



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 0.65% on the week, led by an increase of 4.28% in the Health Care sector.
- Canada's annual inflation rate held steady in October, but increased 6.9% over the past 12 months and rose 0.7% over October, according to Statistics Canada. Pushing inflation higher in October were rising prices for gasoline, which jumped 9.2% on the month.
- Average hourly wages rose 5.6% on a year-over-year basis last month.

United States

- The S&P/500 Composite decreased 0.69% on the week.
- Home sales in the United States declined for the ninth month in a row in October, as surging mortgage rates and high prices pushed buyers out of the market. Sales of existing homes (that include single-family homes, townhomes, condominiums and co-ops) were down 28.4% in October from a year ago and down 5.9% from September.

Source: Morningstar

MARKET INDICATORS & TRENDS

| November 18 2022 | Index | MTD | YTD | 2021 | 2020 |
|--------------------------|------------|--------|---------|--------|---------|
| S&P/TSX | 19,980.91 | 2.86% | -5.85% | 21.74% | 2.17% |
| S&P 500 | 3,965.34 | 2.41% | -16.80% | 26.89% | 16.26% |
| NASDAQ | 11,146.06 | 1.44% | -28.76% | 20.36% | 41.12% |
| MSCI EAFE | 1,922.38 | 9.85% | -17.71% | 8.78% | 5.43% |
| MSCI World | 2,658.90 | 4.36% | -17.73% | 20.14% | 14.06% |
| | Index | MTD | YTD | 2021 | 2020 |
| CAD | \$0.7477 | 1.87% | -5.50% | 0.70% | 2.03% |
| Euro | \$1.0325 | 4.48% | -9.19% | -6.92% | 8.95% |
| Gold | \$1,754.40 | 6.93% | -4.06% | -3.51% | 24.42% |
| Oil – WTI | \$80.08 | -7.45% | 6.48% | 55.01% | -20.54% |
| Gas | \$6.30 | -0.82% | 68.98% | 46.91% | 15.99% |
| | Index | MTD | YTD | 2021 | 2020 |
| FTSE/TMX Canada Universe | 1,050.50 | 1.06% | -11.74% | -2.53% | 8.68% |
| FTSE/TMX Short Term | 729.80 | 0.30% | -4.45% | -0.93% | 5.28% |
| FTSE/TMX Mid Term | 1,165.40 | 1.25% | -9.84% | -2.69% | 10.08% |
| FTSE/TMX Long Term | 1,611.50 | 1.94% | -21.70% | -4.52% | 11.90% |

UP AND DOWN

| Canada | | |
|----------------|-------|---|
| Overnight | 3.75% | ▲ |
| Bank of Canada | 4.00% | ▲ |
| Prime Rate | 5.95% | ▲ |

| United States | | |
|----------------|-------|---|
| Fed Fund Rates | 4.00% | ▲ |
| Discount Rate | 4.00% | ▲ |
| Prime Rate | 7.00% | ▲ |

Next Bank of Canada meeting: December 7, 2022

Next US Federal Reserve meeting: December 14, 2022

S&P/TSX SECTOR PERFORMANCE

(As at November 18, 2022)

| Sector | MTD | YTD |
|------------------------|--------|---------|
| Financials | 4.31% | -8.79% |
| Energy | -0.03% | 60.14% |
| Materials | 4.83% | -3.53% |
| Industrials | 2.56% | 2.65% |
| Consumer Discretionary | 2.74% | -5.61% |
| Telecom Services | 3.90% | -3.96% |
| Info Tech | 0.70% | -36.57% |
| Consumer Staples | 2.73% | 6.73% |
| Utilities | -3.16% | -11.43% |
| Health Care | 0.04% | -48.96% |

SAVING ACCOUNTS

(Interest Rates as of November 21, 2022)

| | Description | Rate |
|--------------------------|-------------|-----------|
| Equitable Bank | EQB1000 | 3.30% (A) |
| Equitable Bank | EQB1001 | 3.35% (F) |
| ADS ISA Account (Hollis) | DYN5000 | 3.65% (A) |
| ADS ISA Account (Hollis) | DYN5004 | 3.80% (F) |
| Home Trust HISA | HOM100 | 3.65% (A) |
| Home Trust HISA | HOM101 | 3.90% (F) |
| Renaissance HISA | ATL5000 | 3.25% (A) |
| Renaissance HISA | ATL5001 | 3.50% (F) |

This material is general in nature and factual only, it does not constitute investment advice and should not be relied upon as such. It includes information concerning financial markets as at particular point in time and is subject to change without notice. Every effort has been made to compile it from reliable sources; however, no warranty can be made as to its accuracy or completeness. Index returns are for information purposes only and do not represent actual strategy or fund performance and do not reflect the impact of management fees, transaction costs or expenses and investors cannot invest directly in any index. Investors need to seek appropriate professional advice before making any financial decisions. Worldsource Wealth Management Inc. (WWM) is a wealth management company that includes the following three divisions under its umbrella: Worldsource Securities Inc., Investment Dealer, IDC Worldsource Insurance Network Inc., Managing General Agency and Worldsource Financial Management Inc., Mutual Fund Dealer. These divisions are separate corporate entities, which are affiliated (WWM group of companies). To learn more about WWM group of companies please visit www.worldsourcewealth.com.