



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 3.45% on the week, led by a decrease of 9.01% in the Health Care sector.
- Canadian retail sales dropped 2.1% in December amid Omicron.

United States

- The S&P/500 Composite decreased 5.68% on the week.
- Applications for US state unemployment insurance surged last week to a three-month high, suggesting that the Omicron variant is having a bigger impact on the labor market. Initial unemployment claims increased by 55,000 to 286,000 in the week ended Jan. 15, according to the Labor Department data. Continuing claims for state benefits rose to 1.64 million in the week ended Jan. 8.

Source: Morningstar

MARKET INDICATORS & TRENDS

January 21, 2022	Index	MTD	YTD	2021	2020
S&P/TSX	20,621.39	-2.83%	-2.83%	21.74%	2.17%
S&P 500	4,397.94	-7.73%	-7.73%	26.89%	16.26%
MSCI EAFE	2,284.35	-2.21%	-2.21%	8.78%	5.43%
MSCI World	3,025.10	-6.39%	-6.39%	20.14%	14.06%

	Index	MTD	YTD	2021	2020
CAD	\$0.7949	0.47%	0.47%	0.70%	2.03%
Euro	\$1.1344	-0.23%	-0.23%	-6.92%	8.95%
Gold	\$1,831.80	0.17%	0.17%	-3.51%	24.42%
Oil – WTI	\$85.14	13.20%	13.20%	55.01%	-20.54%
Gas	\$4.00	7.21%	7.21%	46.91%	15.99%

	Index	MTD	YTD	2021	2020
FTSE/TMX Canada Universe	1,156.10	-2.87%	-2.87%	-2.53%	8.68%
FTSE/TMX Short Term	757.40	-0.84%	-0.84%	-0.93%	5.28%
FTSE/TMX Mid Term	1,260.40	-2.49%	-2.49%	-2.69%	10.08%
FTSE/TMX Long Term	1,944.20	-5.53%	-5.53%	-4.52%	11.90%

S&P/TSX SECTOR PERFORMANCE

(As at January 21, 2022)

Sector	MTD	YTD
Financials	2.01%	2.01%
Energy	11.95%	11.95%
Materials	-2.10%	-2.10%
Industrials	-3.61%	-3.61%
Consumer Discretionary	-5.81%	-5.81%
Telecom Services	-0.44%	-0.44%
Info Tech	-17.17%	-17.17%
Consumer Staples	-7.25%	-7.25%
Utilities	-4.14%	-4.14%
Health Care	-11.40%	-11.40%

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: January 25, 2022

SAVING ACCOUNTS

(Interest Rates as of January 24, 2022)

	Description	Rate
Equitable Bank	EQB1000	0.50% (A)
Equitable Bank	EQB1001	0.65% (F)
ADS ISA Account (Hollis)	DYN5000	0.50% (A)
ADS ISA Account (Hollis)	DYN5004	0.60% (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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