



# MARKET CLOSE

## Canada

- The S&P/TSX Composite increased 0.50% on the week, led by an increase of 13.27% in the Health Care sector.
- According to Statistics Canada, Canada's unemployment rate is still near historical levels, as the unemployment rate was 5.1% in November, down from 5.2% in October. Employment rose in several industries in November, including finance, insurance, real estate, rental and leasing, manufacturing and in information, culture and recreation, while it fell in construction as well as wholesale and retail trade. Also of note, is that the employment rate among women aged 25 to 54 hit 81.6% in November, a record high in comparable data going back to 1976.

## United States

- The S&P/500 Composite increased 1.13% on the week.
- The US economy added 263,000 jobs in November, according to the Bureau of Labor Statistics as the unemployment rate remained steady at 3.7%.

Source: Morningstar

## MARKET INDICATORS & TRENDS

December 2, 2022	Index	MTD	YTD	2021	2020
S&P/TSX	20,485.66	0.50%	-3.47%	21.74%	2.17%
S&P 500	4,071.70	1.13%	-14.57%	26.89%	16.26%
NASDAQ	11,461.50	2.09%	-26.74%	20.36%	41.12%
MSCI EAFE	1,983.24	1.03%	-15.10%	8.78%	5.43%
MSCI World	2,733.03	1.09%	-15.43%	20.14%	14.06%
	Index	MTD	YTD	2021	2020
CAD	\$0.7425	-0.66%	-6.16%	0.70%	2.03%
Euro	\$1.0535	1.35%	-7.34%	-6.92%	8.95%
Gold	\$1,795.90	2.39%	-1.79%	-3.51%	24.42%
Oil – WTI	\$79.98	4.85%	6.34%	55.01%	-20.54%
Gas	\$6.28	-10.58%	68.39%	46.91%	15.99%
	Index	MTD	YTD	2021	2020
FTSE/TMX Canada Universe	1,085.50	1.56%	-8.80%	-2.53%	8.68%
FTSE/TMX Short Term	737.50	0.46%	-3.44%	-0.93%	5.28%
FTSE/TMX Mid Term	1,196.80	1.27%	-7.41%	-2.69%	10.08%
FTSE/TMX Long Term	1,726.70	3.33%	-16.10%	-4.52%	11.90%

## UP AND DOWN

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

United States		
Fed Fund Rates	4.00%	▲
Discount Rate	4.00%	▲
Prime Rate	7.00%	▲

Next Bank of Canada meeting: December 7, 2022

Next US Federal Reserve meeting: December 14, 2022

## S&P/TSX SECTOR PERFORMANCE

(As at December 2, 2022)

Sector	MTD	YTD
Financials	-0.48%	-7.41%
Energy	-2.14%	56.87%
Materials	3.45%	3.75%
Industrials	1.78%	6.79%
Consumer Discretionary	2.01%	-2.71%
Telecom Services	0.79%	-2.43%
Info Tech	7.03%	-30.84%
Consumer Staples	1.33%	10.39%
Utilities	-1.15%	-10.26%
Health Care	13.27%	-43.71%

## SAVING ACCOUNTS

(Interest Rates as of December 5, 2022)

	Description	Rate
Equitable Bank	EQB1000	3.30% (A)
Equitable Bank	EQB1001	3.45% (F)
ADS ISA Account (Hollis)	DYN5000	3.65% (A)
ADS ISA Account (Hollis)	DYN5004	3.80% (F)
Home Trust HISA	HOM100	3.65% (A)
Home Trust HISA	HOM101	3.90% (F)
Renaissance HISA	ATL5000	3.25% (A)
Renaissance HISA	ATL5001	3.50% (F)

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