



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 1.25% on the week, led by an increase of 4% in the Consumer Discretionary sector.
- The Bank of Canada kept the overnight borrowing rate unchanged at 0.25%, but highlighted strength in the labor market and worries about the persistence of inflation that will likely keep expectations of imminent interest rate hikes intact.

United States

- The S&P/500 Composite increased 3.82% on the week.
- The US consumer price index rose 6.8% in the year ended November 2021, the fastest annual pace since 1982. The increase in the CPI reflected broad advances in most categories, as gasoline, shelter, food and vehicles were among the larger contributors to the month-over-month increase.

Source: Morningstar

MARKET INDICATORS & TRENDS

December 10, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	20,890.62	1.12%	19.83%	2.17%	19.87%
S&P 500	4,712.02	3.18%	25.45%	16.26%	29.25%
MSCI EAFE	2,289.62	2.96%	6.62%	5.43%	18.78%
MSCI World	3,188.26	2.79%	18.52%	14.06%	25.53%

	Index	MTD	YTD	2020	2019
CAD	\$0.7858	0.42%	0.01%	2.03%	4.31%
Euro	\$1.1313	-0.22%	-7.38%	8.95%	-2.48%
Gold	\$1,782.90	0.52%	-5.92%	24.42%	18.42%
Oil – WTI	\$71.67	8.30%	47.71%	-20.54%	35.92%
Gas	\$3.93	-14.06%	54.59%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,178.80	0.69%	-3.47%	8.68%	7.66%
FTSE/TMX Short Term	762.40	0.17%	-1.12%	5.28%	3.20%
FTSE/TMX Mid Term	1,286.50	0.66%	-3.15%	10.08%	6.37%
FTSE/TMX Long Term	2,011.80	1.31%	-6.67%	11.90%	14.55%

S&P/TSX SECTOR PERFORMANCE

(As at December 10, 2021)

Sector	MTD	YTD
Financials	3.75%	29.01%
Energy	2.87%	78.87%
Materials	-2.02%	-2.77%
Industrials	1.21%	17.63%
Consumer Discretionary	4.00%	14.06%
Telecom Services	1.25%	17.08%
Info Tech	-4.01%	15.86%
Consumer Staples	3.94%	16.13%
Utilities	0.68%	2.46%
Health Care	-5.50%	-20.91%

UP AND DOWN

Canada		
Overnight	0.25%	▼
Bank of Canada	0.50%	▼
Prime Rate	2.45%	▼

United States		
Fed Fund Rates	0.25%	▼
Discount Rate	0.75%	▼
Prime Rate	3.25%	▼

Next Bank of Canada meeting: January 26, 2022

Next US Federal Reserve meeting: December 14, 2021

SAVING ACCOUNTS

(Interest Rates as of December 13, 2021)

	Description	Rate
Equitable Bank	EQB1000	0.40% (A)
Equitable Bank	EQB1001	0.55% (F)
ADS ISA Account (Hollis)	DYN5000	0.25% (A)
ADS ISA Account (Hollis)	DYN5004	0.35% (F)
Manulife Bank ISA	MIP510	0.15% (A)
Manulife Bank ISA	MIP610	0.40% (F)
Renaissance HISA	ATL5000	0.25% (A)
Renaissance HISA	ATL5001	0.50% (F)

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