



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 2.22% on the week, led by an increase of 6.75% in the Health Care sector.
- Canada's national unemployment rate held steady at 5.0% in December. Provincially, the highest unemployment rates were in Newfoundland and Labrador 10.1% and New Brunswick at 8.1%. The lowest unemployment rates were in Quebec 4.0% and Saskatchewan 4.1%, while Canada's largest provinces, Ontario and British Columbia, had unemployment rates of 5.3% and 4.2% respectively.

United States

- The S&P/500 Composite decreased 1.45% on the week.
- US Nonfarm payrolls increased by 223,000 in December, while the unemployment rate fell to 3.5%. Average hourly earnings rose 0.3% for the month of December, an increase of 4.6% from a year ago.

Source: Morningstar

MARKET INDICATORS & TRENDS

January 6, 2023	Index	MTD	YTD	2022	2021
S&P/TSX	19,814.51	2.22%	2.22%	-8.66%	21.74%
S&P 500	3,895.08	1.45%	1.45%	-19.44%	26.89%
NASDAQ	10,569.29	0.98%	0.98%	-33.10%	20.36%
MSCI EAFE	1,995.78	2.67%	2.67%	-16.79%	8.78%
MSCI World	2,649.76	1.81%	1.81%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7438	0.81%	0.81%	-6.75%	0.70%
Euro	\$1.0644	-0.57%	-0.57%	-5.85%	-6.92%
Gold	\$1,869.70	2.38%	2.38%	-0.13%	-3.51%
Oil – WTI	\$73.77	-8.09%	-8.09%	6.71%	55.01%
Gas	\$3.71	-17.09%	-17.09%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,067.00	1.19%	1.19%	-11.41%	-2.53%
FTSE/TMX Short Term	736.40	0.35%	0.35%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,177.60	1.29%	1.29%	-10.06%	-2.69%
FTSE/TMX Long Term	1,658.50	2.31%	2.31%	-21.23%	-4.52%

UP AND DOWN

Canada		
Overnight	4.25%	▲
Bank of Canada	4.50%	▲
Prime Rate	6.45%	▲

United States		
Fed Fund Rates	4.50%	▲
Discount Rate	4.50%	▲
Prime Rate	7.50%	▲

Next Bank of Canada meeting: January 25, 2023
Next US Federal Reserve meeting: February 1, 2023

S&P/TSX SECTOR PERFORMANCE

(As at January 6, 2023)

Sector	MTD	YTD
Financials	2.05%	2.05%
Energy	-4.21%	-4.21%
Materials	6.48%	6.48%
Industrials	2.47%	2.47%
Consumer Discretionary	4.53%	4.53%
Telecom Services	1.99%	1.99%
Info Tech	2.28%	2.28%
Consumer Staples	2.07%	2.07%
Utilities	2.42%	2.42%
Health Care	6.75%	6.75%

SAVING ACCOUNTS

(Interest Rates as of January 9, 2023)

	Description	Rate
Equitable Bank	EQB1000	3.85% (A)
Equitable Bank	EQB1001	4.00% (F)
ADS ISA Account (Hollis)	DYN5000	4.10% (A)
ADS ISA Account (Hollis)	DYN5004	4.25% (F)
Home Trust HISA	HOM100	3.95% (A)
Home Trust HISA	HOM101	4.20% (F)
Renaissance HISA	ATL5000	3.65% (A)
Renaissance HISA	ATL5001	3.90% (F)

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