



# MARKET CLOSE

## Canada

- The S&P/TSX Composite decreased 1.99% on the week, led by a decrease of 4.87% in the Information Technology sector.
- Unfilled jobs surpassed one million in Canada, a sign that employers are having difficulty finding workers as they ramp up hiring. According to Statistics Canada, there were 1,014,600 job vacancies in September. That represents about 6% of all jobs, a vacancy rate that is up from as low as 3% last December. Employers in high-contact industries like food services and hotels had the highest proportion of unfilled positions, at 14.4%.

## United States

- The S&P/500 Composite decreased 2.20% on the week.
- US consumer sentiment dropped in November from a month earlier to a decade low as higher prices continued to erode Americans' spending power. The University of Michigan's final sentiment index fell to 67.4 during the month from 71.7 in October.

Source: Morningstar

## MARKET INDICATORS & TRENDS

November 26, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	21,125.90	0.42%	21.18%	2.17%	19.87%
S&P 500	4,594.62	-0.23%	22.33%	16.26%	29.25%
MSCI EAFE	2,256.95	-3.36%	5.10%	5.43%	18.78%
MSCI World	3,131.98	-1.35%	16.43%	14.06%	25.53%

	Index	MTD	YTD	2020	2019
CAD	\$0.7910	-2.18%	0.67%	2.03%	4.31%
Euro	\$1.1290	-3.03%	-7.57%	8.95%	-2.48%
Gold	\$1,785.50	0.09%	-5.78%	24.42%	18.42%
Oil – WTI	\$68.15	-18.45%	40.46%	-20.54%	35.92%
Gas	\$5.45	0.39%	114.53%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,168.00	0.64%	-4.36%	8.68%	7.66%
FTSE/TMX Short Term	761.70	0.32%	-1.21%	5.28%	3.20%
FTSE/TMX Mid Term	1,277.70	0.92%	-3.82%	10.08%	6.37%
FTSE/TMX Long Term	1,970.70	0.80%	-8.57%	11.90%	14.55%

## S&P/TSX SECTOR PERFORMANCE

(As at November 26, 2021)

Sector	MTD	YTD
Financials	1.20%	28.62%
Energy	-1.18%	76.88%
Materials	1.32%	-0.44%
Industrials	-1.75%	18.29%
Consumer Discretionary	3.69%	13.26%
Telecom Services	1.40%	16.62%
Info Tech	-1.77%	22.87%
Consumer Staples	0.89%	12.76%
Utilities	-0.80%	2.54%
Health Care	-2.91%	-12.30%

## 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: December 8, 2021

Next US Federal Reserve meeting: December 14, 2021

## SAVING ACCOUNTS

(Interest Rates as of November 29, 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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