



# Infomat

## A Weekly Review

Friday, July 11, 1997

### OVERVIEW

#### ◆ Lower non-residential intentions dampen building permits

A substantial decline in non-residential construction intentions overshadowed the May rise in the value of house-building permits.

#### ◆ Early retirement growing popular

During the 1990s, the proportion of retirees under the age of 60 was double that of two decades earlier, according to a new study using Labour Force Survey data.

#### ◆ Canada's international services deficit falls

Canadian exports of travel, transportation, commercial and government services hit record levels in 1996. Imports also increased, but the country's services deficit recorded its third consecutive annual drop.

#### ◆ Crossing the low-income line

About one in four Canadians with a low income in 1993 managed to climb above the low-income line the following year.

#### ◆ Tourism spending hits record high in 1996

Spending by foreign tourists pushed total tourism spending to a record high in 1996. The momentum has carried through the first quarter of 1997.

#### ◆ Women lead growing ranks of income-earners

In 1995, approximately a quarter of a million more people earned income compared with a year earlier, with women leading the gains—especially in self-employment income.

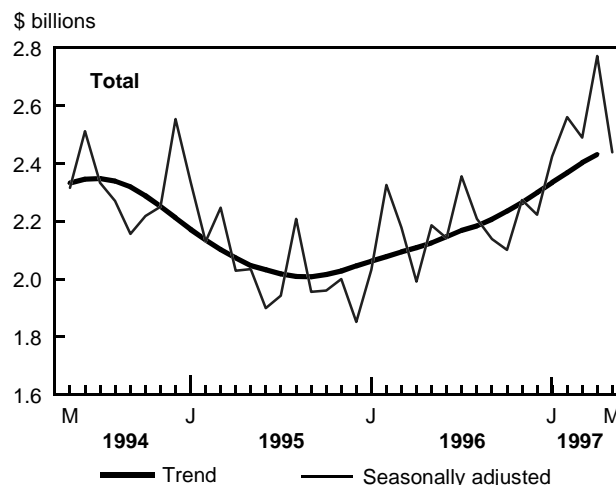
### Lower non-residential intentions dampen building permits

**M**unicipalities issued \$2.4 billion in building permits in May, down 12.0% from April. This third consecutive monthly drop was due to a substantial decline in the value of non-residential building permits, down 28.6% from April to \$885 million. Housing construction intentions rose for a second straight month, up 1.4% to \$1.6 billion. The value of both non-residential and residential permits through the first five months of 1997 surpassed the total for the same period in 1996.

Non-residential permits slumped after four consecutive monthly increases. Commercial intentions tumbled 29.0% to \$441 million, while permits issued for industrial (– 30.8%) and institutional (– 24.7%) projects also fell. Despite this setback, the year-to-date totals for each sector showed improvement over the same period in 1996. Ontario (– 45.5%), Alberta (– 49.8%) and Quebec (– 18.2%) showed the largest monthly declines, while non-residential construction increased in British Columbia (+ 32.8%) and Manitoba (+ 40.2%).

*(continued on page 2)*

Total value of building permits



### ... Lower non-residential intentions dampen building permits

In May, housing construction intentions rose for the fourth month this year, and coincided with declines in both short- and long-term mortgage rates. The multi-family component, although half the size of the single-family component, led the increase, up 7.8% to \$451 million. The value of single-family permits eased down 1.0% to \$1.1 billion. Provincial leaders in housing permit increases included British Columbia (+ 13.9%), Alberta (+ 6.4%) and Nova Scotia (+ 31.8%). Declines in housing permits were seen in Ontario (– 4.4%) and Quebec (– 3.6%).

The housing sector's year-to-date performance has been strong despite mixed movements in the single- and multi-family components. The value of residential permits reached \$7.8 billion from January to May, a 24.9% increase over the same period in 1996. According to the Canadian Real Estate Association, resale activity during this period climbed 19.8% over 1996 to reach its highest level since 1988. The Canadian Mortgage and Housing Corporation reports housing starts rose 4.6% in May, and starts for the first five months of 1997 were 32.6% higher than the same period last year.

**Available on CANSIM: matrices 80 (levels 3–7, 16–22 and 24–32), 129, 137, 443, 989–992, 994, 995 and 4073.**

#### Note to readers

*The Building and Demolitions Permits Survey covers 2,400 municipalities and represents 93% of the population. It provides an early indication of building activity. The communities representing the other 7% of the population are very small, and their levels of building activity have little impact on the total.*

*The value of planned construction activities shown in this release excludes engineering projects (e.g., waterworks, sewers and culverts) and land.*

*Unless otherwise stated, seasonally adjusted data are presented. The annual rate is a monthly figure that has been seasonally adjusted and multiplied by 12 to reflect annual levels.*

*The May issue of **Building permits** (64-001-XPB, \$25/\$248) will be available shortly. For further information, contact Sylvain Cloutier (613-951-2025; Internet: clousyl@statcan.ca), Investment and Capital Stock Division.*

#### Building permits,<sup>1</sup> May 1997

Seasonally adjusted

	Total		Residential		Non-residential	
	\$ millions	% change, previous month	\$ millions	% change, previous month	\$ millions	% change, previous month
<b>Canada</b>	<b>2,438</b>	<b>– 12</b>	<b>1,554</b>	<b>1.4</b>	<b>885</b>	<b>– 28.6</b>
Newfoundland	20	30.1	11	10.5	9	– 64.3
Prince Edward Island	13	169.8	5	44.2	8	585.1
Nova Scotia	49	17.7	34	31.8	16	– 4.4
New Brunswick	29	– 42.2	18	– 16.6	12	– 60.5
Quebec	439	– 11.2	230	– 3.6	208	– 18.2
Ontario	940	– 23.3	634	– 4.4	307	– 45.5
Manitoba	60	20.1	27	1.8	33	40.2
Saskatchewan	45	– 3.8	19	– 22.8	26	17.8
Alberta	313	– 21.5	214	6.4	99	– 49.8
British Columbia	524	19.3	359	13.9	165	32.8
Yukon	4	20.8	3	44.1	1	– 14.3
Northwest Territories	2	81.9	1	12.6	1	519.8

1. Data may not add to totals due to rounding.

## Early retirement growing popular

**M**ore people are opting for early retirement—especially public sector workers or those with long job tenure. Of all people who retired in the 1990s, 10% were under 55, compared with only 4% during the late 1970s. Similarly, 24% of all people who retired in the early 1990s were 55 to 59, compared with only 12% during the late 1970s. Overall, the median age of retirement fell from nearly 65 in 1976 to 62 in 1995.

Where one worked and for how long were major factors in early retirement. The decline in retirement age was most dramatic in the public sector (employees in government, education and health and social services). The median age of retirement fell almost five years from 64.6 in the late 1970s to 59.8 in the early 1990s.

#### Note to readers

*This article is based on “Measuring the age of retirement,” which appears in the Summer 1997 issue of **Perspectives on labour and income**.*

*Until now, little information has been available on who is retiring and at what age. To fill this gap, data from the Labour Force Survey have been reorganized back to 1976, which allows the study of emerging retirement trends. This study compares people who retired during two time periods: 1976 to 1980 and 1991 to 1995.*

(continued on page 3)

### ... Early retirement growing popular

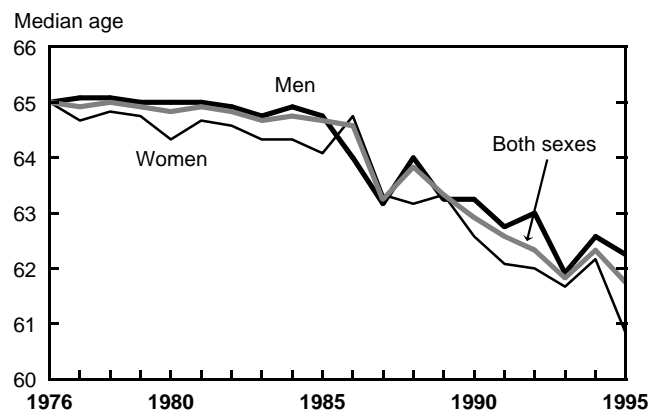
During the late 1970s, private and public sector employees were only about half a year apart in median retirement age. Two decades later, public sector workers were retiring three years earlier than their counterparts in the private sector. On the other hand, the median age of retirement actually increased marginally among agricultural workers.

An individual's job tenure has a strong bearing on retirement age. During the 1990s, workers with job tenure of 20 years or more retired an average of three years earlier than those with less tenure. There was little difference between the two groups during the late 1970s. Conversely, among the self-employed, those with 20 years or more experience retired one year later than those who had worked less than 20 years. Self-employed people generally retired later than most workers.

Education also influences retirement age. In the 1990s, individuals with a postsecondary certificate, diploma or degree retired three years earlier than those with eight years of schooling or less.

During the late 1970s, individuals in all provinces retired around the age of 65. The highest median retirement age was in Prince Edward Island (65.2) and the lowest was in British Columbia (64.8). Twenty years later, the median retirement age had declined in all provinces, most noticeably in Newfoundland, Nova Scotia, New Brunswick and Quebec.

### Age of retirement



In the 1990s, Newfoundland had the lowest median retirement age (60.4) and Saskatchewan had the highest (64.2).

*The Summer 1997 issue of Perspectives on labour and income (75-001-XPE, \$18/\$58) is now available. For further information, contact Dave Gower (613-951-4616), Labour and Household Surveys Analysis Division.*

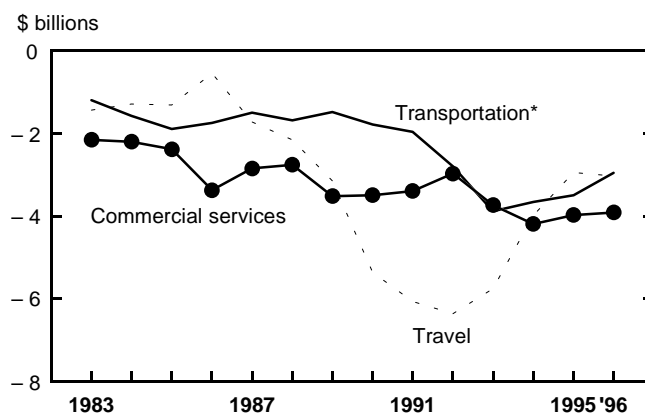
## Canada's international services deficit falls

Canadian exports of travel, transportation, commercial and government services reached a record \$39 billion in 1996. Imports of \$49 billion in services were also at record levels, but increased less rapidly than exports. As a result, the services deficit fell to \$9.9 billion, the third consecutive annual drop and the first time in the 1990s the deficit has fallen below \$10 billion.

In 1996, the deficit for transporting goods and services into and out of Canada fell by \$0.6 billion to \$3.1 billion. Lower deficits for air- and water-borne transport and higher earnings in the United States by Canadian-domiciled truckers accounted for the change.

Commercial and travel services deficits varied only slightly in 1996. The commercial services deficit (\$4.0 billion) narrowed marginally. Spending by incoming and outgoing travellers each

### Major sources of services deficit



\* With a small element of government services.

### Leading commercial services exports

	Compound growth 1991-1996	Exports
	%	\$ millions
Financial services other than insurance	22	1,290
Architectural and engineering services	21	1,553
Life reinsurance	20	2,068
Royalties and licence fees	20	505
Research and development	18	1,724
Computer and information services	15	1,263
<b>All commercial services</b>	<b>13</b>	<b>17,971</b>

grew by over \$1 billion in 1996, reaching new highs but resulting in only a small rise in the deficit (\$3.0 billion). Canada has more than halved its travel deficit since the 1992 peak.

Notable services figures included spending from abroad on postsecondary education, which brought in \$1 billion in tuition and living expenses in 1996. Canadian residents spent over \$600 million at foreign universities and colleges. These amounts are included in Canada's travel account.

(continued on page 4)

### ... Canada's international services deficit falls

Newly measured sales of legal services abroad by Canadian law firms reached over \$260 million, including registration of patents and trademarks. Canadians purchased \$210 million in foreign legal services.

International management consulting produced some \$215 million in revenues for Canadian providers. This estimate includes work funded by the Canadian International Development Agency, but

excludes software and related consulting, dealings with affiliated parties and property management services.

All 1996 levels were new records.

*Canada's international transactions in services, 1961-1996 (67-203-XPB, \$37) is now available. For further information, contact Hugh Henderson (613-951-9049; Internet: hendhug@statcan.ca), Balance of Payments Division.*

## Crossing the low-income line

About one in four Canadians with a low income in 1993 managed to climb above the low-income line the following year. But the risk of staying in low income for two consecutive years remained high for certain groups.

The same people do not always find themselves in a low-income situation. Some 1.2 million Canadians fell below the low-income cutoff between 1993 and 1994, while 846,000 people were able to climb above the line the same year. About 2.3 million others remained below the low-income cutoff each of the two years. In total, over 4.4 million people, about 16% of Canadians, lived below the low-income cutoff in at least one of those two years.

A high proportion of children below the age of six (22%) lived in families with low income in either 1993 or 1994 and many (13%) stayed below the cutoff during both years. Youth aged 16 to 24 were also disproportionately affected by inadequate income. About 24% of young adults lived below the cutoff in at least one of the two years. More females than males experienced low income for both 1993 and 1994.

Movements into and out of low income were affected by both labour market activity and changes in family makeup. For example, household income may have changed with the entry of a new breadwinner into a family or the number of hours worked by family members. As well, changes in family makeup—a marriage or common-law relationship, or separation—increased the likelihood of moving above or falling below the low-income cutoff. About 41% of people who dropped below the cutoff in 1994 experienced a change in family composition, as did 28% of those who climbed out of low income.

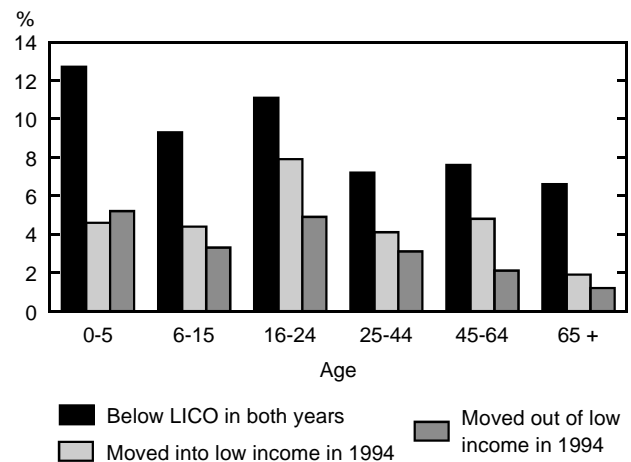
Important family events generally involve at least one person changing dwellings. Among those who lived above the low-income cutoff in each of the two years, about 10% moved at some time in 1994. The highest rates of movement were recorded among those who fell below the cutoff between 1993 and 1994—about one in three moved during 1994. Mobility among those already below the line in 1993 was also high, as 22% moved at some point the following year.

### Note to readers

*This article is based on the results of the Survey of Labour and Income Dynamics (SLID). It provides a first look at the shifts into and out of low income that occurred during 1993 and 1994, along with some of the important events in family or work life that affected the stability of family income.*

*Low-income cutoffs (LICOs) are determined as the income level at which a family may be in straitened circumstances because it has to spend a greater proportion of its income on basic needs than the average family of a similar size.*

### Incidence of low income



*For further information, contact Philip Giles (613-951-2891), Maryanne Webber (613-951-2899) or Nathalie Noreau (613-951-4607), Household Surveys Division. Contact the survey dissemination unit (613-951-7355 or 1 888 297-7355) for a copy of the complete report (75F0002M, no. 97-11, \$5).*



## Tourism spending hits record high in 1996

In 1996, total spending on tourism (tourism demand) rose 3.0% over 1995 (in constant dollars). Spending by non-residents (or tourism exports) rose 9.1%, while Canadian tourists spent just 0.6% more. Foreign visitors spent \$12.1 billion in Canada; Canadians spent \$29.7 billion.

The number of visitors from the United States who spent at least one night in Canada slipped 0.7% to 12.9 million, while same-day travellers increased 5.1%. The number of travellers from traditional European markets rose, as did the number of travellers from the newer Asia-Pacific market.

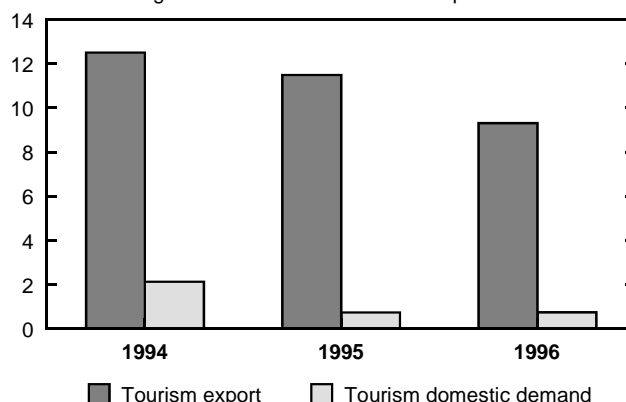
Canadian travellers flew more in 1996. But while they increased their spending in constant prices on air travel, they decreased their spending on lodging and food and beverage services.

In the first quarter of 1997, total tourism spending reached \$8.2 billion. One in four dollars was spent by the 7.6 million foreign visitors to Canada during the winter quarter, some \$3.1 billion in total, 1.6% higher than the previous quarter. Travellers from the United States continued to take advantage of the cheap Canadian dollar, making 1.7 million overnight trips and 5.2 million same-day trips, up 5.3% and 7.6% respectively from the first quarter of 1996.

Canadians, meanwhile, made 12.7 million trips to the United States and abroad in the first quarter of 1997. However, they

### Spending on tourism

Annual % change calculated from data at 1986 prices



reduced their domestic tourism spending by 0.3% (seasonally adjusted, constant dollars) from the previous quarter.

*National tourism indicators, historical estimates, 1987-1996 (13-220-XPB, \$44) and National tourism indicators, quarterly estimates, first quarter 1997 (13-009-XPB, \$21/\$70) are now available. For further information, contact the information officer (613-951-3640; fax: 613-951-3618), National Accounts and Environment Division.*

## Women lead growing ranks of income-earners

In 1995, approximately a quarter of a million more people earned income compared with a year earlier, with women leading the gains—especially in self-employment income.

There was almost no change (-0.8%) from 1990 to 1995 in the number of Canadians whose employment income consisted only of wages and salaries (12.1 million). However, people who derived income solely from self-employment increased 27% to 1.2 million. Although there were fewer women (446,000) than men (797,000) reporting self-employment income in 1995, the number of women reporting only self-employment income has jumped by 47% since 1990, compared with an 18% gain among men.

### Median employment income by province, 1995

	Men	Women	Total
	\$		
<b>Canada</b>	<b>25,900</b>	<b>16,000</b>	<b>20,600</b>
Newfoundland	17,500	10,200	13,600
Prince Edward Island	16,500	10,600	13,500
Nova Scotia	21,800	12,500	16,800
New Brunswick	20,400	11,300	15,400
Quebec	24,100	15,400	19,700
Ontario	28,800	18,100	23,000
Manitoba	22,900	14,800	18,400
Saskatchewan	21,000	13,500	16,900
Alberta	26,300	14,800	19,900
British Columbia	27,900	16,700	21,600
Yukon	27,600	20,400	24,100
Northwest Territories	29,200	19,700	24,400

### Note to readers

Data for the Labour force income profiles for 1995 were obtained from income tax returns filed in the spring of 1996.

Employment income refers to income received at any time in 1995 from either wages, salaries, commissions, or self-employment, and includes remuneration for both full- and part-time work. The labour force is defined as all persons who report employment income or Unemployment Insurance (UI) benefits. A person who reports a wage, salary or commission, or self-employment income, as well as UI benefits, is counted as both a wage-earner and a UI recipient. He or she will only be counted once as an employed person and once as a member of the labour force.

An individual is counted as a UI recipient if he or she received benefits at any time in 1995. On July 1, 1996, the Unemployment Insurance program was officially renamed the Employment Insurance program. As this study is based on 1995 tax information, the former name is used.

A similar pattern emerged for men and women reporting both self-employment income and wages and salaries. Since the 1990 recession, the number of women earning self-employment income and wages and salaries grew by 42% to 411,000. The number of men in this situation increased 17% to 703,000. Overall, women accounted for over half the gain in the number of employment-income earners.

(continued on page 6)

### ... Women lead growing ranks of income-earners

Although self-employment grew more for women than for men, women received only half (\$7,300) of what men took in (\$13,600) from their activities. The median employment income for full- and part-time workers was also considerably lower for women (\$16,000) than it was for men (\$25,900).

Among the provinces and territories, the Yukon and British Columbia had the highest percentage increases in the number of people who reported income from employment. The 2.7% increase in British Columbia brought the total to 1.9 million. Ontario added the largest number of employment income recipients in 1995, increasing by 94,000 to 5.4 million. Newfoundland was the only province to record a drop in employment income recipients (-1.8% to 253,000).

Among census metropolitan areas in 1995, Oshawa (\$27,700) and Ottawa-Hull (\$26,600) had the highest median employment income. Windsor, however, registered both the largest increase in the number of persons receiving employment income (+4,100 to 142,000 persons) and the biggest jump in median employment income (+\$819 to \$24,200).

A 5.5% drop in the number of people collecting Unemployment Insurance in 1995 continued a three-year trend. This trend reflects a combination of people returning to work or exhausting their benefits, and changes in eligibility criteria. Since the peak in 1992, over 681,000 fewer people have reported collecting UI benefits—a decline of almost 20%.

*For further information, contact Client Services (613-951-9720; fax: 613-951-4745; Internet: [saadinfo@statcan.ca](mailto:saadinfo@statcan.ca)), Small Area and Administrative Data Division.*

## New from Statistics Canada

### Economic dependency profiles 1995

The economic dependency profiles examines the dependency of Canadians on transfer payments as a source of income. Derived from 1995 income tax returns filed in the spring of 1996, these data are a unique source of information and are ideal for supporting research and analyses. The data are available for Canada and the provinces and territories, as well as for areas as small as a forward sortation area (the first three characters of the postal code) and for letter carrier routes in over 26,000 postal areas.

*For further information, contact Client Services (613-951-9720; fax: 613-951-4745, Internet: [saadinfo@statcan.ca](mailto:saadinfo@statcan.ca)), Small Area and Administrative Data Division.*

### Travel-log Summer 1997

The Summer 1997 issue of *Travel-log*, Statistics Canada's quarterly tourism newsletter, features the article "Canadians' travel during the winter of 1996 ... Declining within the country and increasing outside the country." This article examines the trends and changes in Canadian travel during the first quarter of 1996 compared with the first quarter of 1994. *Travel-log* also includes the article "Culture on the go," which looks at changes in the supply of television programming.

Each quarter, *Travel-log* examines the trends of the travel price index. It also features the latest travel indicators and the international travel account. A summary page of Tourism Indicators also appears.

*The Summer 1997 issue of **Travel-log**, Vol. 16, no. 3 (87-003-XPB, \$13/\$42) is now available. For further information, contact Monique Beyrouiti (613-951-1673; fax: 613-951-2909; Internet: [beyrmon@statcan.ca](mailto:beyrmon@statcan.ca)), Culture, Tourism and the Centre for Education Statistics.*

### Services indicators First quarter 1997

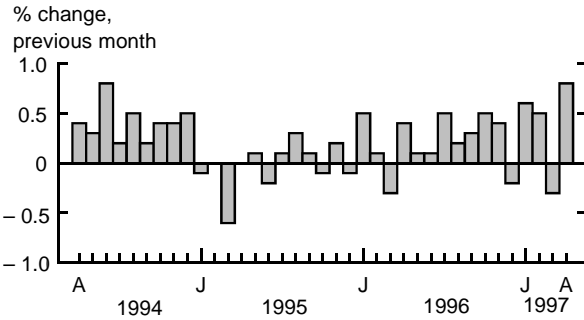
The feature article in the first quarter 1997 issue of *Services indicators* is a sequel to the "Access to the information highway" article published last year. The current article updates figures on the proportions of homes with telephones, cable, computers and modems, and also provides 1996 data on cellular phones and Internet use. Use of these commodities is analyzed in relation to several socio-economic and demographic variables.

Household income strongly affects the penetration rates for cellular phones, computers and Internet use. However, among those with a computer, education level is a stronger predictor of Internet use than income. In contrast, for cellular phone use, income is a stronger predictor than education.

*The first quarter 1997 issue of **Services indicators** (63-016-XPB, \$35/\$116), which profiles the communications, finance, insurance, real estate and business services sectors, is now available. For further information, contact Don Little (613-951-6739), Services Division.*

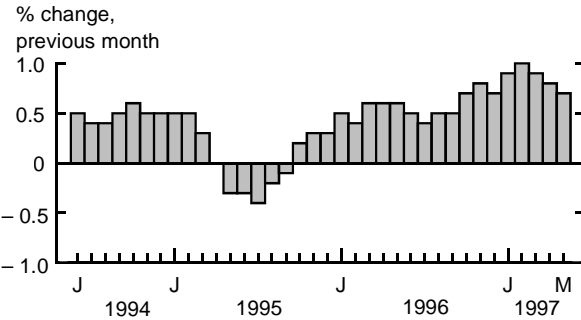
## Current trends

### Gross domestic product



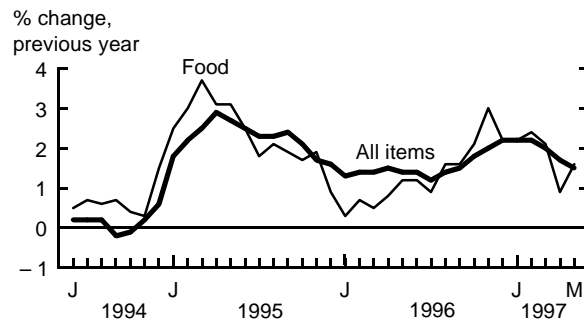
Real gross domestic product at factor cost advanced 0.8% between March and April.

### Composite Index



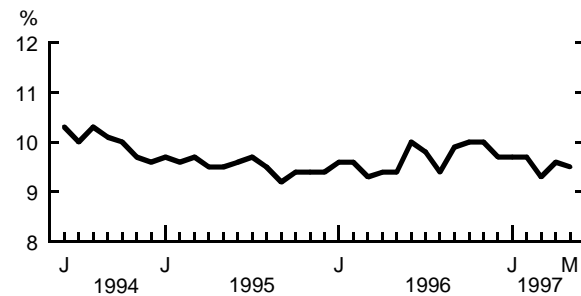
The Composite Index grew by 0.7% in May.

### Consumer Price Index



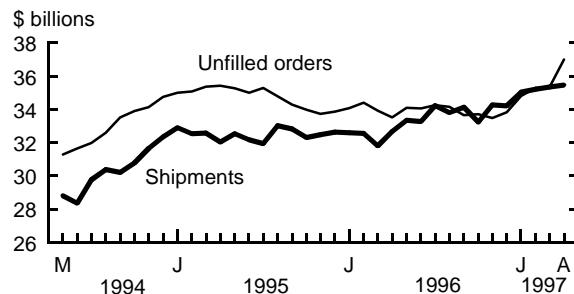
Consumers paid 1.5% more for goods and services in May 1997 than the year before. Food prices rose by 1.6%.

### Unemployment rate



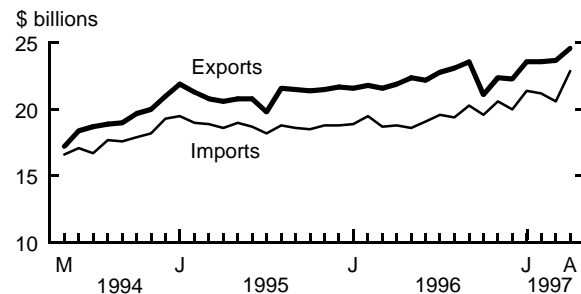
In May, the unemployment rate edged down to 9.5%.

### Manufacturing



Manufacturers' shipments rose 0.7% in April to \$35.5 billion. The level of unfilled orders increased 4.4% to \$37.0 billion.

### Merchandise trade



In April, the value of merchandise exports increased 0.3% from March to \$24.6 billion. Imports surged 4.3% to a record \$22.9 billion.

**Note:** All series are seasonally adjusted except the Consumer Price Index.

## Latest monthly statistics

	Period	Level	Change, previous period	Change, previous year
<b>GENERAL</b>				
Gross domestic product (\$ billion, 1986)	April	567.4	0.8%	3.7%
Composite Index (1981=100)	May	193.3	0.7%	9.1%
Operating profits of enterprises (\$ billion)	Q1 1997	25.5	3.3%	10.5%
Capacity utilization (%)	Q1 1997	85.0	0.6†	2.9†
<b>DOMESTIC DEMAND</b>				
Retail trade (\$ billion)	April	19.1	1.1%	7.2%
New motor vehicle sales (thousand of units)	April	112.7	- 4.9%	24.4%
<b>LABOUR</b>				
Employment (millions)	May	13.9	0.4%	1.7%
Unemployment rate (%)	May	9.5	- 0.1†	0.1†
Participation rate (%)	May	64.9	0.1†	0.2†
Labour income (\$ billion)	April*	37.08	0.5%	4.6%
Average weekly earnings (\$)	April	599.88	0.6%	4.0%
<b>INTERNATIONAL TRADE</b>				
Merchandise exports (\$ billion)	April	24.6	0.3%	6.8%
Merchandise imports (\$ billion)	April	22.9	4.3%	18.2%
Merchandise trade balance (all figures in \$ billion)	April	1.7	- 0.9	- 1.9
<b>MANUFACTURING</b>				
Shipments (\$ billion)	April	35.5	0.7%	8.6%
New orders (\$ billion)	April	37.0	4.9%	14.8%
Unfilled orders (\$ billion)	April	37.0	4.4%	10.4%
Inventory/shipments ratio	April	1.29	0.00	- 0.10
<b>PRICES</b>				
Consumer Price Index (1986=100)	May	137.7	0.1%	1.5%
Industrial Product Price Index (1986=100)	May	130.7	0.0%	0.8%
Raw Materials Price Index (1986=100)	May	137.3	2.5%	- 0.7%
New Housing Price Index (1986=100)	April	132.7	0.2%	0.8%

**Note:** All series are seasonally adjusted with the exception of the price indexes.

\* new this week

† percentage point

## Infomat

### A weekly review

Published by the Communications Division, Statistics Canada, 10-N, R.H. Coats Bldg., Ottawa, Ontario, K1A 0T6.

Editor: Arn Keeling (613) 951-1197

Head of Official Release: Chantal Prévost (613) 951-1088

Catalogue: 11-002E. Price: Canada: \$4.00 per issue, \$145.00 per year. Outside Canada: US\$4.00 per issue, US\$145.00 per year. All prices exclude sales tax.

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## Publications released from July 4 to 10, 1997

Division/Title of publication	Period	Catalogue number	Price: Issue/Subscription	
			Canada (C\$)	Outside Canada (US\$)
<b>AGRICULTURE</b>				
Cereals and oilseeds review	April 1997	22-007-XPB	15/149	15/149
<b>CULTURE, TOURISM AND THE CENTRE FOR EDUCATION STATISTICS</b>				
Travel-log	Summer 1997	87-003-XPB	13/42	13/42
<b>INDUSTRY MEASURES AND ANALYSIS</b>				
Gross domestic product by industry	April 1997	15-001-XPB	15/145	15/145
<b>INTERNATIONAL TRADE</b>				
Exports by commodity				
Paper version	April 1997	65-004-XPB	78/773	78/773
Microfiche version	April 1997	65-004-XMB	37/361	37/361
<b>MANUFACTURING, CONSTRUCTION AND ENERGY</b>				
Cement	May 1997	44-001-XPB	7/62	7/62
Crude petroleum and natural gas production	March 1997	26-006-XPB	19/186	19/186
Electrical power annual statistics	1995	57-202-XPB	30	30
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