



Canada

- The S&P/TSX Composite decreased 3.49% on the week, led by the Health Care sector, which saw a decrease of 13.82%.
- Canada posted its first monthly decline in jobs since April amid tightened public health restrictions in December. Statistics Canada reported that the economy lost 63,000 jobs in December while the unemployment rate edged up to 8.6 per cent compared with 8.5% in November.

United States

- The S&P/500 Composite increased 1.83% on the week.
- The US economy shed 140,000 jobs in December, the first decline since April, while the jobless rate remained at 6.7%.
- In November, consumer spending the lifeblood of the economy declined for the first time
 in seven month. During the holiday shopping season, consumers pulled back on spending,
 according to debit and credit card data tracked by JPMorgan Chase based on 30 million
 consumer accounts. This spending was six per cent lower in December compared with a year
 ago.

Source: MorningStar

MARKET INDICATORS & TRENDS

January 8, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	18,042.07	3.49%	3.49%	2.17%	19.87%
S&P 500	3,824.68	1.83%	1.83%	16.26%	29.25%
MSCI EAFE	2,215.12	3.15%	3.15%	5.43%	18.78%
MSCI World	2,753.31	2.35%	2.35%	14.06%	25.53%
	Index	MTD	YTD	2020	2019
CAD	\$0.7881	0.31%	0.31%	2.03%	4.31%
Euro	\$1.2218	0.02%	0.02%	8.95%	-2.48%
Gold	\$1,835.40	-3.15%	-3.15%	24.42%	18.42%
Oil – WTI	\$52.24	7.67%	7.67%	-20.54%	35.92%
Gas	\$2.70	6.34%	6.34%	15.99%	-26.60%
	Index	MTD	YTD	2020	2019
DEX Universe	1,209.30	-0.97%	-0.97%	8.68%	7.66%
DEX Short Term	771.10	0.01%	0.01%	5.28%	3.20%
DEX Mid Term	1,322.50	-0.44%	-0.44%	10.08%	6.37%
DEX Long Term	2,100.50	-2.55%	-2.55%	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%	\bullet
Discount Rate	0.75%	•
Prime Rate	3.25%	

Next Bank of Canada meeting (January 20, 2021) Next Federal Bank meeting (January 27, 2021)

S&P/TSX SECTOR PERFORMANCE (As at January 8, 2021)

Sector	MTD	YTD
Financials	1.92%	1.92%
Energy	10.10%	10.10%
Materials	3.04%	3.04%
Industrials	4.44%	4.44%
Consumer Discretionary	4.47%	4.47%
Telecom Services	2.73%	2.73%
Info Tech	1.91%	1.91%
Consumer Staples	1.49%	1.49%
Utilities	3.51%	3.51%
Health Care	13.32%	13.32%

SAVING ACCOUNTS (Interest Rates as of January 11, 2021)

	Description	Rate
Equitable Bank	EQB1000	0.30% (A)
Equitable Bank	EQB1001	0.45% (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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