

MARKET CLOSE

Canada

- S&P/TSX Composite rose 0.89% on the week, led by the Information Technology sector which gained 3.57%.
- Housing affordability improved for a third consecutive quarter in 2019Q3 and did so by the second largest measure since 2009Q1. The mortgage payment on a representative home as a percentage of income (MPPI) fell 2.2 points after dropping 3.5 points in 2019Q2. Mortgage rates were the most impactful factor in this development, having declined 36 basis points over the period, but household income played a significant role, too, as evidenced by the fact that the median income increased 1.1% in the context of a booming labour market.

United States

- The S&P 500 Index gained 0.89%.
- The consumer price index rose 0.4% m/m in October, one tick above consensus expectations and the steepest monthly progression since March. Energy prices jumped 2.7%, while food costs inched up 0.2%.

Resource: National Bank

MARKET INDICATORS & TRENDS

November 15, 2019	Index	MTD	YTD	2018	2017
S&P/TSX	17,028.47	3.31%	18.89%	-11.64%	6.03%
S&P 500	3,120.46	2.73%	24.48%	-6.24%	19.42%
MSCI EAFE	1,976.69	1.08%	14.93%	-16.13%	21.78%
MSCI World	2,282.80	2.21%	21.17%	-10.44%	20.11%
	Index	MTD	YTD	2018	2017
CAD	\$0.7560	-0.51%	3.14%	-8.04%	6.71%
Euro	\$1.1018	-1.20%	-3.87%	-4.49%	13.71%
Gold	\$1,468.50	-3.06%	14.88%	-2.04%	13.30%
Oil – WTI	\$57.72	6.53%	27.11%	-24.62%	12.14%
Gas	\$2.69	2.09%	-8.57%	-0.20%	-20.89%
	Index	MTD	YTD	2018	2017
DEX Universe	1,130.60	-0.07%	7.53%	1.41%	2.51%
DEX Short Term	732.90	0.00%	3.18%	1.91%	0.09%
DEX Mid Term	1,216.60	-0.16%	6.62%	1.90%	0.96%
DEX Long Term	1,948.80	-0.09%	14.02%	0.31%	7.03%

UP AND DOWN

Canada		
Overnight	1.75%	▲
Bank of Canada	2.00%	▲
Prime Rate	3.95%	▼
United States		
Fed Fund Rates	1.75%	▼
Discount Rate	2.25%	▲
Prime Rate	4.75%	▲

Next Bank of Canada meeting (December 4, 2019)
Next Federal Bank meeting (December 10, 2019)

S&P/TSX SECTOR PERFORMANCE (As at November 15, 2019)

Sector	MTD	YTD
Financials	3.06%	20.21%
Energy	9.80%	-1.84%
Materials	-0.38%	16.57%
Industrial	4.90%	25.20%
Consumer Discretionary	3.70%	15.80%
Telecom Services	4.41%	9.12%
Information Technology	4.15%	52.42%
Consumer Staples	1.39%	13.45%
Utilities	1.90%	31.32%
Health Care	-6.47%	-15.52%

SAVING ACCOUNTS (Interest Rates as of November 18, 2019)

	Description	Rate
Equitable Bank	EQB100	1.60% (A)
Equitable Bank	EQB200	1.85% (F)
ADS ISA Account (Hollis)	DYN5000	1.60% (A)
ADS ISA Account (Hollis)	DYN5004	1.85% (F)
Manulife Bank ISA	MIP510	1.60% (A)
Manulife Bank ISA	MIP610	1.85% (F)
Renaissance HISA	ATL5000	1.60% (A)
Renaissance HISA	ATL5001	1.85% (F)

This material is general in nature and factual only and does not constitute investment advice and should not be relied upon as such. It includes information concerning financial markets as at particular point in time and is subject to change without notice. Every effort has been made to compile it from reliable sources, however, no warranty can be made as to its accuracy or completeness. Index returns are for information purposes only and do not represent actual strategy or fund performance and do not reflect the impact of management fees, transaction costs or expenses and investors cannot invest directly in any index. Investors need to seek appropriate professional advice before making any financial decisions. Worldsource Wealth Management Inc. (WWM) is a wealth management company that includes the following three divisions under its umbrella: Worldsource Securities Inc., Investment Dealer, IDC Worldsource Insurance Network Inc., Managing General Agency and Worldsource Financial Management Inc., Mutual Fund Dealer. These divisions are separate corporate entities which are affiliated (WWM group of companies). To learn more about WWM group of companies please visit www.worldsourcewealth.com