

Canada

- The S&P/TSX Composite decreased 0.65% on the week, led by a decrease of 9.25% in the Information Technology sector.
- Employment rose 54,700 in December according to Statistics Canada. As a result, the jobless
 rate fell to 5.9%, from 6% in November. After losing three million jobs at the start of the
 pandemic, employment is now 240,500 above where it was in February 2020.

United States

- The S&P/500 Composite increased 4.19% on the week.
- According to the Labor Department, the US jobless rate fell to 3.9% in December as nonfarm payrolls increased by 199,000 jobs. Average hourly earnings also rose 0.6% in December, the largest monthly advance since April.

Source: Morningstar

MARKET INDICATORS & TRENDS

January 7, 2022	Index	MTD	YTD	2021	2020
S&P/TSX	21,084.45	-0.65%	-0.65%	21.74%	2.17%
S&P 500	4,677.03	-1.87%	-1.87%	26.89%	16.26%
MSCI EAFE	2,328.99	-0.30%	-0.30%	8.78%	5.43%
MSCI World	3,177.54	-1.68%	-1.68%	20.14%	14.06%

			YTD	2021	2020
CAD	\$0.7910	-0.03%	-0.03%	0.70%	2.03%
Euro	\$1.1360	-0.09%	-0.09%	-6.92%	8.95%
Gold	\$1,797.40	-1.71%	-1.71%	-3.51%	24.42%
Oil – WTI	\$78.90	4.91%	4.91%	55.01%	-20.54%
Gas	\$3.92	4.99%	4.99%	46.91%	15.99%

	Index	MTD	YTD	2021	2020
FTSE/TMX Canada Universe	1,163.00	-2.29%	-2.29%	-2.53%	8.68%
FTSE/TMX Short Term	760.00	-0.50%	-0.50%	-0.93%	5.28%
FTSE/TMX Mid Term	1,267.70	-1.93%	-1.93%	-2.69%	10.08%
FTSE/TMX Long Term	1,962.20	-4.66%	-4.66%	-4.52%	11.90%

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: January 26, 2022 Next US Federal Reserve meeting: January 25, 2022

S&P/TSX SECTOR PERFORMANCE

(As at January 7, 2022)

Sector	MTD	YTD
Financials	2.77%	2.77%
Energy	8.28%	8.28%
Materials	-5.00%	-5.00%
Industrials	-0.19%	-0.19%
Consumer Discretionary	-0.77%	-0.77%
Telecom Services	0.31%	0.31%
Info Tech	-9.25%	-9.25%
Consumer Staples	-1.74%	-1.74%
Utilities	-3.45%	-3.45%
Health Care	-2.33%	-2.33%

SAVING ACCOUNTS

(Interest Rates as of January 10, 2022)

	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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