



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 2.02% on the week, led by an increase of 3.96% in the Materials sector.
- According to Statistics Canada, retail sales fell 0.5% to \$61.1 billion in September, led by a drop in gas station sales and food and beverage stores. Overall sales at food and beverage stores dropped 1.3% in September, as supermarkets and grocery store sales fell 1.6%, and convenience stores lost 1.5%. Sales at building material and garden equipment and supplies dealers fell 2.0%.

United States

- The S&P/500 Composite increased 1.53% on the week.
- Applications for US unemployment benefits rose last week to a three-month high amid a wave of layoffs at technology companies, a sign of cooling in a tight labor market.

Source: Morningstar

MARKET INDICATORS & TRENDS

November 25, 2022	Index	MTD	YTD	2021	2020
S&P/TSX	20,383.77	4.93%	-3.95%	21.74%	2.17%
S&P 500	4,026.12	3.98%	-15.53%	26.89%	16.26%
NASDAQ	11,226.36	2.17%	-28.24%	20.36%	41.12%
MSCI EAFE	1,962.94	12.17%	-15.97%	8.78%	5.43%
MSCI World	2,703.67	6.12%	-16.34%	20.14%	14.06%
	Index	MTD	YTD	2021	2020
CAD	\$0.7474	1.83%	-5.54%	0.70%	2.03%
Euro	\$1.0395	5.19%	-8.58%	-6.92%	8.95%
Gold	\$1,754.00	6.91%	-4.08%	-3.51%	24.42%
Oil – WTI	\$76.28	-11.85%	1.42%	55.01%	-20.54%
Gas	\$7.02	10.53%	88.31%	46.91%	15.99%
	Index	MTD	YTD	2021	2020
FTSE/TMX Canada Universe	1,071.60	3.09%	-9.97%	-2.53%	8.68%
FTSE/TMX Short Term	733.90	0.87%	-3.91%	-0.93%	5.28%
FTSE/TMX Mid Term	1,184.00	2.87%	-8.40%	-2.69%	10.08%
FTSE/TMX Long Term	1,682.80	6.45%	-18.24%	-4.52%	11.90%

UP AND DOWN

Canada		
Overnight	3.75%	▲
Bank of Canada	4.00%	▲
Prime Rate	5.95%	▲

United States		
Fed Fund Rates	4.00%	▲
Discount Rate	4.00%	▲
Prime Rate	7.00%	▲

Next Bank of Canada meeting: December 7, 2022

Next US Federal Reserve meeting: December 14, 2022

S&P/TSX SECTOR PERFORMANCE

(As at November 25, 2022)

Sector	MTD	YTD
Financials	6.40%	-6.96%
Energy	0.07%	60.30%
Materials	8.99%	0.29%
Industrials	4.84%	4.93%
Consumer Discretionary	3.80%	-4.63%
Telecom Services	4.72%	-3.19%
Info Tech	2.58%	-35.38%
Consumer Staples	4.85%	8.93%
Utilities	-0.74%	-9.22%
Health Care	-2.60%	-50.30%

SAVING ACCOUNTS

(Interest Rates as of November 28, 2022)

	Description	Rate
Equitable Bank	EQB1000	3.30% (A)
Equitable Bank	EQB1001	3.45% (F)
ADS ISA Account (Hollis)	DYN5000	3.65% (A)
ADS ISA Account (Hollis)	DYN5004	3.80% (F)
Home Trust HISA	HOM100	3.65% (A)
Home Trust HISA	HOM101	3.90% (F)
Renaissance HISA	ATL5000	3.25% (A)
Renaissance HISA	ATL5001	3.50% (F)

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