



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 2.33% on the week, led by a decrease of 9.63% in the Health Care sector.
- Employment rose 153,700 last month, according to Statistics Canada. The unemployment rate fell to 6% down from 6.7% in October. Employment is now 186,000 jobs beyond where it was in February.

United States

- The S&P/500 Composite decreased 1.22% on the week.
- Food prices climbed closer to a record high, giving consumers and governments around the world an even bigger inflation headache. A United Nations gauge of global food prices rose 1.2% last month. Prices have jumped for multiple reasons: bad weather hurt harvests, higher shipping rates, worker shortages and an energy crunch hit supply chains, and fertilizer costs have surged too.

Source: Morningstar

MARKET INDICATORS & TRENDS

December 3, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	20,633.27	-0.13%	18.36%	2.17%	19.87%
S&P 500	4,538.43	-0.63%	20.83%	16.26%	29.25%
MSCI EAFE	2,235.12	0.51%	4.08%	5.43%	18.78%
MSCI World	3,086.44	-0.50%	14.74%	14.06%	25.53%

	Index	MTD	YTD	2020	2019
CAD	\$0.7785	-0.51%	-0.92%	2.03%	4.31%
Euro	\$1.1315	-0.20%	-7.37%	8.95%	-2.48%
Gold	\$1,782.00	0.47%	-5.97%	24.42%	18.42%
Oil – WTI	\$66.26	0.12%	36.56%	-20.54%	35.92%
Gas	\$4.13	-9.52%	62.74%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,181.00	0.88%	-3.29%	8.68%	7.66%
FTSE/TMX Short Term	761.20	0.01%	-1.27%	5.28%	3.20%
FTSE/TMX Mid Term	1,285.70	0.59%	-3.21%	10.08%	6.37%
FTSE/TMX Long Term	2,027.90	2.13%	-5.92%	11.90%	14.55%

S&P/TSX SECTOR PERFORMANCE

(As at December 3, 2021)

Sector	MTD	YTD
Financials	2.26%	27.16%
Energy	-0.78%	72.53%
Materials	-2.25%	-2.99%
Industrials	0.06%	16.29%
Consumer Discretionary	0.72%	10.45%
Telecom Services	1.75%	17.66%
Info Tech	-4.07%	15.78%
Consumer Staples	1.44%	13.34%
Utilities	-0.04%	1.73%
Health Care	-5.30%	-20.75%

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: December 8, 2021

Next US Federal Reserve meeting: December 14, 2021

SAVING ACCOUNTS

(Interest Rates as of December 6, 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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