



# MARKET CLOSE

## Canada

- The S&P/TSX Composite decreased 0.30% on the week, led by a decrease of 10.13% in the Health Care sector.
- According to Statistics Canada, the Canadian economy grew 0.1% in October led by gains in the public sector, wholesale and client-facing sectors.
- Statistics Canada also indicated that job vacancies were down in October, the lowest level since August 2021.

## United States

- The S&P/500 Composite decreased 0.33% on the week.
- According to the US Commerce department, prices rose 5.5% in November from a year earlier. Excluding volatile food and energy prices, so-called core inflation was up 4.7% over the previous year. That was also the smallest increase since October 2021.

Source: Morningstar

## MARKET INDICATORS & TRENDS

December 31, 2022	Index	MTD	YTD	2022	2021
S&P/TSX	19,384.92	-4.90%	-8.66%	-8.66%	21.74%
S&P 500	3,839.50	-4.64%	-19.44%	-19.44%	26.89%
NASDAQ	10,466.48	-6.77%	-33.10%	-33.10%	20.36%
MSCI EAFE	1,943.93	-0.97%	-16.79%	-16.79%	8.78%
MSCI World	2,602.69	-3.73%	-19.46%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7378	-1.28%	-6.75%	-6.75%	0.70%
Euro	\$1.0705	2.98%	-5.85%	-5.85%	-6.92%
Gold	\$1,826.20	4.12%	-0.13%	-0.13%	-3.51%
Oil – WTI	\$80.26	5.22%	6.71%	6.71%	55.01%
Gas	\$4.48	-36.29%	19.97%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,054.50	-1.34%	-11.41%	-11.41%	-2.53%
FTSE/TMX Short Term	733.80	-0.04%	-3.93%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,162.60	-1.62%	-10.06%	-10.06%	-2.69%
FTSE/TMX Long Term	1,621.10	-2.99%	-21.23%	-21.23%	-4.52%

## UP AND DOWN

Canada		
Overnight	4.25%	▲
Bank of Canada	4.50%	▲
Prime Rate	6.45%	▲

United States		
Fed Fund Rates	4.50%	▲
Discount Rate	4.50%	▲
Prime Rate	7.50%	▲

Next Bank of Canada meeting: January 25, 2023

Next US Federal Reserve meeting: February 1, 2023

## S&P/TSX SECTOR PERFORMANCE

(As at December 31, 2022)

Sector	MTD	YTD
Financials	-6.14%	-12.68%
Energy	-7.45%	48.36%
Materials	-0.48%	-0.19%
Industrials	-4.58%	0.13%
Consumer Discretionary	-3.46%	-7.92%
Telecom Services	-1.52%	-4.66%
Info Tech	-0.55%	-35.74%
Consumer Staples	-0.98%	7.86%
Utilities	-5.31%	-14.04%
Health Care	-14.97%	-57.75%

## SAVING ACCOUNTS

(Interest Rates as of January 3, 2023)

	Description	Rate
Equitable Bank	EQB1000	3.85% (A)
Equitable Bank	EQB1001	4.00% (F)
ADS ISA Account (Hollis)	DYN5000	4.10% (A)
ADS ISA Account (Hollis)	DYN5004	4.25% (F)
Home Trust HISA	HOM100	3.85% (A)
Home Trust HISA	HOM101	4.10% (F)
Renaissance HISA	ATL5000	3.65% (A)
Renaissance HISA	ATL5001	3.90% (F)

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