



# MARKET CLOSE

## Canada

- The S&P/TSX Composite decreased 0.98% on the week, led by a decrease of 10.63% in the Health Care sector.
- Canadian retail sales rebounded in October after slipping a month earlier, a sign of robust consumer spending. Retailers sold 1.0% of goods in October, according to Statistics Canada, that more than offset a 0.6% drop in September, a month hampered by supply chain bottlenecks.

## United States

- The S&P/500 Composite increased 0.32% on the week.
- US retail sales rose in October for a third month, signaling households continue to spend even with the fastest inflation in decades. The value of overall retail purchases increased 1.7% last month, the most in seven months according to the Commerce Department. Excluding gas and motor vehicles, sales gained 1.4% in October.

Source: Morningstar

## MARKET INDICATORS & TRENDS

November 19, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	21,555.03	2.46%	23.64%	2.17%	19.87%
S&P 500	4,697.96	2.01%	25.08%	16.26%	29.25%
MSCI EAFE	2,344.93	0.40%	9.19%	5.43%	18.78%
MSCI World	3,219.90	1.42%	19.70%	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	\$1,851.60	3.80%	-2.30%	24.42%	18.42%
Oil – WTI	\$76.10	-8.94%	56.84%	-20.54%	35.92%
Gas	\$5.07	-6.65%	99.49%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,164.80	0.36%	-4.62%	8.68%	7.66%
FTSE/TMX Short Term	760.80	0.20%	-1.32%	5.28%	3.20%
FTSE/TMX Mid Term	1,273.20	0.56%	-4.16%	10.08%	6.37%
FTSE/TMX Long Term	1,962.80	0.40%	-8.94%	11.90%	14.55%

## S&P/TSX SECTOR PERFORMANCE

(As at November 19, 2021)

Sector	MTD	YTD
Financials	1.82%	29.41%
Energy	-1.83%	75.73%
Materials	5.15%	3.33%
Industrials	0.41%	20.89%
Consumer Discretionary	6.72%	16.57%
Telecom Services	1.49%	16.73%
Info Tech	3.26%	29.16%
Consumer Staples	5.27%	17.65%
Utilities	0.67%	4.06%
Health Care	0.29%	-9.41%

## 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 22, 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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