



# MARKET CLOSE

## Canada

- The S&P/TSX Composite increased 1.41% on the week, led by an increase of 4.30% in the Health Care sector.
- Statistics Canada reported retail sales rose 0.2% to \$66.0 billion in May, helped by gains at new car dealers and grocery stores.

## United States

- The S&P/500 Composite increased 0.69% on the week.
- According to the US Chamber of Commerce July has seen US consumer sentiment rise to its highest level since September 2021.

Source: Morningstar

## MARKET INDICATORS & TRENDS

July 21, 2023	Index	MTD	YTD	2022	2021
S&P/TSX	20,547.51	1.95%	6.00%	-8.66%	21.74%
S&P 500	4,536.34	1.93%	18.15%	-19.44%	26.89%
NASDAQ	14,032.81	1.78%	34.07%	-33.10%	20.36%
MSCI EAFE	2,176.58	2.10%	11.97%	-16.79%	8.78%
MSCI World	3,028.71	2.09%	16.37%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7562	0.13%	2.49%	-6.75%	0.70%
Euro	\$1.1124	1.97%	3.91%	-5.85%	-6.92%
Gold	\$1,966.60	1.93%	7.69%	-0.13%	-3.51%
Oil – WTI	\$77.07	9.10%	-3.97%	6.71%	55.01%
Gas	\$2.71	-3.04%	-39.37%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,068.40	-0.84%	1.64%	-11.41%	-2.53%
FTSE/TMX Short Term	740.10	-0.03%	0.98%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,173.30	-0.65%	1.19%	-10.06%	-2.69%
FTSE/TMX Long Term	1,658.70	-2.27%	3.00%	-21.23%	-4.52%

## UP AND DOWN

Canada		
Overnight	5.00%	▲
Bank of Canada	5.25%	▲
Prime Rate	7.20%	▲

United States		
Fed Fund Rates	5.25%	▲
Discount Rate	5.25%	▲
Prime Rate	8.25%	▲

**Next Bank of Canada meeting: September 6, 2023**  
**Next US Federal Reserve meeting: July 26, 2023**

## S&P/TX SECTOR PERFORMANCE

(As at July 21, 2023)

Sector	MTD	YTD
Financials	3.33%	4.89%
Energy	4.37%	-3.17%
Materials	4.02%	3.61%
Industrials	-0.04%	8.21%
Consumer Discretionary	0.93%	11.13%
Telecom Services	-2.66%	-3.67%
Info Tech	0.06%	40.15%
Consumer Staples	-0.38%	1.54%
Utilities	0.49%	3.44%
Health Care	8.72%	9.84%

## SAVING ACCOUNTS

(Interest Rates as of July 24, 2023)

	Description	Rate
Equitable Bank	EQB1000	4.45% (A)
Equitable Bank	EQB1001	4.60% (F)
ADS ISA Account (Hollis)	DYN5000	4.75% (A)
ADS ISA Account (Hollis)	DYN5004	5.00% (F)
Home Trust HISA	HOM100	4.30% (A)
Home Trust HISA	HOM101	4.55% (F)
Renaissance HISA	ATL5000	4.30% (A)
Renaissance HISA	ATL5001	4.45% (F)

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