



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased by 1.21% for the week, with a decline of 6.13% in the Utilities Sector.
- According to Statistics Canada, the number of job vacancies in July fell by 5.8% to its lowest level since May 2021. Consequently, on a year-over-year basis, the number of job vacancies was down by 28.1%, totaling 273,700 fewer vacancies.

United States

- The S&P/500 Composite decreased by 0.74% on the week.
- According to the finance department the US federal government posted a budgetary deficit of \$1.2 billion during the first four months of its fiscal year, compared with a surplus of \$6.3 billion during the same period a year earlier.

Source: Morninastar

MARKET INDICATORS & TRENDS

September 29, 2023	Index	MTD	YTD	2022	2021
S&P/TSX	19,541.27	-3.70%	0.81%	-8.66%	21.74%
S&P 500	4,288.05	-4.87%	11.68%	-19.44%	26.89%
NASDAQ	13,219.32	-5.81%	26.30%	-33.10%	20.36%
MSCI EAFE	2,031.26	-3.69%	4.49%	-16.79%	8.78%
MSCI World	2,853.24	-4.45%	9.63%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7365	-0.51%	-0.18%	-6.75%	0.70%
Euro	\$1.0573	-2.49%	-1.23%	-5.85%	-6.92%
Gold	\$1,848.10	-5.08%	1.20%	-0.13%	-3.51%
Oil – WTI	\$90.79	8.56%	13.12%	6.71%	55.01%
Gas	\$2.93	5.82%	-34.55%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,035.80	-2.61%	-1.46%	-11.41%	-2.53%
FTSE/TMX Short Term	739.40	-0.40%	0.88%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,136.80	-2.58%	-1.96%	-10.06%	-2.69%
FTSE/TMX Long Term	1,536.00	-6.03%	-4.61%	-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: October 25, 2023

Next US Federal Reserve meeting: October 31, 2023

S&P/TX SECTOR PERFORMANCE

(As at September 29, 2023)

Sector	MTD	YTD
Financials	-2.43%	-2.34%
Energy	2.29%	10.73%
Materials	-6.26%	-4.61%
Industrials	-3.87%	3.40%
Consumer Discretionary	-2.92%	2.00%
Telecom Services	-6.70%	-14.09%
Info Tech	-7.76%	31.42%
Consumer Staples	-1.31%	-0.62%
Utilities	-7.14%	-10.43%
Health Care	-6.97%	17.46%

SAVING ACCOUNTS

(Interest Rates as of September 29, 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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