



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 0.01% on the week led by an increase of 1.29% in the Consumer Discretionary sector.
- Canada's population rose by just 0.4% in 2020 to 38,048,738, according to Statistics Canada. That was the slowest annual growth since 1916, during World War I. In absolute numbers, the 149,461 annual increase was the smallest since 1945. A drop in international migration from closed borders was the main contributor. Canada recorded 184,624 immigrants in 2020, down by almost half from 2019. Also, more non-permanent residents left the country last year than came in, resulting in a loss of 86,535 people. That's the largest net loss of foreign residents such as workers and students on record.

United States

- The S&P/500 Composite decreased 0.77% on the week.
- US retail sales declined 3% in February, as cities across the US experienced sub-freezing temperatures and winter storms overwhelmed power grids in Texas and the Great Plains. Spending may have also been subdued because the Internal Revenue Service's tax filing window opened two weeks later than usual, delaying refunds. A report last week from the IRS showed a 3% year-over-year decline in refunds.

MARKET INDICATORS & TRENDS

March 19, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	18,854.01	4.40%	8.15%	2.17%	19.87%
S&P 500	3,913.10	2.68%	4.18%	16.26%	29.25%
MSCI EAFE	2,231.43	2.88%	3.91%	5.43%	18.78%
MSCI World	2,796.14	2.54%	3.94%	14.06%	25.53%
	Index	MTD	YTD	2020	2019
CAD	\$0.8001	1.92%	1.83%	2.03%	4.31%
Euro	\$1.1904	-1.42%	-2.55%	8.95%	-2.48%
Gold	\$1,741.70	0.75%	-8.09%	24.42%	18.42%
Oil – WTI	\$61.42	-0.13%	26.59%	-20.54%	35.92%
Gas	\$2.54	-8.52%	-0.16%	15.99%	-26.60%
	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,153.00	-2.06%	-5.58%	8.68%	7.66%
FTSE/TMX Short Term	765.60	-0.03%	-0.70%	5.28%	3.20%
FTSE/TMX Mid Term	1,264.70	-1.26%	-4.80%	10.08%	6.37%
FTSE/TMX Long Term	1,898.00	-5.21%	-11.95%	11.90%	14.55%

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: April 21, 2021

Next US Federal Reserve meeting: April 27, 2021

S&P/TSX SECTOR PERFORMANCE (As at March 19, 2021)

Sector	MTD	YTD
Financials	7.28%	13.60%
Energy	7.66%	30.58%
Materials	4.66%	-3.58%
Industrials	3.60%	5.81%
Consumer Discretionary	6.53%	12.73%
Telecom Services	12.16%	11.27%
Info Tech	-1.77%	2.04%
Consumer Staples	7.08%	1.59%
Utilities	3.09%	-0.26%
Health Care	2.87%	45.25%

SAVING ACCOUNTS (Interest Rates as of March 22, 2021)

	Description	Rate
Equitable Bank	EQB1000	0.35% (A)
Equitable Bank	EQB1001	0.50% (F)
ADS ISA Account (Hollis)	DYN5000	0.40% (A)
ADS ISA Account (Hollis)	DYN5004	0.50% (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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