



# MARKET CLOSE

## Canada

- The S&P/TSX Composite decreased by 0.36% for the week, led by a 2.06% decline in the Consumer Discretionary Sector.
- According to Statistics Canada, Canadian retail sales increased by 0.8% in October, marking the most significant jump since April. Sales increased in four of nine subsectors, with gains particularly notable at car and parts dealers.

## United States

- The S&P/500 Composite increased by 1.00% for the week.
- According to Adobe, e-commerce spending during Black Friday, which falls on the day after American Thanksgiving, rose by 7.5% from last year, reaching a record level.

Source: Morningstar

## MARKET INDICATORS & TRENDS

November 24, 2023	Index	MTD	YTD	2022	2021
S&P/TSX	20,103.11	6.52%	3.70%	-8.66%	21.74%
S&P 500	4,559.34	8.72%	18.75%	-19.44%	26.89%
NASDAQ	14,250.85	10.89%	36.16%	-33.10%	20.36%
MSCI EAFE	2,122.13	8.94%	9.17%	-16.79%	8.78%
MSCI World	3,015.19	8.91%	15.85%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7334	1.76%	-0.60%	-6.75%	0.70%
Euro	\$1.0939	3.44%	2.19%	-5.85%	-6.92%
Gold	\$2,003.00	0.44%	9.68%	-0.13%	-3.51%
Oil – WTI	\$75.54	-6.76%	-5.88%	6.71%	55.01%
Gas	\$2.86	-20.14%	-36.20%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,071.10	3.02%	1.90%	-11.41%	-2.53%
FTSE/TMX Short Term	753.30	1.10%	2.78%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,173.00	2.80%	1.16%	-10.06%	-2.69%
FTSE/TMX Long Term	1,628.10	6.31%	1.10%	-21.23%	-4.52%

## UP AND DOWN

Canada		
Overnight	5.00%	▲
Bank of Canada	5.25%	▲
Prime Rate	7.20%	▲

United States		
Fed Fund Rates	5.50%	▲
Discount Rate	5.50%	▲
Prime Rate	8.50%	▲

Next Bank of Canada meeting: December 6, 2023

Next US Federal Reserve meeting: December 12, 2023

## S&P/TX SECTOR PERFORMANCE

(As at November 24, 2023)

Sector	MTD	YTD
Financials	8.52%	0.16%
Energy	-3.47%	5.58%
Materials	2.21%	-6.51%
Industrials	4.48%	4.24%
Consumer Discretionary	6.22%	5.90%
Telecom Services	7.53%	-8.87%
Info Tech	18.38%	48.94%
Consumer Staples	3.49%	4.69%
Utilities	8.01%	-7.75%
Health Care	3.40%	8.19%

## SAVING ACCOUNTS

Interest Rates as of November 20, 2023)

	Description	Rate
Equitable Bank	EQB1000	4.65% (A)
Equitable Bank	EQB1001	4.80% (F)
ADS ISA Account (Hollis)	DYN5000	4.75% (A)
ADS ISA Account (Hollis)	DYN5004	5.00% (F)
Home Trust HISA	HOM100	4.65% (A)
Home Trust HISA	HOM101	4.90% (F)
Renaissance HISA	ATL5000	4.55% (A)
Renaissance HISA	ATL5001	4.80% (F)

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