routinely write about the importance of developing a low-volatile portfolio aimed at maximizing the Sharpe Ratio, behavioural finance topics including cognitive and emotional biases, and how to properly evaluate your individual stock portfolio.

On this website, I strive to be as fully transparent with the data as possible. You will always have the ability to download my reports into Excel in order to perform your own analysis. And if you need further access to source data, please feel free to email me at any time. My primary purpose is to put the best information available into the hands of investors so they can make informed, prudent decisions. Thank you for your support and I hope you enjoy this content.

S&P/TSX Composite Index Recap

By The Sunday Investor

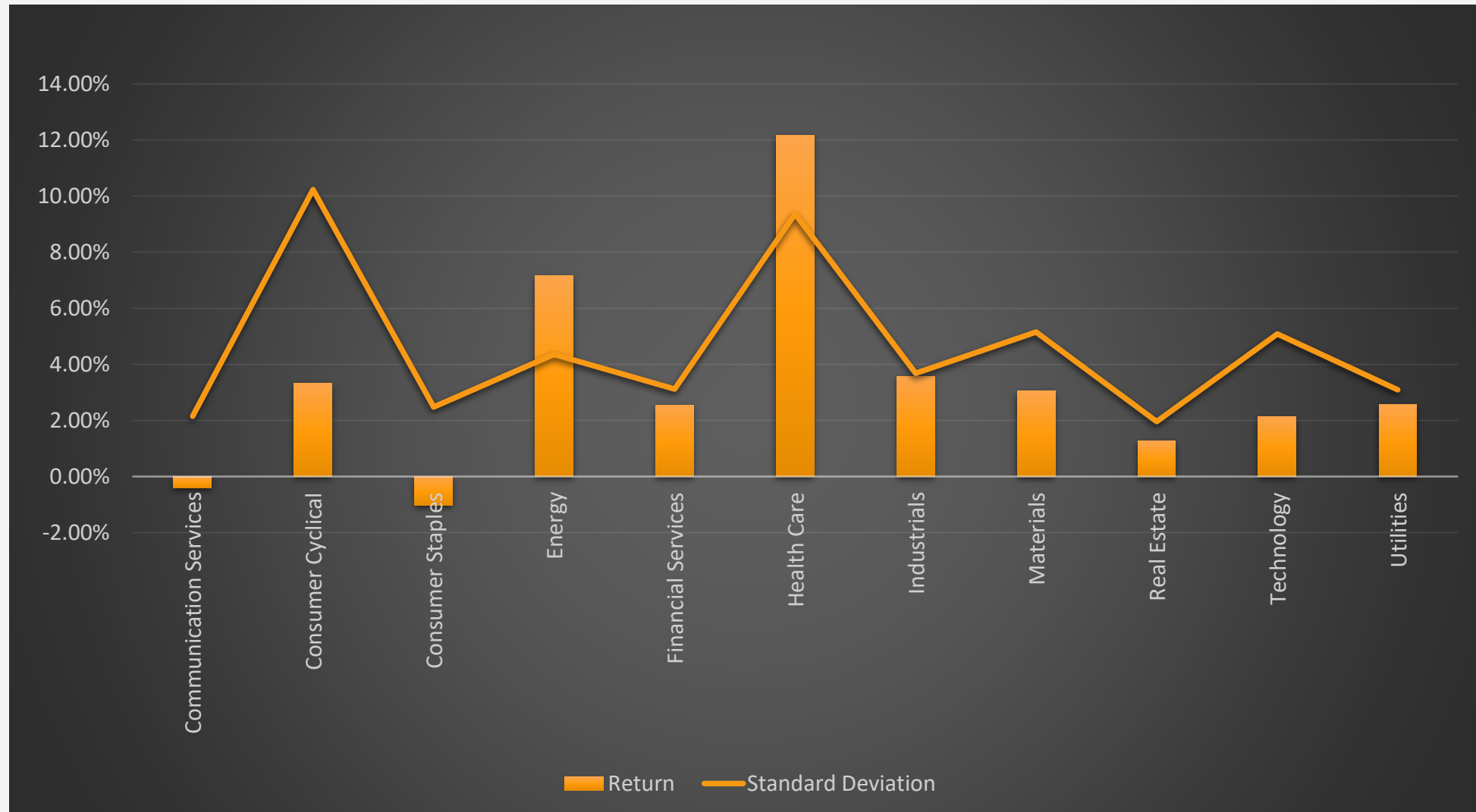


The S&P/TSX Composite Index gained 364 points, or 2.24% to close at 16,563 in what was an interesting week to say the least for markets. The average stock gained 3.39% as the Energy sector led the way with an average gain of 7.15%. Cannabis stocks fueled the health care sector with a 12.15% gain, while Financial Services (2.55%), Consumer Cyclicals (3.31%) and Materials (3.05%) were steady. Communication Services and Consumer Staples were the only two sectors in the red, losing 0.40% and 1.02% respectively. All in all, 78% of TSX stocks managed to stay positive in a week where President Trump's hospitalization was short lived, U.S. stimulus talks were abruptly halted and then restarted, Hurricane Delta resulted in a shutdown of 80% of the oil production in the Gulf of Mexico, and bond yields rose to multi-month highs.

The price of U.S. WTI Crude Oil climbed back up \$3.55 to 40.60 and the discount on Western Canadian Select narrowed to \$9. The Canadian - U.S. dollar pair gained 1.48% and is now down 0.95% year to date. Gold rose \$32 to \$1,937. Volatility picked up a bit with the standard deviation of returns rising from 3.79% to 5.82% in Canada and from 3.42% to 6.26% in the United States. Hope you were able to score some nice gains in the rally last week - enjoy the rest of the newsletter!

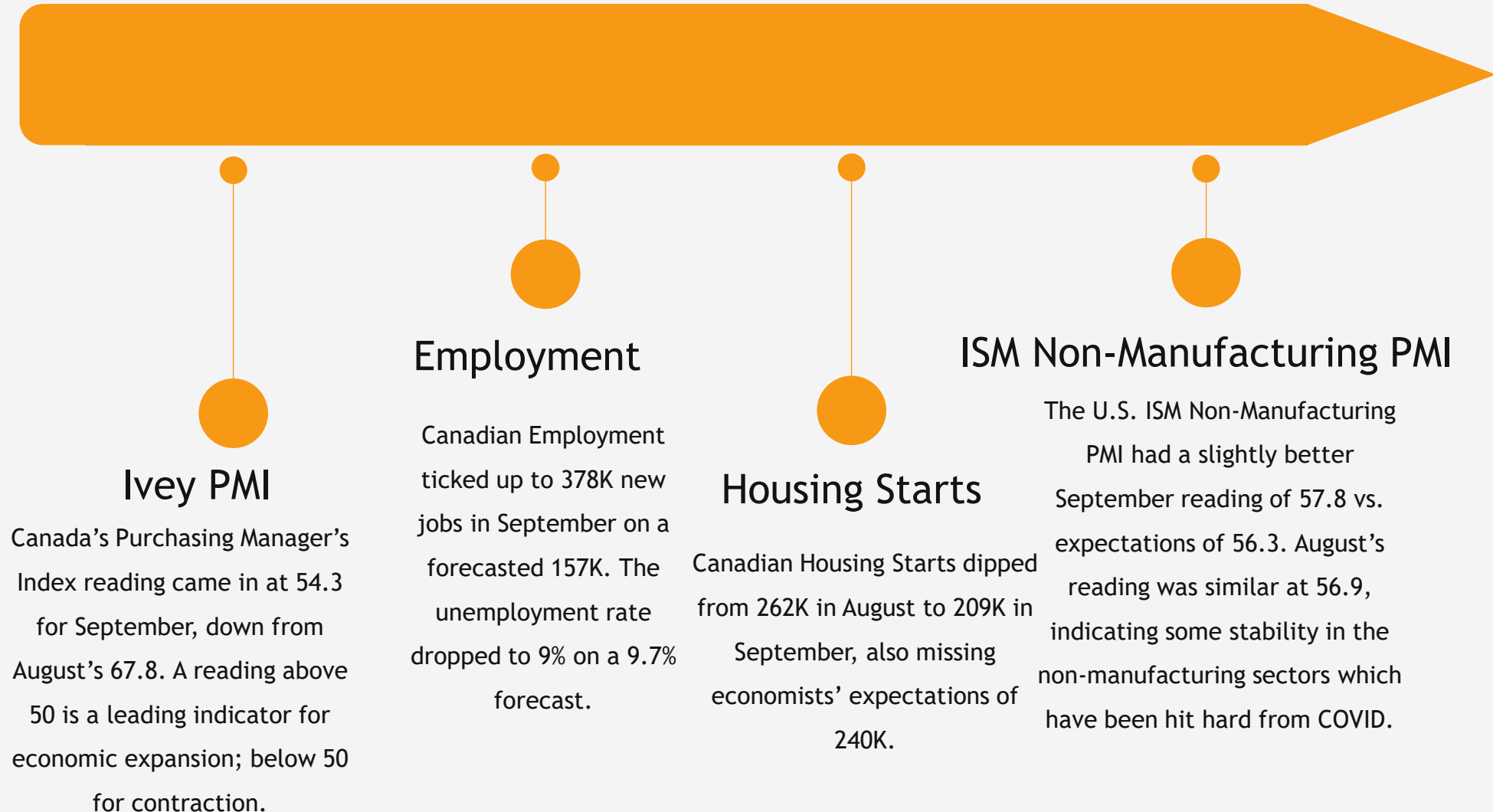
WEEKLY RETURN & RISK BY SECTOR

Returns are calculated as a simple average, not based on market-capitalization. Risk is considered to be population standard deviation of returns.



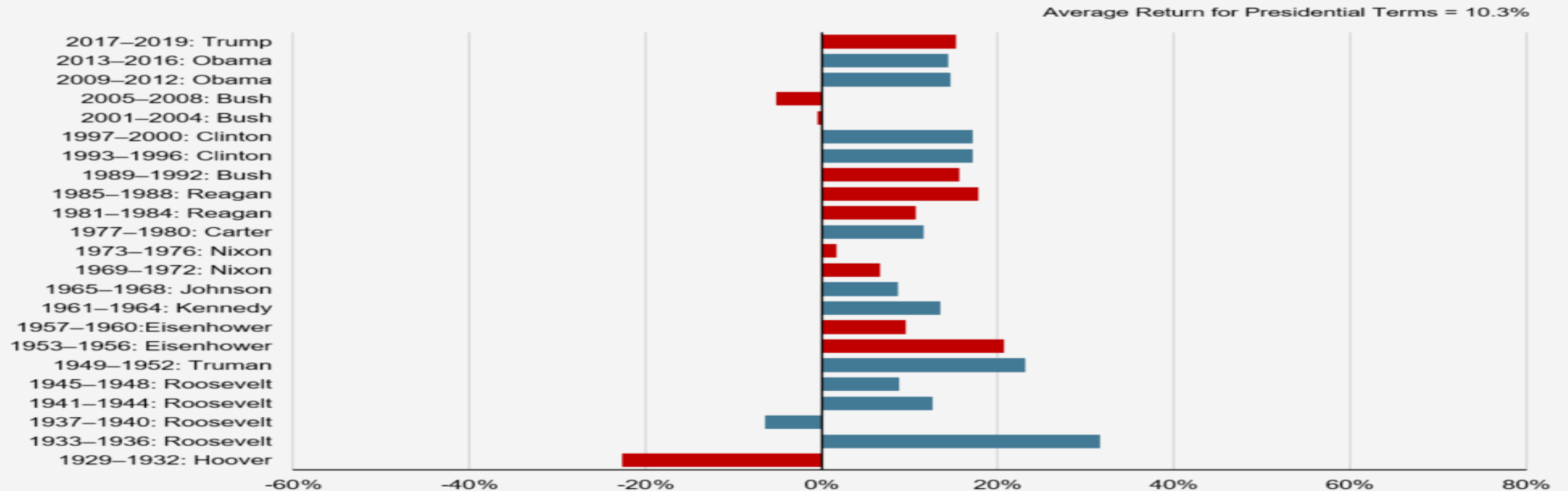
LAST WEEK'S ECONOMIC NUMBERS

A quick summary of the most important economic releases for the week.



THE IMPACT OF THE U.S. ELECTION ON STOCKS

We're 23 days out from the U.S. election and there's no denying the influence the President of the United States has on the world. With each passing day the media is reporting an increased likelihood of a Joe Biden Presidency and traditionally, the thinking is that this is bad for stocks. The logic here is that Republicans are more in favor of lower corporate taxes which will lead to increased profitability and thus, higher stock prices. President Trump successfully delivered with the Tax Cuts and Jobs Act which reduced the corporate tax rate down to just 21% and now the Democratic platform includes an increase to that rate to 28% and also establishes a minimum book tax. Sounds bad for stock prices, right? Well of course it's never that simple and in the equation for how to value the stock market, there is more than one input. This is why that despite Republican presidents outperforming the Democrats from November to February, Democrats actually outperformed for the rest of the 4-year term. From [Dimensional Fund Advisors](#), the S&P 500 returns by 4-year term:



The situation is complicated to say the least. Polls may or may not be reliable this time around. They infamously gave Trump little chance of winning four years ago, but here we are. According to [Real Clear Politics](#), Biden is projected to win 358 to 180 Electoral Votes. He is also ahead in 9 out of the 12 toss-up states by an average of 3.28 points. However, at this point in time back in 2016 the polls were wrong by an average of 5.16 points for these states.

STATE	ELECTORAL VOTES	CURRENT BIDEN LEAD	2016 POLLING ERROR	ADJUSTED LEAD	FLIP
Pennsylvania	20	7.10	(9.00)	(1.90)	Yes
Florida	29	3.70	(5.00)	(1.30)	Yes
Wisconsin	10	5.50	(7.40)	(1.90)	Yes
Michigan	16	6.70	(11.00)	(4.30)	Yes
Ohio	18	0.60	(9.60)	(9.00)	Yes
North Carolina	15	1.40	(6.70)	(5.30)	Yes
Georgia	16	(0.40)	0.40	0.00	No
New Hampshire	4	9.00	(3.30)	5.70	No
Iowa	6	1.40	(5.80)	(4.40)	Yes
Nevada	6	6.00	1.00	7.00	No
Arizona	11	2.70	(2.50)	0.20	No
Texas	38	(4.40)	(3.00)	(7.40)	No

If the polling error per state repeats itself next month, Trump wins 278 to 244, with Georgia's 16 electoral votes being contested (not that it matters much). The most viable path for Trump forward may still be the most straightforward one.

This week though, Goldman Sachs is now [making the case](#) that a clean sweep of the Presidency, the House and the Senate by the Democrats would be good news for global markets. Despite a likely increase in the corporate tax rate, it is forecasting reduced trade tensions, increased spending on infrastructure and climate initiatives, and the clean passing of a much needed stimulus package as the country enters a dangerous second wave of COVID-19 (or maybe just an extended first wave, depending on how you look at it). I'm inclined to believe that a clean sweep by any party would firm up the markets, but I don't think any part of this election season could be considered "clean".

As an investor, short of getting out of the stock market altogether, there isn't really much you can do except for making sure you are happy with your asset allocation strategy. Recall from the earlier chart that S&P 500 stocks have returned an average of 10.3% per presidential term, so you're still likely better off in the market than out of it. I've chosen to stick with a low volatile strategy but that doesn't mean a riskier strategy won't pay off as well. Either way, I think we can expect a wild ride to close out the year. Don't panic, stick to your strategy, and make sure you're well diversified. By not putting all your eggs in one basket you can ensure that there's always at least one part of your portfolio that's doing well and over the course of the next few months, that's maybe all we can ask for. Good luck!

UPCOMING EARNINGS RELEASES

We're into earnings season in the United States - just a small sample of what's happening this week!



JOHNSON & JOHNSON

Johnson & Johnson is due to release its quarterly earnings report on October 13. Analysts are expecting EPS of 1.96.



UNITEDHEALTH

UnitedHealth is due to release its quarterly earnings report on October 14. Analysts are expecting EPS of 3.09.



MORGAN STANLEY

Morgan Stanley is due to release its quarterly earnings report on October 15. Analysts are expecting EPS 1.27.



SCHLUMBERGER

Schlumberger is due to release its quarterly earnings report on October 16. Analysts are expecting EPS of 0.12.



TRACK MY CANADIAN EQUITY PORTFOLIO

Low risk. Better returns than Index Investing.

YEAR-TO-DATE

My portfolio is up 2.64% year-to-date compared with the benchmark ETF's iShares S&P/TSX Capped Composite (XIC) -0.64% for an outperformance of 3.28%.

CORE STOCKS

Weighted at 58% of my portfolio, these ten stocks include Metro, Canadian Apartment Properties REIT, Boyd Group, Fortis, and Franco-Nevada Gold. This group of stocks are up 10.78% on average this year (9.23% weighted average).



MID-TIER STOCKS

With a higher concentration of Energy and Airline stocks, this group is looking to get back into recovery mode and is trailing the Index by a few percentage points, down an average of 4.05% for the year (or -5.50% weighted average).

SPECULATIVE STOCKS

Excluding the outliers of Whitecap Resources and Exchange Income Corporation, this group has partially recovered from its March lows. As a group they are averaging a 9.83% loss; without the two mentioned above, just 1.59%.

For a complete weekly tracker, go to www.thesundayinvestor.ca/2020-tracking



WEEKLY STOCK RETURNS

The next section includes the weekly returns for all ~230 S&P/TSX Composite Index stocks. I have organized the stocks by sector and included their ticker and industry as well.

Scroll through the lists and check out how your holdings performed in comparison to their competitors. For a more interactive version, check out the [Subscribers Area](#) on [The Sunday Investor](#) website and download the [Weekly Tracker](#) file which includes the weekly stock returns for all of this year.



Communication Services

Symbol	Company	Industry	Return
BCE	BCE	Telecom Services	0.45%
CCA	Cogeco Communications	Telecom Services	-1.54%
CJR.B	Corus Entertainment	Media - Diversified	2.05%
QBR.B	Quebecor	Telecom Services	-2.95%
RCI.B	Rogers Communications	Telecom Services	0.80%
SJR.B	Shaw Communications	Telecom Services	-3.64%
T	TELUS	Telecom Services	2.03%





Consumer Cyclical

Symbol	Company	Industry	Return
ATZ	Aritzia	Apparel Stores	7.56%
BYD	Boyd Group	Personal Services	0.15%
DOO	BRP	Recreational Vehicles	6.14%
GOOS	Canada Goose Holdings	Apparel Manufacturing	6.93%
CTC.A	Canadian Tire	Specialty Retail	5.70%
CCL.B	CCL Industries	Packaging & Containers	0.82%
CGX	Cineplex	Media - Diversified	-30.79%
GIL	Gildan Activewear	Apparel Manufacturing	7.65%
GC	Great Canadian Gaming	Gambling	0.12%
ITP	Intertape Polymer Group	Packaging & Containers	1.73%
LNR	Linamar	Auto Parts	9.75%
MG	Magna International	Auto Parts	9.75%
MRE	Martinrea International	Auto Parts	8.74%
MTY	MTY Food Group	Restaurants	28.30%
NFI	NFI Group	Auto Manufacturers	-5.03%
QSR	Restaurant Brands International	Restaurants	2.52%
RCH	Richelieu Hardware	Home Furnishings & Fixtures	10.20%
ZZZ	Sleep Country Canada Holdings	Specialty Retail	4.70%
TOY	Spin Master	Leisure	-2.52%
TCL.A	Transcontinental	Publishing	-3.34%
WPK	Winpak	Packaging & Containers	0.43%



Consumer Staples

Symbol	Company	Industry	Return
ATD.B	Alimentation Couche-Tard	Grocery Stores	-1.59%
PRMW	Primo Water	Beverages - Soft Drinks	-0.05%
DOL	Dollarama	Discount Stores	1.24%
EMP.A	Empire Company	Grocery Stores	1.76%
WN	George Weston	Grocery Stores	-1.39%
JWEL	Jamieson Wellness	Consumer Packaged Goods	-0.47%
L	Loblaw Companies	Grocery Stores	-0.71%
MFI	Maple Leaf Foods	Packaged Foods	-6.12%
MRU	Metro	Grocery Stores	-0.63%
PBH	Premium Brands Holdings	Packaged Foods	-3.37%
SAP	Saputo	Packaged Foods	3.20%
NWC	The North West Company	Grocery Stores	-4.14%





Energy (1/2)

Symbol	Company	Industry	Return
ALA	AltaGas	Oil & Gas Midstream	2.56%
ARX	ARC Resources	Energy	7.56%
BTE	Baytex Energy	Oil & Gas E&P	9.89%
CNQ	Canadian Natural Resources	Oil & Gas E&P	12.74%
CVE	Cenovus Energy	Oil & Gas Integrated	10.37%
CPG	Crescent Point Energy	Oil & Gas E&P	14.74%
ENB	Enbridge	Oil & Gas Midstream	1.58%
EFX	Enerflex	Oil & Gas Equipment & Services	10.95%
ERF	Enerplus	Oil & Gas E&P	8.54%
FRU	Freehold Royalties	Oil & Gas E&P	1.98%
FEC	Frontera Energy	Oil & Gas E&P	6.57%
GEI	Gibson Energy	Oil & Gas Midstream	4.26%
HSE	Husky Energy	Oil & Gas Integrated	10.49%
IMO	Imperial Oil	Oil & Gas Integrated	6.17%
IPL	Inter Pipeline	Oil & Gas Midstream	2.48%
KEY	Keyera	Oil & Gas Midstream	6.18%
MEG	MEG Energy	Oil & Gas E&P	7.81%
MTL	Mullen Group	Oil & Gas Equipment & Services	2.39%
PXT	Parex Resources	Oil & Gas E&P	6.02%
PKI	Parkland Fuel	Oil & Gas Refining & Marketing	5.26%
PSI	Pason Systems	Oil & Gas Equipment & Services	2.64%
PPL	Pembina Pipeline	Oil & Gas Midstream	2.38%



Energy (2/2)

Symbol	Company	Industry	Return
PSK	PrairieSky Royalty	Oil & Gas E&P	6.88%
SES	Secure Energy Services	Oil & Gas Equipment & Services	12.12%
VII	Seven Generations Energy	Oil & Gas E&P	15.47%
SCL	ShawCor	Oil & Gas Equipment & Services	4.44%
SU	Suncor Energy	Oil & Gas Integrated	5.83%
TRP	TC Energy	Oil & Gas Midstream	2.70%
TOU	Tourmaline Oil	Oil & Gas E&P	2.24%
VET	Vermilion Energy	Oil & Gas E&P	17.72%
WCP	Whitecap Resources	Oil & Gas E&P	10.78%





Financial Services (1/2)

Symbol	Company	Industry	Return
AD	Alaris Equity Partners	Credit Services	15.71%
BMO	Bank of Montreal	Banks - Global	5.66%
BNS	Bank of Nova Scotia	Banks - Global	2.21%
BAM.A	Brookfield Asset Management	Asset Management	2.46%
CM	Canadian Imperial Bank Of Commerce	Banks - Global	1.89%
CWB	Canadian Western Bank	Banks - Regional - Canada	-0.18%
CIX	CI Financial	Asset Management	4.68%
ECN	ECN Capital	Credit Services	2.10%
EFN	Element Fleet Management	Credit Services	6.07%
EQB	Equitable Group	Banks	1.65%
FFH	Fairfax Financial Holdings	Insurance - Property & Casualty	2.99%
MIC	Genworth MI Canada	Insurance - Specialty	0.46%
GWO	Great-West Lifeco	Insurance - Life	4.36%
HCG	Home Capital Group	Specialty Finance	4.03%
IAG	iA Financial	Insurance - Diversified	2.22%
IGM	IGM Financial	Asset Management	1.47%
IFC	Intact Financial	Insurance - Property & Casualty	1.20%
LB	Laurentian Bank of Canada	Banks - Regional - Canada	-0.76%
MFC	Manulife Financial	Insurance - Life	1.96%
NA	National Bank of Canada	Banks - Global	1.47%
ONEX	ONEX	Asset Management	2.14%
POW	Power of Canada	Insurance - Life	0.67%



Financial Services (2/2)

Symbol	Company	Industry	Return
RY	Royal Bank of Canada	Banks - Global	3.27%
SLF	Sun Life Financial	Insurance - Diversified	1.22%
TRI	Thomson Reuters	Capital Markets	1.39%
X	TMX Group	Financial Exchanges	-1.09%
TD	Toronto-Dominion Bank (The)	Banks - Global	-0.27%





Health Care

Symbol	Company	Industry	Return
APHA	Aphria	Drug Manufacturers	28.28%
ACB	Aurora Cannabis	Drug Manufacturers	8.21%
BHC	Bausch Health Companies	Drug Manufacturers	9.19%
WEED	Canopy Growth	Drug Manufacturers	26.59%
CRON	Cronos Group	Drug Manufacturers	13.04%
EXE	Extendicare	Long-Term Care Facilities	2.08%
HEXO	HEXO	Drug Manufacturers	16.28%
GUD	Knight Therapeutics	Drug Manufacturers	0.88%
SIA	Sienna Senior Living	Long-Term Care Facilities	5.03%





Industrials

Symbol	Company	Industry	Return
ARE	Aecon Group	Engineering & Construction	7.30%
AFN	AG Growth International	Farm & Construction Equipment	5.18%
AC	Air Canada	Airlines	2.88%
ATA	ATS Automation Tooling Systems	Diversified Industrials	-1.82%
BAD	Badger Daylighting	Engineering & Construction	3.42%
BBD.B	Bombardier	Aerospace & Defense	0.00%
CAE	CAE	Aerospace & Defense	3.82%
CNR	Canadian National Railway	Railroads	1.76%
CP	Canadian Pacific Railway	Railroads	1.94%
CJT	Cargojet	Integrated Shipping & Logistics	14.19%
CHR	Chorus Aviation	Airlines	5.99%
EIF	Exchange Income	Airlines	0.00%
FTT	Finning International	Industrial Distribution	4.00%
MSI	Morneau Shepell	Staffing & Outsourcing Services	-0.46%
RBA	Ritchie Bros. Auctioneers	Business Services	7.73%
RUS	Russel Metals	Industrial Distribution	3.14%
SNC	SNC-Lavalin Group	Engineering & Construction	4.88%
STN	Stantec	Engineering & Construction	1.26%
TFII	TFI International	Trucking	9.49%
TIH	Toromont Industries	Industrial Distribution	4.11%
WCN	Waste Connections	Waste Management	-0.35%
WSP	WSP Global	Engineering & Construction	0.43%



Materials (1/2)

Symbol	Company	Industry	Return
AEM	Agnico Eagle Mines	Gold	2.42%
AGI	Alamos Gold	Gold	4.11%
BTO	B2Gold	Gold	4.72%
ABX	Barrick Gold	Gold	-0.81%
CCO	Cameco	Industrial Metals & Minerals	-1.23%
CFP	Canfor	Lumber & Wood Production	-0.06%
CAS	Cascades	Paper & Paper Products	-4.86%
CG	Centerra Gold	Gold	-11.30%
CHE.UN	Chemtrade Logistics Income Fund	Specialty Chemicals	7.85%
ELD	Eldorado Gold	Gold	16.20%
ERO	ERO Copper	Copper	0.88%
FR	First Majestic Silver	Silver	7.94%
FM	First Quantum Minerals	Copper	10.11%
FNV	Franco-Nevada	Gold	-0.48%
HBM	Hudbay Minerals	Copper	8.44%
IMG	IAMGOLD	Gold	3.48%
IFP	Interfor	Lumber & Wood Production	-0.45%
IVN	Ivanhoe Mines	Industrial Metals & Minerals	1.06%
K	Kinross Gold	Gold	1.10%
KL	Kirkland Lake Gold	Gold	3.98%
LIF	Labrador Iron Ore Royalty	Steel	-0.27%
LUN	Lundin Mining	Copper	3.51%
MAG	MAG Silver	Silver	8.10%



Materials (2/2)

Symbol	Company	Industry	Return
MX	Methanex	Chemicals	14.27%
OSB	Norbord	Lumber & Wood Production	2.11%
NG	NovaGold Resources	Gold	1.08%
NTR	Nutrien	Agricultural Inputs	4.51%
OGC	OceanaGold	Gold	3.45%
OR	Osisko Gold Royalties Ltd	Gold	5.11%
PAAS	Pan American Silver	Silver	1.93%
PVG	Pretium Resources	Industrial Metals & Minerals	3.63%
SSL	Sandstorm Gold	Gold	1.69%
SEA	Seabridge Gold	Metals & Mining	4.41%
SVM	Silvercorp Metals	Metals & Mining	5.17%
SSRM	SSR Mining	Gold	3.64%
SJ	Stella-Jones	Lumber & Wood Production	2.09%
TECK.B	Teck Resources	Industrial Metals & Minerals	-3.54%
TXG	Torex Gold Resources	Gold	10.81%
WDO	Wesdome Gold Mines	Metals & Mining	9.64%
WFT	West Fraser Timber Co.	Lumber & Wood Production	-4.79%
WTE	Westshore Terminals Investment	Coal	-6.42%
WPM	Wheaton Precious Metals	Silver	2.72%
YRI	Yamana Gold	Gold	5.33%



Real Estate (1/2)

Symbol	Company	Industry	Return
AP.UN	Allied Properties REIT	REIT - Office	-0.19%
AIF	Altus Group	Real Estate Services	2.31%
AX.UN	Artis REIT	REIT - Diversified	4.67%
BEI.UN	Boardwalk REIT	REIT - Residential	-0.18%
BPY.UN	Brookfield Property Partners	Real Estate Services	5.41%
CAR.UN	Canadian Apartment Properties REIT	REIT - Residential	-1.65%
CSH.UN	Chartwell Retirement Residences	REIT - Healthcare Facilities	3.46%
CHP.UN	Choice Properties REIT	REIT - Retail	-0.62%
CIGI	Colliers International Group	Real Estate Services	0.42%
CUF.UN	Cominar REIT	REIT - Diversified	0.13%
CRR.UN	Crombie REIT	REIT - Diversified	1.51%
CRT.UN	CT Real Estate Investment Trust	REITs	0.00%
DIR.UN	Dream Industrial REIT	REIT - Industrial	1.32%
D.UN	Dream Office REIT	REIT - Office	3.35%
FSV	FirstService	Real Estate Services	2.10%
GRT.UN	Granite REIT	REIT - Industrial	0.04%
HR.UN	H&R REIT	REIT - Diversified	2.17%
IIP.UN	InterRent REIT	REIT - Residential	-1.98%
KMP.UN	Killam Apartment REIT	REIT - Residential	-1.18%
NVU.UN	Northview Apartment REIT	REIT - Residential	-0.03%
NWH.UN	NorthWest Healthcare Properties REIT	REIT - Healthcare Facilities	-0.52%
REI.UN	RioCan REIT	REIT - Retail	2.43%



Real Estate (2/2)

Symbol	Company	Industry	Return
SRU.UN	SmartCentres REIT	REIT - Retail	2.45%
SMU.UN	Summit Industrial Income REIT	REIT - Industrial	1.80%
TCN	Tricon Capital Group	Real Estate Services	4.30%

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Technology

Symbol	Company	Industry	Return
BB	BlackBerry	Communication Equipment	5.07%
CLS	Celestica	Contract Manufacturers	2.13%
GIB.A	CGI	Information Technology Services	-0.74%
CSU	Constellation Software	Software - Application	-0.93%
DSG	Descartes Systems Group	Software - Application	0.96%
ENGH	Enghouse Systems	Software - Application	0.47%
KXS	Kinaxis	Software - Application	0.75%
LSPD	Lightspeed POS	Software	15.99%
OTEX	Open Text	Software - Application	-0.59%
REAL	Real Matters	Software	-4.55%
SHOP	Shopify	Software - Application	4.89%





Utilities

Symbol	Company	Industry	Return
AQN	Algonquin Power & Utilities	Independent Power Producers	4.79%
ACO.X	ATCO	Utilities - Diversified	-1.17%
BLX	Boralex	Independent Power Producers	6.99%
BEP.UN	Brookfield Renewable Partners	Independent Power Producers	-4.13%
CU	Canadian Utilities	Utilities - Diversified	1.99%
CPX	Capital Power	Utilities - Regulated Electric	0.75%
EMA	Emera	Utilities - Diversified	1.43%
FTS	Fortis	Utilities - Regulated Electric	-0.02%
H	Hydro One	Utilities - Regulated Electric	1.59%
INE	Innergex Renewable Energy	Independent Power Producers	7.13%
NPI	Northland Power	Independent Power Producers	3.63%
SPB	Superior Plus	Utilities - Diversified	5.29%
TA	TransAlta	Independent Power Producers	2.20%
RNW	TransAlta Renewables	Independent Power Producers	5.51%



SPREAD THE WORD!

Thank you for your continued support.

Thank you for taking the time to read through this weekly newsletter. I hope it provided you with some useful information on the companies you own and are potentially considering for purchase. You can always go onto my website, thesundayinvestor.ca and click on the Subscribers Area to download an Excel version of this report. For those interested and comfortable with the application, this may prove to be more convenient. You can also download the U.S. S&P 500 Weekly Performance Tracker there as well by entering the password: **thesundayinvestor**.

If you're able to, I would appreciate it if you could take the time to forward this newsletter to a friend, family member, colleague, or even share via Social Media. I am finding that as I gain new subscribers, I am receiving a lot of great feedback and suggestions for what I could be doing next to improve the experience. Your input matters most, so I welcome you to leave a comment on any of my blog articles or send them directly to me at info@thesundayinvestor.ca. Be well, and happy investing!

DISCLAIMER

While I have earned a professional Certificate from the CSI, I would like to remind all my subscribers that I am not qualified to provide investment advice. Nothing that appears in this newsletter, on The Sunday Investor website, or any other publication under my name or alias should be construed as investment advice. Best efforts are made to ensure the data provided is accurate, however errors should be expected from time to time and investors are encouraged to verify all information independently.

Furthermore, I would like to remind readers that investing is a very personal decision. Everyone's situation is unique and it is impossible to provide proper recommendations and advice without knowing an individual's circumstances. I do not wish to mislead anyone into thinking my portfolio or the securities I write about are appropriate investments for all. If you are uncomfortable making investment decisions on your own, it is recommended you consult with a professionally certified and licensed investment advisor. For more information and to find an advisor near you, please visit the website of the Investment Industry Regulatory Organization of Canada (IIROC) or a similar regulatory body in your region.