



MARKET CLOSE

Canada

- The S&P/TSX Composite increased by 0.97% for the week, led by a 3.47% increase in the Health Care Sector.
- According to Statistics Canada, manufacturing sales fell by 2.8% in October, primarily due to a decline in sales in petroleum and coal products. Overall sales declined in 12 of the 21 subsectors tracked.

United States

- The S&P/500 Composite increased by 2.49% for the week.
- According to the Commerce Department, retail sales rose by 0.3% in November. On a year-over-year basis, sales accelerated by 4.1%, compared with a headline CPI rate of 3.1%.

Source: Morningstar

MARKET INDICATORS & TRENDS

December 15, 2023	Index	MTD	YTD	2022	2021
S&P/TSX	20,529.15	1.45%	5.90%	-8.66%	21.74%
S&P 500	4,719.19	3.31%	22.91%	-19.44%	26.89%
NASDAQ	14,813.92	4.13%	41.54%	-33.10%	20.36%
MSCI EAFE	2,192.98	3.20%	12.81%	-16.79%	8.78%
MSCI World	3,126.14	3.39%	20.11%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7474	1.36%	1.30%	-6.75%	0.70%
Euro	\$1.0895	0.06%	1.77%	-5.85%	-6.92%
Gold	\$2,021.10	-0.83%	10.67%	-0.13%	-3.51%
Oil – WTI	\$71.43	-5.96%	-11.00%	6.71%	55.01%
Gas	\$2.49	-11.10%	-44.34%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,122.90	3.56%	6.83%	-11.41%	-2.53%
FTSE/TMX Short Term	767.10	1.16%	4.66%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,225.70	3.24%	5.71%	-10.06%	-2.69%
FTSE/TMX Long Term	1,787.70	7.54%	11.02%	-21.23%	-4.52%

UP AND DOWN

Canada		
Overnight	5.00%	▲
Bank of Canada	5.25%	▲
Prime Rate	7.20%	▲

United States		
Fed Fund Rates	5.50%	▲
Discount Rate	5.50%	▲
Prime Rate	8.50%	▲

Next Bank of Canada meeting: December 6, 2023

Next US Federal Reserve meeting: December 12, 2023

S&P/TX SECTOR PERFORMANCE

(As at December 15, 2023)

Sector	MTD	YTD
Financials	4.47%	5.89%
Energy	-7.91%	-2.78%
Materials	0.17%	-4.24%
Industrials	3.11%	7.45%
Consumer Discretionary	-1.04%	4.67%
Telecom Services	0.00%	-8.95%
Info Tech	4.24%	56.53%
Consumer Staples	-1.43%	0.61%
Utilities	4.30%	-4.89%
Health Care	6.23%	15.04%

SAVING ACCOUNTS

Interest Rates as of December 18, 2023)

	Description	Rate
Equitable Bank	EQB1000	4.65% (A)
Equitable Bank	EQB1001	4.80% (F)
ADS ISA Account (Hollis)	DYN5000	4.75% (A)
ADS ISA Account (Hollis)	DYN5004	5.00% (F)
Home Trust HISA	HOM100	4.65% (A)
Home Trust HISA	HOM101	4.90% (F)
Renaissance HISA	ATL5000	4.55% (A)
Renaissance HISA	ATL5001	4.80% (F)

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