

Independent Shorts

- Kickstart Cadzow Park has qualified for the semi-finals! To help us reach the finals though, we need to get more people Liking the page on Facebook. Please visit www.facebook.com/KickstartCadzowPark and hit "Like" and together as a community let's win funding for new accessible playground equipment for our Cadzow Park. The next round of voting begins December 1st.
- In case you missed it from last week, Star Wars Episode VII now has a name and it is "The Force Awakens". The newest installment in the Star Wars saga is to appear in theatres December 18, 2015, or according to www.howmanydaysuntilstarwars.com, just 398 days away.
- The 2014 directors for the Perth Federation of Agriculture will be elected tonight at the Mitchell Golf and Country Club during the Federation's Annual meeting.
- The A.N.A.F. Bantam BB's put on a strong showing this past weekend to bring home silver medals in the annual South Huron tournament.
- Dumb and Dumber To, sequel to the classic 1994 film Dumb and Dumber, comes to theatres this weekend. The winners at the box office last weekend were Christopher Nolan's Sci-Fi epic, Interstellar, which grossed over \$47.5 million, and Disney Animated Studios' comic adaptation Big Hero Six which grossed over \$56 million.

BUSINESS OF THE WEEK

The Towne & Country Cheese Shoppe

Our Business of the Week is the Towne & Country Cheese Shoppe, located at 117 Queen Street East in St. Marys. The Cheese Shoppe was opened in January 1991 by owners Harold and Connie Douglas.

According to Harold, they opened it shortly after he left a job making cheese, and the Cheese Shoppe was intended to be a short term business venture.

"We were just going to sell cheese," he said. "But then we decided to get into selling sandwiches and everything like that. There seemed to be a demand."

There certainly is a demand. About 100 people daily come by the Cheese Shoppe around lunch time for its popular soups and sandwiches, Harold said.



"It's just kind of grown from there," Connie said.

"Now we make all kinds of different products like meat pies, pizzas, sell a lot of specialty items such as oils and crackers, and we do a lot of catering and gift baskets," said Harold.

"All of our salads are homemade here. We make our own meat pies and the crusts on our pizzas. It's all homemade, right here."

A new soup is introduced each week, with a different special sandwich also on offer every week. Regular

sandwiches and about 20 different kinds of soup are available for your lunchtime order as well.

Customers of the Cheese Shoppe can select from around 75 different varieties of cheese that are fresh cut in-store. Their most popular sellers are their aged cheddars, while the most expensive cheese is the Saint Agur, a French blue cheese that currently goes for \$26.09 per pound.

Stop by the Cheese Shoppe on Nov. 30 for its "No Tax Day."

To place an order at the Towne & Country Cheese Shoppe, call 519-284-4508. Store hours are Monday-Friday, 7:30 am to 6 pm, Saturdays, 7:30 am to 5 pm. They're closed Sundays. For more information, visit their website at StMarysCheese.ca.

Oil

weeks/months.

Dennis Gartman, an infamous day trader, went on record to say "oil was going to \$10/barrel". A little extreme I would argue, however I believe his point was that oil will eventually become obsolete. With the world slowly adapting to different forms of energy and fuel, eventually oil will be pushed out. If anyone remembers in the US, whale oil was used in cars as a constituent of automatic transmission fluid until it was banned by the Endangered Species

Oil prices have dropped for months on concerns that the global market is oversupplied and on signs that the Organization of the Petroleum Exporting Countries isn't likely to cut output (aka OPEC).

30%- Federal, Provincial, Municipal taxes

15%- Refiners' margin (the cost to buy crude oil and turn it into gasoline)

5%- Marketing (retail) that covers the stations costs and profits

Therefore, when the oil price drops 30%, expect your gas price to only fall 15% because oil is only a 50% weighting to the overall gas price. Oil is one of the commodities that seems to affect a high percentage of the population. It influences all types of transportation. Whether it be your personal vehicle, a boat at the cottage or the simple cost for public transportation. With the price of crude oil hovering around \$77 today, there is a lot of speculation of what the price of oil might do in the next couple of

Over the past month, a few conversations came to fruition about the oil price dropping below \$80.

Questions like, what does oil do to the economy and gas prices? What I found most interesting was the majority of conversations I had, whether it was with friends, clients, co-workers, they all had this sentence attached to it. "With oil prices falling so heavily and quickly, why am I still paying high prices at the pump?" Maybe it wasn't quite asked in that friendly of a context but none-the-less, valid question. I decided to do some research and get some cold hard facts and share the news. This is what you are paying for every dollar you spend at the pumps.

50%- Crude Oil

OPEC Secretary General Abdullah al-Badri told markets not to "panic" over low oil prices at an industry conference in Abu Dhabi, according to reports. OPEC was signaling, yet again, that it would keep its output unchanged rather than cutting production to put a floor on prices. The next OPEC meeting is November 27.

OTHER NEWS

-In the U.S., the Republicans swept the midterm elections by winning the first Senate majority in eight years, picking up seven seats. Republicans will now control both the House of Representatives and the Senate, which the equity markets viewed as positive.

-The biggest winner following the outcome of

the midterm elections? The Keystone XL pipeline. Most senators support the proposed pipeline; however, the previously Democrat-controlled Senate hasn't held a binding vote on the matter since 2012. The Republican-controlled House has repeatedly voted to permit the construction of the pipeline.

-Canadian housing starts unexpectedly slowed in October, as housing starts declined to a seven-month low. On the positive side, Canada added 43,100 new jobs in October, and the unemployment rate dropped to a nearly six-year low of 6.5%, prompting market optimism that the sluggish job market might finally be improving.

-Tyler Graham



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