



Infomat

A Weekly Review

Friday, July 17, 1998

OVERVIEW

◆ First significant decline in employment in 18 months

June marked the first significant monthly decline in employment in a year and a half.

◆ Big profit margin on electronic financial services

Electronic financial services had the highest profit margin of any activity of Canada's deposit-accepting institutions in 1996.

◆ Book publishers in the black

Canadian-controlled book publishers and agents accounted for almost two-thirds (65%) of total publishing revenues in 1996/97. However, they were less profitable than their foreign-controlled competitors.

◆ More people living alone

The 1996 Census revealed that the number of persons living alone continued to grow much more rapidly than the overall population.

◆ New home prices up slightly

New homes were slightly more expensive in May as some builders passed on higher construction costs.

◆ Households with young people use computer communications more

Communicating by computer is more prevalent in households with a young person under the age of 18.

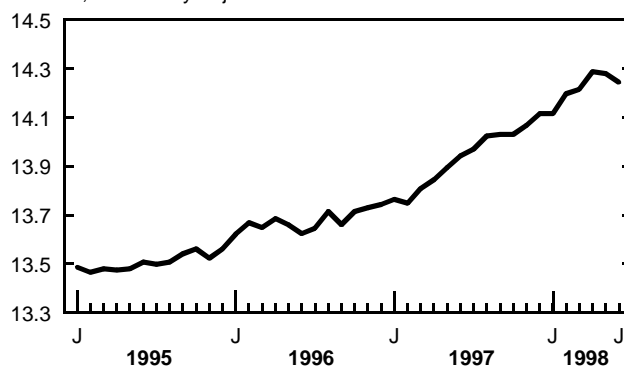
First significant decline in employment in 18 months

Employment declined in June by an estimated 36,000 jobs. This was the first significant decline in overall employment in 18 months. However, it was accompanied by a similar decrease in the number of persons in the labour force (-41,000), so that the unemployment rate was unchanged for a third consecutive month at 8.4%. Since the start of 1997, employment in the country has risen by half a million jobs — all of it in full-time employment.

In June, 54,000 full-time jobs were shed, particularly among youths. Youth employment declined by 30,000 in June — entirely in full-time employment. The number of youths participating in the labour force also declined in June (-28,000), dampening the impact of the job losses on the youth unemployment rate, which rose 0.2 percentage points to 15.9%. The rate had been unchanged for three months. Overall, slightly more students were employed this June compared with a year earlier; however, this was not the case for older students aged 20 to 24. This June, 65.4% of older students were employed, down 0.8 percentage points from last year. Despite fewer summer jobs for older students, their unemployment rate fell 1.8 percentage points to 12.5% due to much lower labour force participation.

Employment

Millions, seasonally adjusted



(continued on page 2)

... First significant decline in employment in 18 months

Among adults, overall employment was basically unchanged in June. For adult men, fewer full-time jobs (-30,000) were partly offset by more part-time jobs. For adult women, the levels of both full- and part-time employment were stable. The jobs that disappeared were in the private sector, particularly the goods-producing industries.

In June, the number of private sector employees fell by 60,000. Nevertheless, the number of jobs in the private sector has been growing steadily and is up by 477,000 since the start of 1997. The number of self-employed was little changed in June. Growth in self-employment has been weakening since September 1997. In contrast, the number of public sector employees was up 38,000 in June — the first significant increase this year. The increase was concentrated in community services in several provinces, most notably British Columbia.

The goods-producing sector accounted for two-thirds of the 36,000 jobs shed in June. Nearly all of it was in agricultural employment (-23,000), as the gains usually observed in June materialized earlier in the year thanks to the unusually warm spring. Despite a strike at General Motors in the United States,

which shut down some auto assembly and parts plants in Canada and resulted in a notable increase in the number of unemployed persons on temporary layoff in Ontario (+8,000), overall employment in manufacturing was little changed in June.

Employment in the services sector was also little changed in June, although 28,000 new jobs were created in education. That increase was concentrated in British Columbia.

Among the provinces, only Prince Edward Island and Newfoundland (+3,000) showed overall employment gains. In Newfoundland, employment increased for the third consecutive month, and is up by 8,000 since March. An estimated 13,000 jobs have been created in the province since June 1997.

Available on CANSIM: matrices 3450-3471 and 3483-3502 and table 799999.

For a summary of the latest survey, the publication **Labour force information** (71-001-PPB, \$11/\$103; fax version: 71-001-PFB, \$300/year) is available for the week ending June 20, 1998. For further information, contact Deborah Sunter (613-951-4740), or Vincent Ferrao (613-951-4750), Household Surveys Division. See also "Current trends" on page 7.

Labour Force Survey, June 1998¹

Seasonally adjusted

	Labour force		Employment		Unemployment	
	'000	% change, previous month	'000	% change, previous month	'000	rate (%)
Canada	15,544.8	-0.3	14,243.0	-0.3	1,301.9	8.4
Newfoundland	242.6	1.2	202.4	1.5	40.3	16.6
Prince Edward Island	71.5	-0.3	62.1	0.2	9.4	13.1
Nova Scotia	450.3	-1.1	403.2	-1.1	47.1	10.5
New Brunswick	364.9	-0.8	320.1	-0.3	44.8	12.3
Quebec	3,681.5	-0.1	3,291.7	-0.2	389.8	10.6
Ontario	6,021.1	-0.3	5,593.2	-0.3	427.9	7.1
Manitoba	572.2	-0.2	539.7	-0.6	32.5	5.7
Saskatchewan	505.0	0.3	474.7	-0.4	30.3	6.0
Alberta	1,594.3	-0.5	1,506.7	-0.3	87.6	5.5
British Columbia	2,041.4	-0.3	1,849.2	0.0	192.2	9.4

¹ Data are for both sexes aged 15 and over.

Big profit margin on electronic financial services

The traditional business of lending money to and accepting deposits from Canadians still generates the largest share of the banking industry's revenue. In 1996, retail banking accounted for 80% (\$26.2 billion) of the \$32.7 billion worth of services they produced in 1996.

By contrast, services to corporate and institutional customers generated only 10% (\$3.3 billion) of the total revenue. The remainder came from relatively new business segments, including treasury and investment banking (6.6% or \$2.2 billion) and electronic financial services (3.3% or almost \$1.1 billion).

From the nearly \$33 billion in financial services produced in 1996, the deposit-accepting institutions posted profits of \$9.5 billion and paid out \$11.5 billion in labour compensation.

Note to readers

This release is based on data from a new annual survey called *Segmented Reporting of Banks and Trust Companies*. Supplemental data come from the *Financial Statistics for Enterprises Survey* (on credit unions) and from administrative sources. The new survey provides a breakdown of the consolidated operations of chartered banks and trust companies by activity in Canada.

The following size breakdown is defined in terms of the value of services produced: \$1 billion or more (large institutions), between \$50 million and less than \$1 billion (medium-sized institutions), and less than \$50 million (small institutions).

(continued on page 3)

... Big profit margin on electronic financial services

Electronic financial services was the smallest business activity of the industry, but it had the biggest pre-tax profit margin at 46.6% (or 47 cents of profit for every \$1 of services produced). Service fees on electronic financial services generated 58% of that business segment's revenue in 1996. By contrast, the profit margin on traditional face-to-face retail banking, which has higher labour compensation costs, was 25.2%.

Two-thirds, or \$21.6 billion, of the total revenue of deposit-accepting institutions came in the form of net-interest income. This compares with \$11.1 billion of revenue generated from the service fees paid by corporations, institutions and individual consumers. In other words, deposit-accepting institutions generated almost \$2 in net income from interest for every \$1 generated from service fees in 1996. Retail banking still derives the bulk of its revenue from net interest income, though service fees are gaining in significance at the retail level. Service fees are the main source of revenue in activities such as corporate and institutional finance, treasury and investment banking, and electronic financial services.

In 1996, the profit margin ratio for all deposit-accepting institutions was 0.29 (29 cents for every \$1 of services produced).

Profit margin ratios increased with firm size, but not significantly. The profit margin ratios were highest for electronic financial services (0.47), treasury and investment banking (0.44) and corporate and institutional finance (0.44).

The profit margin ratio of corporate and institutional finance significantly increases with the size of the institution, suggesting significant cost savings when this activity is handled by large institutions. Medium-sized firms seem to have a competitive advantage in treasury and investment banking, where they posted the highest profit margin ratio in the industry (50 cents per \$1 of services produced).

Treasury and investment banking manages the funds of a firm's consolidated operations, the securities' operations, mutual fund management and investment management. Electronic banking includes automated banking machines (ABMs), telephone and computer access to banks. With 18,426 ABMs, about 6 for every 10,000 people, Canada's financial institutions were second only to Japan's in making the machines available to customers in 1996.

For further information, contact Tarek M. Harchaoui (613-951-9856; harchtar@statcan.ca), Industrial Organization and Finance Division.

Book publishers in the black

Canadian-controlled book publishers and agents accounted for almost two-thirds (65%) of total publishing revenues in the 1996/97 fiscal year. They were, however, less profitable than their foreign-controlled competitors. In total, the 562 book publishers and exclusive agents in Canada reported total revenues of just under \$2.0 billion in 1996/97, and profits of \$75 million.

However, profits represented 3.0% of revenues for Canadian firms, compared with 5.4% for foreign firms. Cutbacks in government grants may have affected the profitability of Canadian-controlled publishers. Overall, publishers were collectively in the black in 1996/97, with profits representing 4.7% of total revenues. Companies that were strictly exclusive agents recorded an overall loss of 1.2% of total revenues.

Ontario and Quebec dominated the book publishing industry in 1996/97, with 95% of total revenues. The publishing industry in Ontario posted revenues of \$1.4 billion, or 71% of the total,

Note to readers

For the first time in 1996/97, the Survey of Book Publishers and Exclusive Agents, from which these data were obtained, included organizations with revenues less than \$50,000. These smaller firms accounted for 0.1% of revenues. Comparisons with previous years, using all firms that reported in the 1996/97 fiscal year, are not advised because of this change in the survey population. Changes in period-over-period comparisons by commercial category and format are not possible because children's books were added as a commercial category and CD-ROM and on-line versions were added as new formats.

and a collective profit of \$53 million. Quebec publishers and agents reported revenues of \$467 million, or 24% of the market, and before-tax profits of \$22 million, representing 4.7% of revenues compared with 3.7% for Ontario firms. Some of this difference in the profit picture may be related to government grants. For Quebec publishers and agents, grants represented 3.5% of total revenues in 1996/97, compared with just 1.0% for Ontario publishers and agents. The Ontario publishing industry tends to be dominated by many large publishers and agents for whom grants make up a very small part of revenues.

Domestic sales accounted for three-quarters, or about \$1.5 million, of the total revenues of book publishers and agents in 1996/97. Of this amount, just under half came from publishing activities. Direct exports brought in revenues of \$122 million, while another \$284 million were earned from foreign operations (that is, books printed and sold outside Canada). Government grants totalled \$40 million, while firms also reported \$30 million in other revenues, including the sale of subsidiary rights.

Financial performance of publishers and exclusive agents, 1996/97

	Number	Revenues	Profit/ loss	Profit as a % of revenues
		\$ millions		
Canadian-controlled				
Publishers	490	1,063	38.3	3.6
Agents	38	218	-0.2	-0.1
Subtotal	528	1,282	38.1	3.0
Foreign-controlled				
Publishers	21	604	40.5	6.7
Agents	13	87	-3.4	-4.0
Subtotal	34	690	37.1	5.4
Total	562	1,972	75.2	3.8

(continued on page 4)

... Book publishers in the black

Selected information from the Survey of Book Publishers and Exclusive Agents is now available in table format (870004XPB, \$50). Custom tabulations are available at cost. A summary of

the data up to 1994/95 appears in Canada's culture, heritage and identity: A statistical perspective (87-211-XPB, \$31). For further information, contact David Coish (613-951-3028; fax: 613-951-9040; coisdav@statcan.ca), Culture, Tourism and the Centre for Education Statistics.

More people living alone

The latest census data reveal that more and more Canadians are living alone. Between 1991 and 1996, the number of one-person households increased 14.9% to 2.6 million. This compares with a growth rate of 6.2% for the population that lived in private households. One-person households represented 24% of all households in Canada in 1996, up from 20% in 1981.

Family households represented 71% of all households in 1996. The remaining 5% of households were those consisting of two or more people not necessarily in a family. The number of private households in Canada increased 8.0% between 1991 and 1996 to 10,820,050. The faster growth rate observed for private households relative to the population continued a long-term trend.

More than one-third (36%) of persons living alone were aged 65 and over, about the same proportion as in 1986 and 1991. About three-quarters of these people (708,245) were women. Only 12% of the people who lived alone in 1996 were under the age of 30, compared with 15% five years earlier and 24% in 1981.

Private households by age group of household maintainer and by population

	1991	1996	1991 to 1996 % change
Private households	10,018,265	10,820,050	8.0
Under 30	14.4%	11.7%	
30-49	45.2%	46.5%	
50-64	21.3%	21.8%	
65 and over	19.1%	20.1%	
Family households	7,242,595	7,685,475	6.1
Under 30	12.5%	9.9%	
30-49	50.9%	52.0%	
50-64	22.5%	23.1%	
65 and over	14.0%	15.0%	
One-person households	2,282,490	2,622,180	14.9
Under 30	15.3%	12.1%	
30-49	30.4%	32.8%	
50-64	18.9%	19.5%	
65 and over	35.4%	35.6%	
Population in private households	26,731,705	28,390,680	6.2
Under 30	44.0%	41.3%	
30-49	31.4%	32.9%	
50-64	13.8%	14.3%	
65 and over	10.8%	11.5%	
Population aged 65 and over in institutional collective dwellings	247,570	256,520	3.6

This decline reflects both the aging of the baby boomers and an increase in the proportion of young people staying in their parental homes.

The census also counted about 449,000 people who lived in 22,615 collective dwellings in 1996. (Collective dwellings refer to commercial, institutional or communal dwellings such as rooming houses, hotels, hospitals, jails, missions and so on.) In 1996, 256,520 people aged 65 and over lived in institutional collective dwellings, up 3.6% from 1991. Even though the number of people aged 65 and over in the population climbed 11.3% between 1991 and 1996, the number of seniors who lived in this type of dwelling increased only one-third as fast (+3.6%).

During the past 15 years, there has been a steady decline in the number of households with maintainers under the age of 30. (A household maintainer refers to the person or persons in the household who pay(s) the rent, the mortgage or the major bills for the dwelling.) The number of households with maintainers in this age group declined from 1.7 million households (20% of all household maintainers) in 1981 to 1.3 million (12%) in 1996. At the same time, the number of households with a maintainer aged 65 and over continued to increase, from 1.4 million in 1981 to 2.2 million in 1996. These households accounted for 20% of all households in 1996, compared with 17% in 1981.

Just over 6 out of 10 households owned their own home in 1996, a 10% increase from 1991. Renter households numbered 3.9 million, 5% more than in 1991. Condominiums continued to account for the fastest rate of growth by far. Owner-occupied condominiums numbered 514,720 units in 1996, a 40% increase from 1991.

Just over 1 million people who lived alone in 1996 owned their home, up 26% from 1991. This increase accounted for one-third of the overall rise in the number of homeowners between 1991 and 1996. These individuals accounted for 15% of all owner-occupied households in 1996. The proportion was highest for older householders (aged 65 and older) at 69%, whereas only 28% of all households with a maintainer under the age of 30 owned their home in 1996.

Among homeowners under the age of 30 in 1996, 88% had a mortgage on their dwelling. This was just slightly higher than the proportion five years earlier. Not surprisingly, the number and proportion of mortgage-free homeowners increases with the age group of the household maintainer. Among maintainers aged 30 to 49, one-quarter of households were mortgage-free in 1996. For households with maintainers aged 50 to 64, the proportion jumped to 59%. Almost 9 in 10 households (88%) with a maintainer aged 65 and over were mortgage-free in 1996, about the same proportion as in 1991.

For further information, contact Oliver Lo (613-951-2548), Housing, Family and Social Statistics Division.

New home prices up slightly

New homes were slightly more expensive in May as some builders passed on higher construction costs. The New Housing Price Index, which tracks contractors' selling prices of new homes in 21 metropolitan areas, rose 0.1% from April to 100.0 (1992=100).

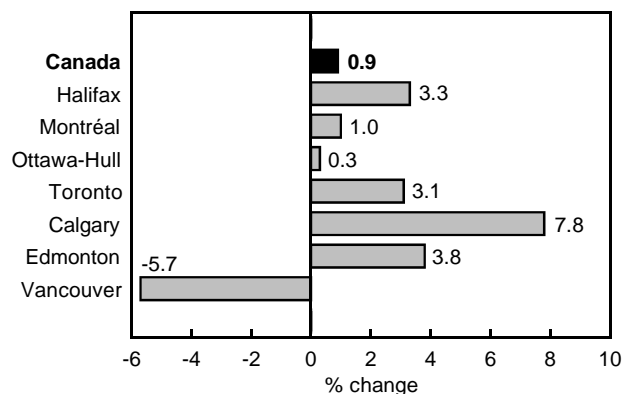
The largest month-to-month increase occurred in Calgary (+0.6% to 122.3), followed by Halifax (+0.5% to 109.0), Kitchener-Waterloo (+0.4% to 100.1) and Edmonton (+0.4% to 107.6). New home prices rose in four other cities as well, but those advances were smaller because of local market conditions.

Housing price indexes declined on a month-to-month basis in Victoria (-1.5% to 79.1), Hamilton (-0.5% to 101.7), St. John's (-0.4% to 96.1) and in three other cities, where the decreases were small. Except in Victoria, where numerous contractors reported poor market conditions, the lower new home prices in these urban areas were attributed to various competitive factors.

Available on CANSIM: matrix 9921.

The second quarter 1998 issue of *Construction price statistics* (62-007-XPB, \$24/\$79) will be available in September. For

New housing price indexes, May 1997 to May 1998



further information, contact Elvira Marinelli (613-951-3350; fax: 613-951-2848; infounit@statcan.ca), Prices Division.

Households with young people use computer communications more

Communicating by computer is more prevalent in households with young people. According to the Household Internet Use Survey conducted in October 1997, at least one person used a computer regularly to communicate in 38% of households in which there was someone under the age of 18, compared with only 25% of households in which there was no one under 18.

Individuals were most likely to use a computer to communicate at their workplace, followed by the home, schools and public libraries in that order. The ranking was the same for households with a child under 18; however, the use of computer communications at schools and at public libraries was much higher.

Purpose of computer communications, October 1997

	Households that typically used computer communications
	%
Search for information on the Internet	84.4
E-mail from home	83.1
For employer-related business from home	33.7
Self-employment	21.8
Electronic banking from home	19.6
Purchases from home	9.2

Nearly 3 out of every 10 households (29%) had at least one member who typically used a computer every month at home, work or another location to communicate in some respect — such as e-mail, electronic banking or simply surfing the Internet. In Alberta, 35% of households had at least one member who had used some form of computer communication each month, the largest proportion of any province. By contrast, only 20% of households in Quebec had someone who had done so — the lowest percentage.

In terms of frequency, 61% of households that typically used computer communications every month had someone who communicated on a daily basis, 34% had someone communicating on a weekly basis, and 5% used it for that purpose less than four times a month. However, frequency alone provides an incomplete picture of intensity of use, as it does not recognize that use can vary from minutes to hours. On a national basis, 42% of these households spent at least 20 hours per month on some form of computer communication from home. This percentage did not vary substantially among regions.

The May 1997 Household Facilities and Equipment Survey reported that 14% of Canada's households use the Internet, including commercial on-line services, from home. By comparison, this survey indicates that 15% of households use the Internet from home in a typical month for communicating.

A public-use microdata file of results from the Household Internet Use Survey is available. To order the file (56M0002XCB, \$2,000), contact Carol Nusum-Sol (613-951-4598; 1 800 461-9050), Special Surveys Division. For further analytical information, contact Marc Hamel (613-951-2495; hamemar@statcan.ca), Special Surveys Division, or Dustin Chodorowicz (613-951-3497; choddus@statcan.ca), Science and Technology Redesign Project.

New from Statistics Canada

Travel-log Summer 1998

The feature article in the Summer issue of *Travel-log* is "Aging baby boomers and what it means for domestic travel in the 21st century". This article explores how the baby boomer generation is influencing many current trends in domestic travel, and how these trends may shift in the future based on the travel behaviour of older age groups.

Each quarter, *Travel-log* also presents the latest data for several travel indicators, the characteristics of international travellers and the international travel account. A page of National Tourism Indicators summarizes tourism demand in Canada and employment generated by tourism.

*The Summer 1998 (Vol. 17, no. 3) issue of **Travel-log** (87-003-XPB, \$13/\$42; Internet version: 87-003-XIB, \$10/\$32) is now available. For further information, contact Monique Beyrouiti (613-951-1673; fax: 613-951-2909; beyrmon@statcan.ca), Culture, Tourism and the Centre for Education Statistics.*

StatCan: CANSIM Directory Disc June 1998

The *StatCan: CANSIM Directory Disc* (a CD-ROM) is now being offered in a Windows format. The directory is a guide to the data contained in the CANSIM time series database. On-line access to this database is available worldwide through a number of distributors.

The *StatCan: CANSIM Directory Disc* contains the CANSIM time series directory as well as the Statistical Data Documentation System (SDDS) — a database of the surveys and statistical programs used at the Agency and a new version of the *Statistics Canada Thesaurus*. Finding data in this new Windows version of the CD-ROM is easy. An entire CANSIM matrix or SDDS survey can be searched as a single entity, and you can narrow a search to include only active series or those with a specific security level.

Dialogue boxes guide you through most typical searches, and when a matrix refers to an SDDS survey or vice-versa, you can access the reference through a hyperlink.

*The June 1998 edition of the **StatCan: CANSIM Directory Disc** (10F0005XCB) is now on sale. An annual subscription of four quarterly issues costs \$103. For further information, contact your nearest Statistics Canada Regional Reference Centre.*

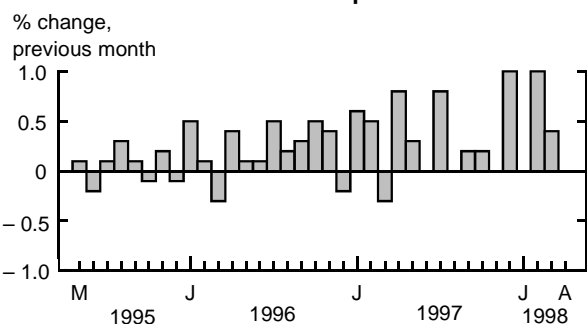
Services indicators First quarter 1998

The first quarter 1998 issue of *Services indicators* features two articles: "Job gains and job losses: A study of the service sector", and "Leasing services industries in the 1990s". Also included are 34 updated tables and nearly 100 charts on the output, financial, employment and remuneration figures of various service industries over the past eight quarters.

*The first quarter 1998 issue of **Services indicators** (63-016-XPB, \$35/\$116) is now available. For further information, contact Don Little (613-951-6739; littidon@statcan.ca), Services Division.*

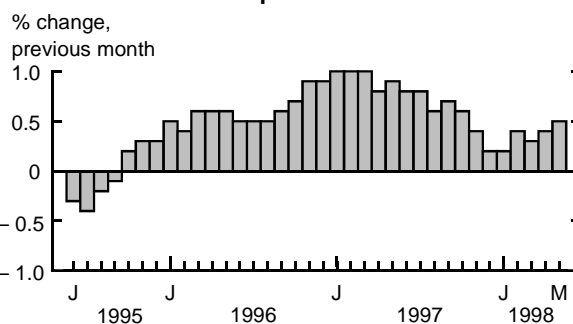
Current trends

Gross domestic product



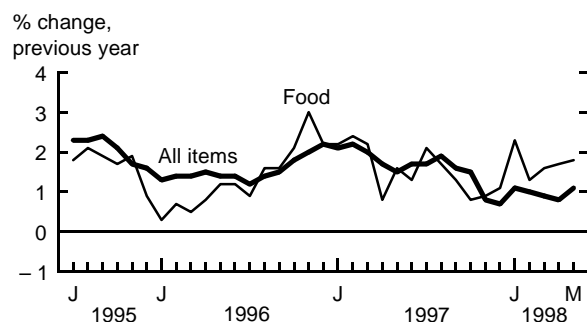
Real gross domestic product at factor cost declined by a slight fraction in April.

Composite Index



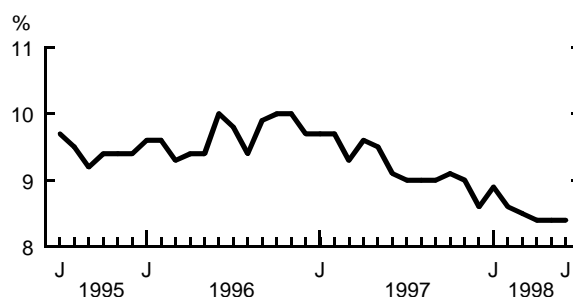
The Composite Index grew by 0.5% in May.

Consumer Price Index



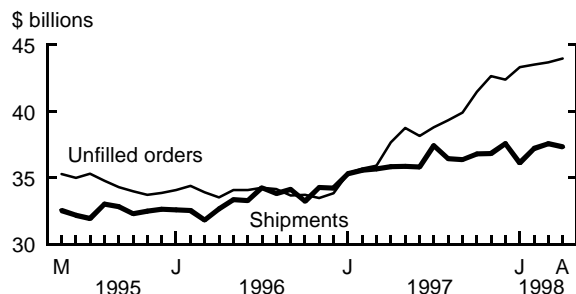
Consumers paid 1.1% more for goods and services in May 1998 than the year before. Food prices rose by 1.8%.

Unemployment rate



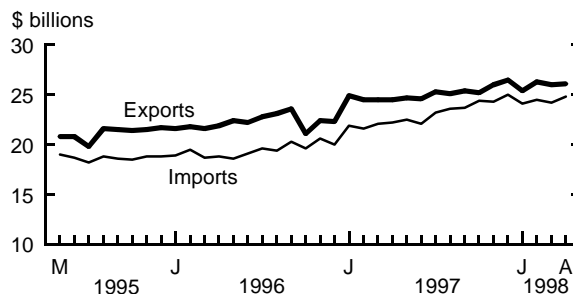
In June, the unemployment rate remained stable for a third consecutive month at 8.4%.

Manufacturing



Manufacturers' shipments decreased 0.6% in April to \$37.3 billion. The level of unfilled orders increased 0.7% to just under \$44 billion.

Merchandise trade



In April, the value of merchandise exports were up a slight 0.1% from March to \$26.1 billion. Imports climbed 2.6% to \$24.8 billion.

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

Latest monthly statistics

	Period	Level	Change, previous period	Change, previous year
GENERAL				
Gross domestic product (\$ billion, 1992)	April	711.9	0.0%	3.5%
Composite Index (1981=100)	May	205.8	0.5%	6.1%
Operating profits of enterprises (\$ billion)	Q1 1998	27.3	- 6.0%	2.6%
Capacity utilization (%)	Q1 1998	86.0	0.3†	2.6†
DOMESTIC DEMAND				
Retail trade (\$ billion)	April	20.6	1.0%	5.7%
New motor vehicle sales (thousand of units)	May*	127.2	1.1%	10.3%
LABOUR				
Employment (millions)	June*	14.2	- 0.3%	2.2%
Unemployment rate (%)	June*	8.4	0.0†	- 0.7†
Participation rate (%)	June*	64.8	- 0.3†	0.0†
Labour income (\$ billion)	April	38.5	0.5%	4.2%
Average weekly earnings (\$)	April	609.49	0.4%	1.6%
INTERNATIONAL TRADE				
Merchandise exports (\$ billion)	April	26.1	0.1%	6.4%
Merchandise imports (\$ billion)	April	24.8	2.6%	11.7%
Merchandise trade balance (all figures in \$ billion)	April	1.3	- 0.5	- 1.0
MANUFACTURING				
Shipments (\$ billion)	May*	36.9	- 1.0%	2.8%
New orders (\$ billion)	May*	37.4	- 0.4%	1.1%
Unfilled orders (\$ billion)	May*	44.4	1.1%	14.7%
Inventory/shipments ratio	May*	1.32	0.02	0.02
PRICES				
Consumer Price Index (1992=100)	May	108.7	0.4%	1.1%
Industrial Product Price Index (1992=100)	May	119.0	0.0%	- 0.8%
Raw Materials Price Index (1992=100)	May	110.7	- 0.7%	- 15.1%
New Housing Price Index (1992=100)	May*	100.0	0.1%	0.9%

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

* new this week

† percentage point

Infomat

A weekly review

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Publications released from July 9 to 15, 1998

Division/Title of publication	Period	Catalogue number	Price: Issue/Subscription	
			Canada (C\$)	Outside Canada (US\$)
AGRICULTURE				
Agriculture economic statistics	June 1998	21-603-UPE	26/52	26/52
BALANCE OF PAYMENTS AND FINANCIAL FLOWS				
Canada's balance of international payments	First quarter 1998			
Internet		67-001-XIB	29/93	29/93
Paper		67-001-XPB	38/124	38/124
CANADIAN CENTRE FOR JUSTICE STATISTICS				
Criminal prosecutions resources, expenditures and personnel	1996/97	85-402-XIE	23	23
CULTURE, TOURISM AND THE CENTRE FOR EDUCATION STATISTICS				
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