



MARKET CLOSE

Canada

- The S&P/TSX Composite decreased 0.35% on the week led by a decrease of 3.37% in the Energy sector.
- Statistics Canada reported that retail sales climbed for the seventh straight month in November as Black Friday deals and a rush to order online gifts early to avoid shipping delays pushed sales up 1.3% to \$55.2 billion, as retail e-commerce sales for November were up 75.9% from the same month a year earlier.
- In its January 30th interest rate announcement the Bank of Canada indicated that the economy remains on a two-year timeline to fully repair damage from the pandemic and doesn't currently need additional support, even amid a wave of new COVID-19 cases and lockdowns.

United States

- The S&P/500 Composite increased 1.94% on the week.
- U.S. home sales in 2020 surged to their highest level in 14 years, fueled by ultralow interest rates and a pandemic that sent buyers scrambling for homes that are more spacious in order to accommodate remote work.

Source: MorningStar

MARKET INDICATORS & TRENDS

January 22, 2021	Index	MTD	YTD	2020	2019
S&P/TSX	17,845.91	2.37%	2.37%	2.17%	19.87%
S&P 500	3,841.47	2.27%	2.27%	16.26%	29.25%
MSCI EAFE	2,199.97	2.44%	2.44%	5.43%	18.78%
MSCI World	2,755.66	2.44%	2.44%	14.06%	25.53%
	Index	MTD	YTD	2020	2019
CAD	\$0.7853	-0.05%	-0.05%	2.03%	4.31%
Euro	\$1.2171	-0.36%	-0.36%	8.95%	-2.48%
Gold	\$1,856.20	-2.05%	-2.05%	24.42%	18.42%
Oil – WTI	\$52.27	7.73%	7.73%	-20.54%	35.92%
Gas	\$2.45	-3.66%	-3.66%	15.99%	-26.60%
	Index	MTD	YTD	2020	2019
DEX Universe	1,207.90	-1.09%	-1.09%	8.68%	7.66%
DEX Short Term	771.70	0.09%	0.09%	5.28%	3.20%
DEX Mid Term	1,322.00	-0.48%	-0.48%	10.08%	6.37%
DEX Long Term	2,091.70	-2.96%	-2.96%	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 (March 10, 2021)
Next Federal Bank meeting (January 27, 2021)

S&P/TSX SECTOR PERFORMANCE (As at January 22, 2021)

Sector	MTD	YTD
Financials	1.42%	1.42%
Energy	4.76%	4.76%
Materials	-0.80%	-0.80%
Industrials	-0.03%	-0.03%
Consumer Discretionary	1.88%	1.88%
Telecom Services	2.18%	2.18%
Info Tech	5.64%	5.64%
Consumer Staples	-2.89%	-2.89%
Utilities	5.41%	5.41%
Health Care	30.17%	30.17%

SAVING ACCOUNTS (Interest Rates as of January 22, 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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