



# MARKET CLOSE

## Canada

- The S&P/TSX Composite increased 2.22% on the week led by a 6.60% increase in the Materials sector.
- According to Statistics Canada Canadian retail sales rose for the fourth straight month, the longest growth streak since early 2022, signaling the central bank's interest-rate cuts are boosting consumer spending. An advanced estimate suggests receipts for retailers jumped 0.7% in October, the strongest pace since July, following a 0.4% gain in September.

## United States

- The S&P/500 Composite increased 1.68% on the week.
- S&P Global's flash US composite PMI, which captures activity in both the services and manufacturing sectors, came in at 55.3 in November, up from 54.1 in October. Economists had expected the index to tick up to 54.3. November's S&P composite PMI signaled the fastest expansion of business activity since April 2022.

Source: Morningstar

## MARKET INDICATORS & TRENDS

November 22, 2024	Index	MTD	YTD	2023	2022
S&P/TSX	25,444.28	5.33%	21.40%	8.12%	-8.66%
Dow Jones	44,296.51	6.07%	17.53%	13.70%	-8.78%
S&P 500	5,969.34	4.63%	25.15%	24.23%	-19.44%
NASDAQ	19,003.65	5.02%	26.60%	43.42%	-33.10%
MSCI EAFE	2,274.28	-2.51%	1.70%	15.03%	-16.79%
MSCI World	3,765.96	3.26%	18.83%	21.77%	-19.46%
	Index	MTD	YTD	2023	2022
CAD	\$0.7154	-0.32%	-5.26%	2.34%	-6.75%
Euro	\$1.0418	-4.28%	-5.63%	3.12%	-5.85%
Gold	\$2,712.20	-1.35%	30.91%	13.45%	-0.13%
Oil – WTI	\$71.24	2.86%	-0.57%	-10.73%	6.71%
Gas	\$3.13	15.59%	24.46%	-43.82%	19.97%
	Index	MTD	YTD	2023	2022
FTSE/TMX Canada Universe	1,145.90	-1.00%	2.18%	6.70%	-11.41%
FTSE/TMX Short Term	802.20	-0.47%	4.21%	5.03%	-3.93%
FTSE/TMX Mid Term	1,259.30	-1.21%	2.32%	6.14%	-10.06%
FTSE/TMX Long Term	1,745.30	-1.56%	-1.03%	9.51%	-21.23%

## UP AND DOWN

Canada		
Overnight	3.75%	▼
Bank of Canada	4.00%	▼
Prime Rate	5.95%	▼

United States		
Fed Fund Rates	5.00%	▼
Discount Rate	5.00%	▼
Prime Rate	8.00%	▼

Next Bank of Canada meeting: December 11, 2024

Next US Federal Reserve meeting: December 18, 2024

## S&P/TX SECTOR PERFORMANCE

(As at November 22, 2024)

Sector	MTD	YTD
Financials	6.17%	25.87%
Energy	6.71%	19.75%
Materials	-1.98%	27.80%
Industrials	3.94%	11.88%
Consumer Discretionary	3.07%	11.43%
Telecom Services	-7.05%	-13.54%
Info Tech	16.65%	31.53%
Consumer Staples	3.26%	20.35%
Utilities	1.63%	11.23%
Health Care	-8.00%	10.12%

## SAVING ACCOUNTS

Interest Rates as of November 22, 2024)

	Description	Rate
Equitable Bank	EQB1000	3.40% (A)
Equitable Bank	EQB1001	3.55% (F)
ADS ISA Account (Scotia)	DYN5000	3.45% (A)
ADS ISA Account (Scotia)	DYN5004	3.70% (F)
Home Trust HISA	HOM100	3.40% (A)
Home Trust HISA	HOM101	3.65% (F)
Renaissance HISA	ATL5070	3.30% (A)
Renaissance HISA	ATL5071	3.55% (F)

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