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INSIDE

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Entrepreneurs rely on savings to start new businesses

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Local wireline services still the most concentrated telecom market

According to a new study on competition in the telecommunications industry, the wireline local services market remains the most highly concentrated. The mobile telecommunications services market is the least concentrated.

Risk of heart disease reduced for women who drink moderately

Moderate consumption of alcoholic beverages has been associated with a reduced risk of being diagnosed with, or dying of, heart disease among women aged 40 or older, but not among men of the same age.

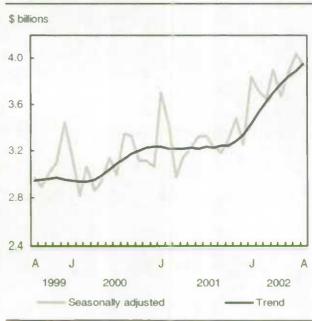
Strong residential sector continues to fuel building activity

Builders took out \$4.0 billion worth of building permits in August, down a slight 2.1% from the record reached in July. The continuous strength in the residential sector was behind this high level, as construction intentions in the non-residential sector retreated in August.

Municipalities issued \$2.5 billion in housing permits, up 3.7% from July. In August, 19,000 new dwelling units were authorized. The strength came from both the multi- and single-family components. However, the value of non-residential permits dropped 10.9% to \$1.4 billion in August, a decline that occurred after three consecutive monthly gains.

(continued on page 2)

Value of building permits



Strong residential sector... (continued from page 1)

The total value of building permits reached \$30.6 billion from January to August, up 16.2% from the same period last year. In 2001, this level was not reached until October. The impressive 35.1% growth in the residential sector fuelled this gain, as the cumulative value of non-residential permits fell 6.7% behind 2001

In the wake of a strong demand for new housing, Toronto and Montréal showed the largest growth (in dollars) cumulatively among census metropolitan areas. On a year-to-date basis, 24 out of the 28 metropolitan areas posted advances from 2001 for the total value of building permits, whereas all of them showed growths in terms of residential permits.

Construction intentions for single- and multi-family dwellings both increased in August. The value of single-family permits, which represents 70.0% of the residential component, rose 3.8% to \$1.7 billion. Multi-family permits were up 3.3% to \$791 million, fuelled by intentions to build new apartment units.

Low mortgage rates and their advantageous impact on housing affordability, the upward trend in employment since the start of 2002, and the low vacancy rates in several major centres are among the factors contributing to increased demand for new housing.

Provincially, the largest increase (in dollars) by far in August occurred in Ontario (+12.8%), as residential construction planned in the Toronto area drove the gain. In contrast, Alberta showed the largest decline.

For the first eight months of 2002, both single-family (+35.0%) and multi-family (+35.5%) permits were far ahead of the level for the same period of 2001.

All provinces and territories showed increases in residential permits on a year-to-date basis, the largest gains (in dollars) coming from Ontario and Quebec.

The value of the non-residential sector slid 10.9% in August, after three consecutive monthly increases.

After a 25.1% jump in July, industrial intentions fell 11.9% in August, the result of a decline in the transportation category. British Columbia recorded the largest decrease following a tremendous raise in July.

Commercial projects tumbled 10.6% in August, the second monthly decrease in a row. The largest decrease in this component occurred in Ontario.

The value of the institutional component dipped 10.9%, pushed down by the medical and hospital category. Alberta recorded the most significant decrease after three monthly increases.

Value of building permits by census metropolitan area Seasonally adjusted

	August 2002 ^p	July to August 2002	January to August 2002	January- August 2001 to January- August 2002	
	\$ millions	% change	\$ millions	% change	
St. John's	17.7	-32.5	124.0	35.7	
Halifax	28.6	-48.8	219.0	41.0	
Saint John	8.7	-28.7	56.2	14.7	
Chicoutimi- Jonquière	11.2	4.3	121.8	-7.8	
Québec	61.2	-23.3	490.5	-3.7	
Sherbrooke	18.1	48.2	95.6	55.1	
Trois-Rivières	17.2	2.7	79.7	34.5	
Montréal	453.9	16.6	2,750.0	11.9	
Hull	30.3	-49.7	242.0	31.5	
Ottawa	124.4	-46.4	1,057.4	10.6	
Kingston	31.9	130.7	122.7	59.0	
Oshawa	89.8	13.2	381.8	27.4	
Toronto	902.0	21.8	5,566.7	8.2	
Hamilton	115.2	-2.8	583.3	31.9	
St. Catharines-Niagara	73.5	194.5	252.1	105.6	
Kitchener	82.3	-14.3	617.3	13.3	
London	69.4	10.7	476.9	-1.9	
Windsor	49.3	-17.7	369.0	34.5	
Sudbury	9.7	-19.0	51.8	93.3	
Thunder Bay	7.9	-16.7	73.3	84.4	
Winnipeg	45.1	16.0	295.1	4.9	
Regina	11.5	6.8	137.2	-31.8	
Saskatoon	24.6	-12.7	166.8	27.3	
Calgary	200.3	-18.7	1,477.9	21.8	
Edmonton	178.4	8.7	833.0	3 5.6	
Abbotsford	10.4	-52.6	102.5	8.1	
Vancouver	258.5	-3.5	2,102.7	7.9	
Victoria	31.3	-7,1	219.4	34.9	

Preliminary data.

Provincially, Alberta recorded the largest decrease in the nonresidential sector, the result of declines in manufacturing buildings and educational projects. In contrast, gains in commercial and institutional components led Quebec to the strongest increase.

The August 2002 issue of **Building permits** (Internet: 64-001-XIE, \$14/\$145) is now available. For general information, contact Vere Clarke (1-800-579-8533; 613-951-6556; clarver@statcan.ca). For analytical information, contact Étienne Saint-Pierre (613-951-2025; saineti@statcan.ca), Investment and Capital Stock Division.

Lean crop year even worse than expected

ne of the leanest crop years on record is turning out to be even worse than expected for some crops, according to revised production figures based on farmers' mid-harvest estimates in September.

The new report shows that production of barley, oat and field pea is expected to be lower than the estimates for July, released in August. However, canola production is expected to increase slightly from July's estimate, and there was a slight upward shift in the estimate for wheat production.

After struggling with one of the worst droughts on record, western farmers encountered heavy rains and freezing temperatures in August and September. The harvest was well behind normal, and the longer the delay, the greater the likelihood of lower production and quality. Western Canada has already experienced frost.

Barley production, originally estimated at almost 7.9 million tonnes, is now expected to drop to 7.7 million tonnes, a result of losses in both yield and in harvested area. Yield is now estimated at 40.2 bushels per acre, well below the 10-year average of 55.3.

Production of dry field peas, estimated at about 1.6 million tonnes in July, is now expected to drop to 1.4 million tonnes. This would be well below the level of 2.0 million tonnes in 2001 and 2.9 million the year before.

The anticipated oat crop will likely come in at around 2.9 million tonnes, instead of the original estimate of just over 3.0 million, the result of poor growing conditions which also cut both yields and harvested acreage.

Total wheat production was forecast at 15.5 million tonnes, down 25% from last year's level, and less than half the record erop of 32.1 million tonnes in 1990. Spring wheat, the major cash crop on the Prairies, was estimated at 10.3 million tonnes, up slightly from the July forecast, but still 36% below last year's levels.

roduction	estimates,	September	2002
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	2001	2002	2001 to 2002
	Millions of tonnes		% change
Total wheat	20.6	15.5	-25
Spring wheat	16.0	10.3	-36
Barley	10.8	7.7	-29
Grain Com ¹	8.1	8.2	1
Canola	4.9	3.3	-33
Durum wheat	3.0	3.6	20
Oats	2.7	2.9	7
Field Peas	2.0	1.4	-30
Soybeans1	1.6	2.3	44
Flaxseed	0.7	0.7	0
Rye	0.2	0.1	-50

¹ Quebec and Ontario only.

Production of durum wheat, used to make pasta products, is forecast at 3.6 million tonnes, 20% below last year.

The canola crop, originally estimated at 3.2 million tonnes in July, is now expected to reach 3.3 million tonnes on the heels of improved yields in Alberta and Manitoba.

Although eastern Canadian farmers have fared better than their western counterparts, growing conditions have been excessively hot and dry throughout the season. Corn production in Quebec and Ontario was estimated at 8.2 million tonnes, up only 1% from 2001.

Despite the hot, dry summer in eastern Canada, soybean yields in Quebec and Ontario have increased 52% from 2001. Total production is estimated to increase 44% to 2.3 million tonnes, in line with the 10-year average.

For more information, contact David Burroughs (613-951-5138), Agriculture Division.

Youth custody and community services

In 2000/01, there were 14,909 admissions to sentenced custody, representing 60 admissions for every 10,000 youth. Among these, 53% were sentenced admissions to open custody, and the remainder were to secure custody.

Temporary detention accounted for 9,362 admissions to youth custody, a rate of 65 for every 10,000 youth. In 2000/01 there were 149 admissions to probation for every 10,000 youth.

Among the reporting provinces in 2000/01, incarceration rates ranged from 9 young offenders in custody for every 10,000 youth in British Columbia to 36 in Saskatchewan.

Juristat: Youth custody and community services in Canada, 2000/01 (Internet: 85-002-XIE, \$8/\$70: paper: 85-002-XPE, \$10/\$93) and the companion data tables Youth custody and community services data tables, 2000/01 (85-226-XIE, \$26) are now available. For more information, contact Client Services (1-800-387-2231: 613-951-9023). Canadian Centre for Justice Statistics.

Entrepreneurs rely on savings to start new businesses

Personal savings are twice as important as commercial bank loans in financing the start-up of new businesses, according to data from the 2000 Survey on Financing of Small and Medium-sized Firms. However, once a business is in operation, commercial bank loans become the single most important source of finance.

More than half (54%) of entrepreneurs reported that, in 2000, personal savings were very important in launching their business, whereas 27% cited commercial loans from banks, credit unions, caisses populaires or other financial institutions as very important. About 23% of entrepreneurs said they also depended on their personal credit cards.

Other major sources of finance were personal lines of credit and personal loans, trade credit from suppliers, loans from friends and relatives, leasing and government lending agencies.

Knowledge-based industries had the lowest debt-to-equity ratio among surveyed industries, as well as the lowest proportion of bank loans.

Data published in January showed that 82% of small and medium-sized enterprises that sought a loan or other type of credit in 2000 were able to obtain it.

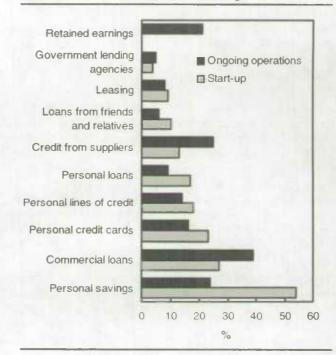
The importance of commercial loans for business start-ups varied across industries. In agriculture, 62% of firms reported that commercial loans were very important in starting up, as did 39% of firms in manufacturing and the primary industries, and 33% of those in wholesale and retail trade. However, only 6% of firms in the knowledge-based industry and 8% of those in professional service industries reported that commercial loans were important.

In contrast, the entrepreneur's personal savings were crucial for starting up businesses in all industries.

Personal savings were also more important than commercial loans for businesses of all ranges of employment. Firms with no employees were the least dependent on commercial loans for start-up. Commercial loans were crucial for 31% of companies with one to four employees, and for 40% of businesses that employed five to 19 employees.

About 39% of respondents identified loans from banks, credit unions, caisses populaires and other financial institutions as very important to financing their ongoing operations, compared with

Crucial sources of business financing



only 24% who cited personal savings. Furthermore, 21% depended on past profits or retained earnings for finance.

Loans from financial institutions were very important for 32% of firms that had no employees. This proportion rose to 41% among firms with one to four employees, 53% among those with five to 19, 60% among those with 20 to 99, and 69% among those with 100 to 499 employees.

Again, the importance of bank financing varied from industry to industry. Only 27% of firms in the professional services industries and 17% in the knowledge-based industries identified access to commercial loans as very important. In contrast, 42% of businesses in the capital-intensive manufacturing industries, as well as 59% of businesses in agriculture, identified access to commercial loans as very important.

For more information, contact Klaus Kostenbauer (613-951-0691; klaus.kostenbauer@statcan.ca), Small Business and Special Surveys Division,

Local wireline services still the most concentrated telecom market

ccording to a new study that assesses competition in the telecommunications industry, the wireline local services market, opened to competition only in 1997/98, remains the most highly concentrated market. The mobile telecommunications services market is the least concentrated.

The study also found that Quebec, Ontario and British Columbia — the provinces with the largest telecommunications markets — have moved farthest from monopoly status, while the smaller markets of Prince Edward Island, Newfoundland and Labrador and Saskatchewan were the most highly concentrated.

In 1997, the Canadian Radio-television and Telecommunications Commission announced a new regulatory framework to help create competitive local markets. Revenues in local services increased 49% between 1997 and 2001. However, 18 months after this deregulation, local wireline markets still had the highest levels of concentration of any market. The top four carriers accounted for 87% of all activity in 1999, down only marginally from 88% in 1997.

In comparison, the top four long-distance wireline service providers accounted for 79% of revenues in 1999, up from 68% in 1997. The shakeout in the market was related to the major contraction in the long-distance market. From 1997 to 2001, revenues declined more than 30% from \$7.5 billion to \$5.1 billion.

In 1999, the top four local mobile telecommunications services companies accounted for less than 77% of local mobile revenues, compared with 88% in 1997. The decline in concentration was most pronounced in Ontario and Quebec.

The rapid transformation of global communications recently led to impressive growth on most fronts in Canada's telecommunications services industry. In 2001, operating revenues in Canada's telecommunications services industry reached nearly \$33 billion, up more than 43% from 1997. Operating profits peaked in 2000, falling only marginally to \$4.7 billion in 2001.

The new issue of the Connectedness series, The state of telecommunications services (56F0004MIE, free), is now available on Statistics Canada's website (www.statcan.ca). For more information, contact Heidi Ertl (613-951-1891), Science, Innovation and Electronic Information Division, or Haig McCarrell (613-951-5948), Industrial Organisation and Finance Division.

The digital divide

The gap in the rate of Internet use between lower-income and upper-income families appears to be shrinking slowly. However, most of the improvement is occurring in middle-income and upper-middle income groups.

In 2000, 77% of households with the highest 10% of incomes used the Internet, five times the rate of 15% among those with the lowest 10% of incomes. However, households in the bottom two income brackets accounted for about 7% of new Internet uses in 2000, up from only 4% four years earlier.

The research paper **The digital divide in Canada** (56F0009XIE, free) is now available on Statistics Canada's website. An expanded version, Connectedness series: **Unveiling the digital divide** (56F0004MIE, free), is also available. For more information, contact George Sciadas (613-951-6389), Science, Innovation and Electronic Information Division.

Risk of heart disease reduced for women who drink moderately

oderate consumption of alcoholic beverages has been associated with a reduced risk of being diagnosed with, or dying of, heart disease among women aged 40 or older, but not among men of the same age. Given the small size of the survey sample relative to other studies, it is significant that this association emerged in only four years.

Although previous studies have indicated a protective effect of moderate drinking for both sexes, the National Population Health Survey (NPHS) data showed no such association for men.

Women who reported consuming two to nine drinks in the week before they were interviewed in 1994/95 had less than half the odds of being diagnosed with heart disease or dying from it over the next four years than did women who were lifetime abstainers.

Alcohol consumption reported to the NPHS differed substantially by sex. In 1994/95, 13% of women were lifetime abstainers, compared with only 6% of men. A higher proportion of women than men reported drinking occasionally, but men were more likely than women to report moderate or heavy consumption.

Among women aged 40 or older, 11% of lifetime abstainers and 14% of former drinkers were newly diagnosed with heart disease or died from it from 1994/95 to 1998/99. Over the same period, just 4% of light drinkers and about 3% of moderate drinkers were diagnosed with heart disease or died from it.

The following factors were taken into account in this analysis: age, household income, education, self-perceived health, diagnosis of diabetes or high blood pressure, family history of heart disease, leisure-time physical activity, body mass index, smoking and, for women, hormone replacement therapy. Even when adjusting for these other risk factors, the link between moderate alcohol consumption — two to nine drinks per week — and a diagnosis of heart disease, or death caused by it, persisted for women only.

Men and women aged 55 to 69 or aged 70 or older had higher odds of being diagnosed with heart disease or dying from it, than those aged 40 to 54.

A family history of heart disease was strongly predictive of the condition for both sexes. On the other hand, physical activity was protective against it.

Men who reported having diabetes in 1994/95 had over twice the odds of being diagnosed with heart disease or of dying from it, compared with men who were not diabetic.

Men who were overweight or obese in 1994/95 had higher odds of a subsequent diagnosis of, or death attributed to, heart disease than did men whose weight was in the acceptable range. However, women classified as overweight had lower odds of a new diagnosis of heart disease, compared with women whose weight was classified as acceptable. There was no clear link between obesity and heart disease for women.

The article "Moderate alcohol consumption and heart disease" is now available in **Health Reports**, Vol. 14, no. 1 (Internet: 82-003-XIE, \$15/\$44: paper: 82-003-XPE, \$20/\$58). For more information, contact Kathryn Wilkins (613-951-1769: kathryn.wilkins@statcan.ca), Health Statistics Division.

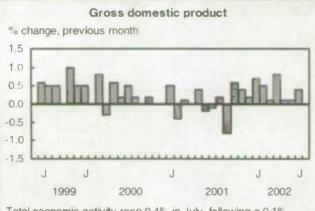
Vista on the agri-food industry and the farm community

Although more and more consumers appreciate the added value and quality available in organic foods, organic farming still occupies only a small niche in Canada's agricultural sector.

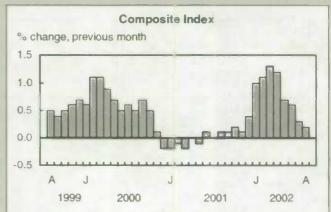
The article "Organic fruit and vegetable production: Is it for you?" looks at the issue of organic fruit and vegetable production in the context of several key questions: Does the use of organic production methods result in a lower yield compared with mainstream production practices? Does the farmer receive a price premium for produce grown organically? Does the combination of yield and price for organic produce result in greater or lower gross revenues per acre compared with mainstream practices?

Vista on the agri-food industry and the farm community (Internet: 21-004-XIE, free) is now available on Statistics Canada's Web site (www.statcan.ca). For more information, contact Patti Wunsch (613-951-0589), Agriculture Division.

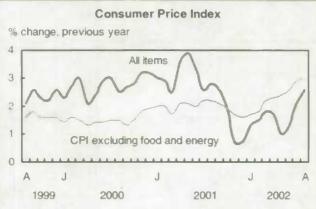
Current trends



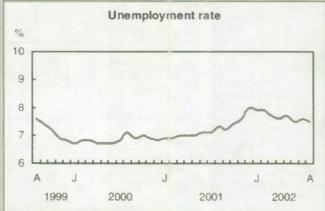
Total economic activity rose 0.4% in July, following a 0.1% increase in June.



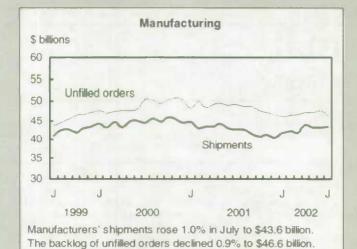
The leading indicator gained 0.2% in August. Manufacturing continued to account for most of the components that rose.



Consumer prices for goods and services were 2.6% higher in August than they were a year earlier. Excluding food and energy, prices rose 3.0%.



in August, the unemployment rate edged down 0.1 percentage points to 7.5%.



Merchandise trade

\$ billions

40
35
Exports

1mports

25
20

1999 2000 2001 2002

In July, the value of merchandise exports jumped 3.4% to \$34.9

billion. Imports rose 0.2% to \$30 0 billion.

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

La	test statis	tics		
	Period	Level	Change, previous period	Change, previous year
GENERAL				
Gross domestic product (\$ billions, 1997) ¹	July	977.9	0.4%	3.4%
Composite Index (1992=100)	August	178.4	0.2%	7.3%
Operating profits of enterprises (\$ billions)	Q2 2002	38.8	10.7%	-0.2%
Capacity utilization rate (%) ²	Q2 2002	83.2	1.3†	-0.1†
DOMESTIC DEMAND				
Retail trade (\$ billions)	July	25.6	-0.3%	6.5%
New motor vehicle sales (thousands of units)	July	139.4	-1.9%	5.4%
Wholesale trade (\$ billions)	July	34.7	0.7%	4.9%
LABOUR				
Employment (millions)	August	15.5	0.4%	2.7%
Unemployment rate (%)	August	7.5	-0.1†	0.2†
Participation rate (%)	August	67.0	0.2†	1.1†
Average weekly earnings (\$)	July	677.97	0.3%	1.8%
Help-wanted Index (1996=100)	September	124.2	-2.1%	-10.4%
Regular Employment Insurance beneficiaries (in thousands)	July	573.2	3.9%	3.8%
INTERNATIONAL TRADE				
Merchandise exports (\$ billions)	July	34.9	3.4%	2.5%
Merchandise imports (\$ billions)	July	30.0	0.2%	1.1%
Merchandise trade balance (all figures in \$ billions)	July	4.9	1.1	0.5
MANUFACTURING	LATERIA			
Shipments (\$ billions)	July	43.6	1.0%	2.3%
New orders (\$ billions)	July	43.2	-0.5%	0.9%
Unfilled orders (\$ billions)	July	46.6	-0.9%	-5.5%
Inventory/shipments ratio	July	1.42	-0.01	-0.09
PRICES				
Consumer Price Index (1992=100)	August	120.1	0.4%	2.6%
Industrial Product Price Index (1997=100)	August	107.6	0.6%	0.4%
Raw Materials Price Index (1997=100)	August	115.8	1,1%	1.5%
New Housing Price Index (1992=100)	August*	111.0	0.5%	4.2%

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

- * new this week
- † percentage point
- 1997 replaces 1992 as the base year used in determining prices for gross domestic product by industry. Also, valuation has been changed from factor cost to basic prices.
- ² Calculation of the rates of capacity use is now based on the 1997 North American Industrial Classification System (NAICS), which has replaced the 1980 Standard Industrial Classification.

Infomat A weekly review

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presents highlights from new data releases, along with sources, links and contacts for further information. It also contains schedules of upcoming major news releases and announces the Agency's new products and services.

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Field crop reporting series, Vol. 81, no. 7		22-002-XIB	11/66
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Rural and small town Canada analysis bulletin, Vol. 4, no. 1			
Rurai and small town Canada analysis bulletin, Vol. 4, no. 1		21-006-XIE	free
CANADIAN CENTRE FOR JUSTICE STATISTICS			
Juristat: Youth custody and community services in Canada	2000/01	85-002-XIE	8/70
Juristat: Youth custody and community services in Canada	2000/01	85-002-XPE	10/93
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Quarterly demographic statistics	Appiles Ivon 2002	01 002 VID	0/26
	April to June 2002	91-002-XIB	8/25
Quarterly demographic statistics	April to June 2002	91-002-XPB	10/33
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au courant	September 2002	82-005-XIE	free
Health reports, Vol. 14, no. 1		82-003-XIE	15/44
Health reports, Vol. 14, no. 1		82-003-XPE	20/58
INCOME AND EXPENDITURE ACCOUNTS			
National income and expenditure accounts, quarterly estimates	O2 2002	13-001-XIB	33/109
National income and expenditure accounts, quarterly estimates	Q2 2002	13-001-XPB	44/145
ivational meone and expenditure accounts, quarterly estimates	Q2 2002	15-001-APD	44/143
INDUSTRY MEASURES AND ANALYSIS			
Gross domestic product by industry	July 2002	15-001-XIE	11/110
INTERNATIONAL TRADE			
Exports by commodity	July 2002	65-004-XMB	37/361
Exports by commodity	July 2002	65-004-XPB	78/773
English Of Committee	July 2002	0.7-007-AI B	1 (3) 7 2 3
LABOUR STATISTICS			
Employment, earnings and hours	July 2002	72-000-XIB	24/240
MANUFACTURING, CONSTRUCTION AND ENERGY			
Cement	\	11.00, 3/10	E 147
Natural gas transportation and distribution	August 2002 February 2002	44-001-XIB 55-002-XIB	5/47 13/125
This is a few tracking to treat the state of	1 coldary 2002	5,7-002-AID	1.7/1 = .7
PRICES			
Industry price indexes	July 2002	62-011-XPB	22/217
SCIENCE INNOVATION AND ELECTRONIC INFORMATION			
SCIENCE, INNOVATION AND ELECTRONIC INFORMATION Connectedness series: The state of telecommunications services	56E0004MIE2002008	Francis	
evalues series. The state of telecontinuingations services	56F0004MIE2002008	free	
SERVICE INDUSTRIES			
Restaurant, caterer and tavern statistics	July 2002	63-011-XIE	6/55
TRANSPORTATION			
TRANSPORTATION Canadian Vahisla Survay	O1 2002	62EWW1V1F	6-1-1
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