



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 1.02% on the week, led by an increase of 5.52% in the Information Technology sector.
- Canadian retailers have started to recover from the third major COVID-19 shutdown, which stunted shopping earlier this year. While sales fell 2.1% in May, when many provinces had restrictions on businesses to combat the virus, they bounced back in June, with sales rising 4.4% as pandemic restriction rules eased.

United States

- The S&P 500 Composite increased 1.96% on the week.
- Existing home sales rose 1.4% to a seasonally adjusted annual rate of 5.86 million in June, according to the National Association of Realtors. Compared with June 2020, home sales were up nearly 22.9%, though the year-over-year comparisons are skewed by the onset of the COVID-19 pandemic last year. The median sales price of an existing home rose 23.4% year-over-year to a record \$363,300.

MARKET INDICATORS & TRENDS

July 23, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	20,188.43	0.11%	15.80%	2.17%	19.87%
S&P 500	4,411.79	2.66%	17.46%	16.26%	29.25%
MSCI EAFE	2,307.08	0.09%	7.43%	5.43%	18.78%
MSCI World	3,072.38	1.83%	14.21%	14.06%	25.53%

	Index	MTD	YTD	2020	2019
CAD	\$0.7959	-1.33%	1.30%	2.03%	4.31%
Euro	\$1.1771	-0.73%	-3.63%	8.95%	-2.48%
Gold	\$1,801.80	1.70%	-4.92%	24.42%	18.42%
Oil – WTI	\$72.07	-1.91%	48.54%	-20.54%	35.92%
Gas	\$4.06	11.23%	59.91%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,189.70	0.91%	-2.58%	8.68%	7.66%
FTSE/TMX Short Term	769.90	0.37%	-0.14%	5.28%	3.20%
FTSE/TMX Mid Term	1,306.30	1.38%	-1.66%	10.08%	6.37%
FTSE/TMX Long Term	2,021.10	1.22%	-6.24%	11.90%	14.55%

S&P/TSX SECTOR PERFORMANCE

(As at July 23, 2021)

Sector	MTD	YTD
Financials	-1.16%	19.66%
Energy	-10.24%	38.13%
Materials	-1.75%	-2.94%
Industrials	1.74%	9.20%
Consumer Discretionary	-2.08%	14.42%
Telecom Services	-0.13%	17.67%
Info Tech	5.00%	22.81%
Consumer Staples	3.92%	13.00%
Utilities	1.84%	4.81%
Health Care	-13.05%	5.65%

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: September 8, 2021

Next US Federal Reserve meeting: July 27, 2021

SAVING ACCOUNTS

(Interest Rates as of July 26, 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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