



# MARKET CLOSE

## Canada

- The S&P/TSX Composite decreased 0.38% on the week, despite the increase of 14.42% seen in Health Care sector.
- Statistics Canada has tracked the impact of COVID-19 on the levels of economic activity across the country using new sources of data and found that between February and April, GDP declined by 17.7% before bouncing back. In October, GDP was about 4% below pre-pandemic levels. Canada also experienced record-low population growth between April and October, at just 0.1%. Nevertheless, Canada's population recently surpassed the 38 million mark.

## United States

- The S&P/500 Composite decreased 1.11% on the week.
- U.S. consumers cut back on retail spending during the holiday season as the country confronted a surge in coronavirus infections. Retail sales which measure the purchases at stores, restaurants and online, declined to a seasonally adjusted 0.7% in December from the prior month, according to the US Commerce Department. That marked the third consecutive month of declines, and November's retail sales were revised lower to a 1.4% drop, after a stretch of growth last spring and summer.

Source: MorningStar

## MARKET INDICATORS & TRENDS

January 15, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	17,909.03	2.73%	2.73%	2.17%	19.87%
S&P 500	3,768.25	0.32%	0.32%	16.26%	29.25%
MSCI EAFE	2,184.94	1.74%	1.74%	5.43%	18.78%
MSCI World	2,714.81	0.92%	0.92%	14.06%	25.53%
	Index	MTD	YTD	2020	2019
CAD	\$0.7851	-0.08%	-0.08%	2.03%	4.31%
Euro	\$1.2082	-1.09%	-1.09%	8.95%	-2.48%
Gold	\$1,829.90	-3.44%	-3.44%	24.42%	18.42%
Oil – WTI	\$52.36	7.91%	7.91%	-20.54%	35.92%
Gas	\$2.74	7.80%	7.80%	15.99%	-26.60%
	Index	MTD	YTD	2020	2019
DEX Universe	1,210.40	-0.88%	-0.88%	8.68%	7.66%
DEX Short Term	771.90	0.12%	0.12%	5.28%	3.20%
DEX Mid Term	1,324.40	-0.30%	-0.30%	10.08%	6.37%
DEX Long Term	2,101.00	-2.53%	-2.53%	11.90%	14.55%

## 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 (January 20, 2021)**  
**Next Federal Bank meeting (January 27, 2021)**

## S&P/TSX SECTOR PERFORMANCE (As at January 15, 2021)

Sector	MTD	YTD
Financials	2.81%	2.81%
Energy	8.41%	8.41%
Materials	-2.04%	-2.04%
Industrials	1.71%	1.71%
Consumer Discretionary	2.44%	2.44%
Telecom Services	2.42%	2.42%
Info Tech	1.63%	1.63%
Consumer Staples	-1.69%	-1.69%
Utilities	3.64%	3.64%
Health Care	29.66%	29.66%

## SAVING ACCOUNTS (Interest Rates as of January 18, 2021)

	Description	Rate
Equitable Bank	EQB1000	0.30% (A)
Equitable Bank	EQB1001	0.45% (F)
ADS ISA Account (Hollis)	DYN5000	0.40% (A)
ADS ISA Account (Hollis)	DYN5004	0.50% (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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