



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 0.35% on the week led by a 4.23% decrease in the Health Care sector.
- According to Statistics Canada the Canadian labour market added 76,000 jobs in January, representing a 0.4% increase in total employment. The employment rate rose slightly to 61.1%, continuing a positive trend following previous gains in December (+91,000) and November (+44,000). Significant, employment growth was observed among youth aged 15 to 24 (+31,000; +1.1%) individuals as well as in the 25 to 54 age group.

United States

- The S&P/500 Composite decreased 0.54% on the week.
- According to the Labor Department the U.S. added 143,000 jobs amid the Los Angeles wildfires, frigid weather across much of the nation and uncertainty generated by trade and immigration policies. As a result, the unemployment rate, fell from 4.1% to 4%, an eight-month low.

Source: Morningstar

MARKET INDICATORS & TRENDS

February 7, 2025	Index	MTD	YTD	2024	2023
S&P/TSX	25,442.91	-0.35%	2.89%	17.99%	8.12%
Dow Jones	44,303.40	-0.54%	4.13%	12.88%	13.70%
S&P 500	6,025.99	-0.24%	2.45%	23.31%	24.23%
NASDAQ	19,523.40	-0.53%	1.10%	28.64%	43.42%
MSCI EAFE	2,385.34	0.23%	5.46%	1.15%	15.03%
MSCI World	3,832.82	-0.10%	3.37%	17.00%	21.77%
	Index	MTD	YTD	2024	2023
CAD	\$0.6995	1.64%	0.63%	-7.95%	2.34%
Euro	\$1.0327	-0.34%	-0.27%	-6.20%	3.12%
Gold	\$2,861.05	2.14%	8.33%	27.47%	13.45%
Oil – WTI	\$71.00	-2.11%	-1.00%	0.10%	-10.73%
Gas	\$3.31	8.71%	-8.92%	44.51%	-43.82%
	Index	MTD	YTD	2024	2023
FTSE/TMX Canada Universe	1,192.40	1.07%	2.01%	4.22%	6.70%
FTSE/TMX Short Term	823.00	0.43%	1.16%	5.69%	5.03%
FTSE/TMX Mid Term	1,317.20	1.08%	2.28%	4.65%	6.14%
FTSE/TMX Long Term	1,839.40	1.96%	2.91%	1.35%	9.51%

UP AND DOWN

Canada		
Overnight	3.00%	▼
Bank of Canada	3.25%	▼
Prime Rate	5.20%	▼

United States		
Fed Fund Rates	4.50%	▼
Discount Rate	4.50%	▼
Prime Rate	7.50%	▼

Next Bank of Canada meeting: March 12, 2025
Next US Federal Reserve meeting: March 18, 2025

S&P/TX SECTOR PERFORMANCE

(As at February 7, 2025)

Sector	MTD	YTD
Financials	-1.28%	0.78%
Energy	0.36%	0.67%
Materials	2.67%	13.14%
Industrials	-1.30%	2.02%
Consumer Discretionary	-0.96%	-0.16%
Telecom Services	-3.22%	-2.90%
Info Tech	0.76%	10.50%
Consumer Staples	-1.38%	-3.63%
Utilities	0.25%	-0.26%
Health Care	-4.23%	-9.29%

SAVING ACCOUNTS

Interest Rates as of February 10, 2025)

	Description	Rate
Equitable Bank	EQB1000	2.65% (A)
Equitable Bank	EQB1001	2.80% (F)
ADS ISA Account (Scotia)	DYN5000	2.70% (A)
ADS ISA Account (Scotia)	DYN5004	2.95% (F)
Home Trust HISA	HOM100	2.65% (A)
Home Trust HISA	HOM101	2.90% (F)
Renaissance HISA	ATL5070	2.55% (A)
Renaissance HISA	ATL5071	2.80% (F)

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