



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 0.43% on the week, led by a decrease of 2.07% in the Health Care sector.
- Retail sales in Canada rebounded after falling earlier in the summer. The value of receipts rose 2.1% in August, according to Statistics Canada, and which more than offset a 0.6% decline in July. Retail sales are still below the record monthly total reached in March but are well ahead of pre-pandemic levels.

United States

- The S&P/500 Composite increased 0.51% on the week.
- Applications for US state unemployment benefits rose 351,000 last week, according to US Labor Department. Continuing claims for state benefits increased to 2.8 million in the week ended September 11.
- US total household net worth rose to \$141.7 trillion through the second quarter of 2021, according to the US central bank's Financial Accounts. That is a \$5.85 trillion increase or 4.3% from the first quarter. Over the past year, US household net worth has increased 19.6%. Meanwhile, consumer debt totalled \$17.3 trillion as of June 30, a quarterly gain of 7.9%. Consumer credit grew at an annual pace of 8.6%, while mortgage debt was up 8%.

Source: Morningstar

MARKET INDICATORS & TRENDS

September 24, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	20,402.66	-0.88%	17.03%	2.17%	19.87%
S&P 500	4,455.48	-1.49%	18.62%	16.26%	29.25%
MSCI EAFE	2,341.69	-0.63%	9.04%	5.43%	18.78%
MSCI World	3,103.53	-1.20%	15.37%	14.06%	25.53%

	Index	MTD	YTD	2020	2019
CAD	\$0.7904	-0.29%	0.60%	2.03%	4.31%
Euro	\$1.1720	-0.75%	-4.05%	8.95%	-2.48%
Gold	\$1,749.70	-3.64%	-7.67%	24.42%	18.42%
Oil – WTI	\$73.98	8.00%	52.47%	-20.54%	35.92%
Gas	\$5.14	17.43%	102.44%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,179.50	-0.85%	-3.41%	8.68%	7.66%
FTSE/TMX Short Term	768.70	-0.22%	-0.30%	5.28%	3.20%
FTSE/TMX Mid Term	1,295.10	-0.86%	-2.51%	10.08%	6.37%
FTSE/TMX Long Term	1,986.60	-1.60%	-7.84%	11.90%	14.55%

S&P/TSX SECTOR PERFORMANCE

(As at September 24, 2021)

Sector	MTD	YTD
Financials	-0.11%	22.81%
Energy	13.03%	52.06%
Materials	-5.26%	-6.49%
Industrials	-1.29%	12.64%
Consumer Discretionary	-0.62%	13.57%
Telecom Services	-2.81%	17.45%
Info Tech	-0.94%	29.88%
Consumer Staples	-4.71%	12.46%
Utilities	-1.47%	4.79%
Health Care	-9.83%	-1.90%

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: October 27, 2021

Next US Federal Reserve meeting: November 3, 2021

SAVING ACCOUNTS

(Interest Rates as of September 27, 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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