



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 1.99% on the week, led by an increase of 5.19% in the Consumer Discretionary sector.
- Canada's economy added 31.2K positions in September according to Statistics Canada, while the unemployment rate fell to 6.7%, and total hours worked rose 1%. All the gains in September were in full-time employment. Average hourly wages for permanent workers were up 2.1% from a year earlier.

United States

- The S&P/500 Composite increased 2.00% on the week.
- US payrolls gained 531K new positions in September as the unemployment rate fell to 4.6%. Gains were led by a 164,000 increase in the leisure and hospitality industry. Factory employment also jumped by 60,000 in October, the most since June 2020.

Source: Morningstar

MARKET INDICATORS & TRENDS

| November 5, 2021 | Index | MTD | YTD | 2020 | 2019 |
|------------------|-----------|-------|--------|--------|--------|
| S&P/TSX | 21,455.82 | 1.99% | 23.07% | 2.17% | 19.87% |
| S&P 500 | 4,697.53 | 2.00% | 25.07% | 16.26% | 29.25% |
| MSCI EAFE | 2,373.27 | 1.62% | 10.51% | 5.43% | 18.78% |
| MSCI World | 3,232.26 | 1.81% | 20.16% | 14.06% | 25.53% |

| | Index | MTD | YTD | 2020 | 2019 |
|-----------|------------|--------|---------|---------|---------|
| CAD | \$0.8029 | -0.70% | 2.19% | 2.03% | 4.31% |
| Euro | \$1.1567 | -0.65% | -5.30% | 8.95% | -2.48% |
| Gold | \$1,816.80 | 1.84% | -4.13% | 24.42% | 18.42% |
| Oil – WTI | \$81.27 | -2.75% | 67.50% | -20.54% | 35.92% |
| Gas | \$5.52 | 1.66% | 117.25% | 15.99% | -26.60% |

| | Index | MTD | YTD | 2020 | 2019 |
|--------------------------|----------|-------|--------|--------|--------|
| FTSE/TMX Canada Universe | 1,170.40 | 0.84% | -4.16% | 8.68% | 7.66% |
| FTSE/TMX Short Term | 762.30 | 0.40% | -1.13% | 5.28% | 3.20% |
| FTSE/TMX Mid Term | 1,279.70 | 1.07% | -3.67% | 10.08% | 6.37% |
| FTSE/TMX Long Term | 1,978.70 | 1.21% | -8.20% | 11.90% | 14.55% |

S&P/TSX SECTOR PERFORMANCE

(As at November 5, 2021)

| Sector | MTD | YTD |
|------------------------|--------|--------|
| Financials | 1.99% | 29.61% |
| Energy | 2.74% | 83.90% |
| Materials | 1.83% | 0.07% |
| Industrials | 1.25% | 21.90% |
| Consumer Discretionary | 5.19% | 14.90% |
| Telecom Services | 0.78% | 15.91% |
| Info Tech | -0.16% | 24.88% |
| Consumer Staples | 4.98% | 17.33% |
| Utilities | 0.90% | 4.30% |
| Health Care | 1.05% | -8.73% |

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 November 8, 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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