



# MARKET CLOSE

## Canada

- The S&P/TSX Composite increased 1.46% on the week, led by an increase of 11.06% in the Health Care sector.
- A new report from the Royal Bank of Canada finds Canadians are in splurging mode and are spending 20% above 2019 levels. This higher spending is partly an outcome of rising prices and supply chain bottlenecks, as inflation rates in Canada stand at 4.4% in September, their highest level since 2003.

## United States

- The S&P/500 Composite decreased 0.31% on the week.
- US consumer prices rose last month at the fastest annual pace since 1990. The consumer price index increased 6.2% from October 2020, according to the Labor Department. Higher prices for energy, shelter, food and vehicles fueled the reading.
- The University of Michigan Sentiment Index fell to its lowest level since. Consumers can expect inflation to rise 4.9% over the next year, and expect prices to rise 2.9% over the next five to 10 years.

Source: Morningstar

## MARKET INDICATORS & TRENDS

November 12, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	21,768.53	3.48%	24.87%	2.17%	19.87%
S&P 500	4,682.85	1.68%	24.67%	16.26%	29.25%
MSCI EAFE	2,364.20	1.23%	10.09%	5.43%	18.78%
MSCI World	3,223.82	1.55%	19.84%	14.06%	25.53%

	Index	MTD	YTD	2020	2019
CAD	\$0.7968	-1.46%	1.41%	2.03%	4.31%
Euro	\$1.1445	-1.70%	-6.30%	8.95%	-2.48%
Gold	\$1,868.50	4.74%	-1.40%	24.42%	18.42%
Oil – WTI	\$80.79	-3.33%	66.51%	-20.54%	35.92%
Gas	\$4.79	-11.70%	88.70%	15.99%	-26.60%

	Index	MTD	YTD	2020	2019
FTSE/TMX Canada Universe	1,163.20	0.22%	-4.75%	8.68%	7.66%
FTSE/TMX Short Term	760.90	0.21%	-1.31%	5.28%	3.20%
FTSE/TMX Mid Term	1,272.30	0.49%	-4.22%	10.08%	6.37%
FTSE/TMX Long Term	1,955.70	0.04%	-9.27%	11.90%	14.55%

## S&P/TSX SECTOR PERFORMANCE

(As at November 12, 2021)

Sector	MTD	YTD
Financials	2.89%	30.75%
Energy	1.10%	80.97%
Materials	7.53%	5.67%
Industrials	1.29%	21.94%
Consumer Discretionary	7.21%	17.11%
Telecom Services	2.23%	17.58%
Info Tech	3.10%	28.95%
Consumer Staples	6.21%	18.70%
Utilities	0.25%	3.62%
Health Care	12.22%	1.36%

## 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 15, 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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