



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 0.87% on the week led by a decrease of 6.48% in the Energy sector.
- Canadian retail sales surged 4.2% in June from May, led by a strong rebound in demand for clothing and accessories, while July retail sales likely fell 1.7% according to Statistics Canada. Sales increased in eight of 11 subsectors, representing 69.5% of retail trade, as COVID-19 restrictions were eased and Canadians flocked back to non-essential stores.

United States

- The S&P/500 Composite increased 0.59% on the week.
- Applications for US state unemployment benefits dropped for a fourth consecutive week, a trend that suggests labor market conditions are improving as the economy recovers. Initial unemployment claims in regular state programs dropped 29,000 to 348,000 in the week ended August 14, a pandemic low according to the US Labor Department.

Source: Morningstar

MARKET INDICATORS & TRENDS

August 20, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	20,339.02	0.25%	16.67%	2.17%	19.87%
S&P 500	4,441.67	1.06%	18.25%	16.26%	29.25%
MSCI EAFE	2,307.19	-0.60%	7.43%	5.43%	18.78%
MSCI World	3,080.02	0.35%	14.50%	14.06%	25.53%

	Index	MTD	YTD	2020	2019
CAD	\$0.7800	-2.73%	-0.73%	2.03%	4.31%
Euro	\$1.1698	-1.45%	-4.23%	8.95%	-2.48%
Gold	\$1,781.00	-1.74%	-6.02%	24.42%	18.42%
Oil – WTI	\$62.32	-15.73%	28.44%	-20.54%	35.92%
Gas	\$3.85	-1.61%	51.67%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,194.40	0.28%	-2.19%	8.68%	7.66%
FTSE/TMX Short Term	770.10	0.03%	-0.12%	5.28%	3.20%
FTSE/TMX Mid Term	1,311.30	0.34%	-1.29%	10.08%	6.37%
FTSE/TMX Long Term	2,038.30	0.54%	-5.44%	11.90%	14.55%

S&P/TSX SECTOR PERFORMANCE

(As at August 20, 2021)

Sector	MTD	YTD
Financials	3.79%	25.46%
Energy	-8.82%	24.52%
Materials	-7.41%	-5.83%
Industrials	1.29%	11.80%
Consumer Discretionary	-1.14%	14.52%
Telecom Services	2.24%	19.93%
Info Tech	4.51%	25.88%
Consumer Staples	2.48%	18.53%
Utilities	1.08%	6.92%
Health Care	-6.15%	0.80%

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: September 8, 2021

Next US Federal Reserve meeting: September 22, 2021

SAVING ACCOUNTS

(Interest Rates as of August 23, 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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