



# MARKET CLOSE

## Canada

- The S&P/TSX Composite decreased 0.20% on the week, led by a decrease of 6.63% in the Utilities sector.
- A new analysis of labour force survey data by the Canadian Centre for Policy Alternatives (CCPA), found that 73,000 more people retired in the year ending August 2022, compared to a year earlier, a jump of 32%. Two-thirds of those excess retirements were in four industries: health care, construction, retail trade, and education and social assistance.

## United States

- The S&P/500 Composite decreased 2.91% on the week.
- According to the US Commerce Department, US consumers spent more in August than they did in July, as consumer spending, adjusted for inflation, rose at an annual rate of 2% in the April-June quarter. Spending rose despite an increase in prices of 6.2% compared to a year ago.

Source: Morningstar

## MARKET INDICATORS & TRENDS

September 30, 2022	Index	MTD	YTD	2021	2020
S&P/TSX	18,444.22	-4.59%	-13.09%	21.74%	2.17%
S&P 500	3,585.62	-9.34%	-24.77%	26.89%	16.26%
NASDAQ	10,575.62	-10.50%	-32.40%	20.36%	41.12%
MSCI EAFE	1,661.48	-9.73%	-28.88%	8.78%	5.43%
MSCI World	2,378.65	-9.46%	-26.40%	20.14%	14.06%
	Index	MTD	YTD	2021	2020
CAD	\$0.7231	-5.06%	-8.61%	0.70%	2.03%
Euro	\$0.9802	-2.51%	-13.79%	-6.92%	8.95%
Gold	\$1,662.40	-3.17%	-9.09%	-3.51%	24.42%
Oil – WTI	\$79.49	-11.23%	5.69%	55.01%	-20.54%
Gas	\$6.77	-25.87%	81.39%	46.91%	15.99%
	Index	MTD	YTD	2021	2020
FTSE/TMX Canada Universe	1,050.10	-0.53%	-11.78%	-2.53%	8.68%
FTSE/TMX Short Term	728.10	-0.05%	-4.67%	-0.93%	5.28%
FTSE/TMX Mid Term	1,155.60	-0.17%	-10.60%	-2.69%	10.08%
FTSE/TMX Long Term	1,626.70	-1.49%	-20.96%	-4.52%	11.90%

## UP AND DOWN

Canada		
Overnight	3.25%	▲
Bank of Canada	3.50%	▲
Prime Rate	5.45%	▲

United States		
Fed Fund Rates	3.25%	▲
Discount Rate	3.25%	▲
Prime Rate	6.25%	▲

Next Bank of Canada meeting: October 26, 2022  
Next US Federal Reserve meeting: November 2, 2022

## S&P/TSX SECTOR PERFORMANCE

(As at September 30, 2022)

Sector	MTD	YTD
Financials	-2.65%	-14.65%
Energy	-10.03%	31.44%
Materials	3.03%	-7.30%
Industrials	-4.61%	-6.44%
Consumer Discretionary	-5.45%	-14.93%
Telecom Services	-6.50%	-11.71%
Info Tech	-5.77%	-42.21%
Consumer Staples	-3.46%	-0.45%
Utilities	-9.68%	-6.10%
Health Care	-7.28%	-52.35%

## SAVING ACCOUNTS

(Interest Rates as of October 3, 2022)

	Description	Rate
Equitable Bank	EQB1000	2.95% (A)
Equitable Bank	EQB1001	3.10% (F)
ADS ISA Account (Hollis)	DYN5000	2.90% (A)
ADS ISA Account (Hollis)	DYN5004	3.05% (F)
Home Trust HISA	HOM100	3.10% (A)
Home Trust HISA	HOM101	3.35% (F)
Renaissance HISA	ATL5000	2.90% (A)
Renaissance HISA	ATL5001	3.15% (F)

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