



Canada

- The S&P/TSX Composite decreased by 0.86% for the week, led by a 6.37% decline in the Health Care Sector.
- A recent study from Indeed Canada found that seasonal holiday jobs are down 30% from a year ago, although they have increased by 18% since before the pandemic.

United States

- The S&P/500 Composite increased by 1.31% for the week.
- Retail sales in October rose for the third consecutive month, with September's gain at 0.7%, following 0.9% and 0.6% increases in August and July, respectively.

Source: Morningstar

MARKET INDICATORS & TRENDS

November 10, 2023	Index	MTD	YTD	2022	2021
S&P/TSX	19,654.47	4.14%	1.39%	-8.66%	21.74%
S&P 500	4,415.24	5.28%	15.00%	-19.44%	26.89%
NASDAQ	13,798.11	7.37%	31.83%	-33.10%	20.36%
MSCI EAFE	2,011.90	3.29%	3.50%	-16.79%	8.78%
MSCI World	2,900.76	4.77%	11.45%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7246	0.54%	-1.79%	-6.75%	0.70%
Euro	\$1.0686	1.05%	-0.18%	-5.85%	-6.92%
Gold	\$1,937.70	-2.84%	6.11%	-0.13%	-3.51%
Oil – WTI	\$77.17	-4.75%	-3.85%	6.71%	55.01%
Gas	\$3.03	-15.16%	-32.22%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,057.90	1.75%	0.65%	-11.41%	-2.53%
FTSE/TMX Short Term	749.10	0.54%	2.21%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,159.20	1.60%	-0.03%	-10.06%	-2.69%
FTSE/TMX Long Term	1,591.00	3.89%	-1.20%	-21.23%	-4.52%

UP AND DOWN

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

United States

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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 10, 2023)

Sector	MTD	YTD
Financials	5.52%	-2.60%
Energy	-1.86%	7.33%
Materials	-1.39%	-9.81%
Industrials	3.27%	3.03%
Consumer Discretionary	5.44%	5.12%
Telecom Services	6.81%	-9.49%
Info Tech	11.95%	40.85%
Consumer Staples	5.38%	6.60%
Utilities	5.82%	-9.62%
Health Care	0.54%	5.20%

SAVING ACCOUNTS

Interest Rates as of November 13, 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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