

Small Manufacturer Business Sourcing Guide

Revised: June 2004



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Small Manufacturer

Legal / Regulatory

Basics for Getting Started

Basic regulatory requirements that are likely to affect you when starting your business include registering your business name, obtaining a business license and paying taxes. For more information on basic regulatory requirements, visit the Canada / BC Business Service Society's web site at:

<http://smallbusinessbc.ca/workshop/checklist.php>

Acts and Regulations

The following is meant solely to help you understand the main features of primary regulations governing this activity, and is not meant in any way to provide a legal interpretation.

Workplace Act

The Workers' Compensation Board is responsible for developing and enforcing the Occupational Health and Safety Regulations, a comprehensive package of health and safety requirements under the authority of the Workers' Compensation Act. The Board has the authority to inspect workplaces to enforce these preventative standards, and can issue corrective orders and levy penalty assessments for violations of the requirements.

Under the Workplace Act, factories, offices and shops are also required to meet certain working environment standards such as ventilation, heating, lighting, lunchrooms and the like. These too are the responsibility of the Workers' Compensation Board.

Workers Compensation Act

This act is administered by the Workers Compensation Board. It provides wage loss compensation, disability pensions and rehabilitation services to workers for work injuries and occupational diseases. Under the Act, employers (businesses) are required to provide for the safety and health of their workers, pay Workers' Compensation Board assessments, and comply fully with the rules, regulations and standards in place for the reporting of accidents and injuries to the WCB.

Acts and Regulations

Workplace Act

Workers Compensation Board -
Head Office

6951 Westminster Hwy
Richmond, BC, V7C 1C6
Toll-free: 1-800-967-5377

Tel: (604) 273-2266

Fax: (604) 244-6490

Prevention Information

(604) 276-3100

1-800-621-SAFE

<http://www.worksafebc.com>

See the Appendix for a list of
regional Workers'

Compensation Board Offices,.

Workers Compensation Act

Workers Compensation Board -
Head Office

6951 Westminster Hwy
Richmond, BC, V7C 1C6
Toll-free: 1-800-661-2112

Tel: (604) 273-2266

Fax: (604) 244-6490

Prevention Information

(604) 276-3100

1-800-621-SAFE

<http://www.worksafebc.com>

See the Appendix for a list of
regional Workers'

Compensation Board Offices.

*Regulatory / Legal continued****BC Safety Authority***

The British Columbia Safety Authority (BCSA) is a not for profit corporation that administers the service delivery components of the *Safety Standards Act*.

The Authority delivers services which apply to work and products related to aerial tramways, amusement devices, boilers and boiler systems, electrical equipment, elevating devices and passenger conveyors, gas systems and equipment, pressure vessels and piping, railways and refrigerator systems and equipment.

Labelling***Consumer Packaging and Labelling Act***

Under the Consumer Packaging and Labelling Act, the Competition Bureau administers the packaging and labelling of non-food products at all levels of trade. The Act defines three mandatory labelling requirements: product identity, product net quantity, dealer's name and principal place of business.

Certain products are exempt from the requirements of the Consumer Packaging and Labelling Act and Regulations such as: drugs and medical devices; commercial, industrial or institutional use only products; products for export only; products sold only to a duty-free store; prepackaged textile articles; replacement parts for consumer durables (cars, appliances) if not displayed to consumer; certain artists supplies.

BC Safety Authority

88 – 6th Street, Suite 400
New Westminster, BC,
V3L 5B3

Electrical Safety Act
Certification & Licensing
Safety Program

Elevating Devices Safety Act
Power Engineers and Boiler
and Pressure Vessel Act

Gas Safety Act

Tel: 1-866-566-7233

<http://www.safetyauthority.ca>

Labelling***Consumer Packaging and Labelling Act***

Information Centre,
Competition Bureau
Industry Canada
50 Victoria Street,
Hull, Quebec, K1A 0C9

Tel: 1-800-348-5358

Tel: (819) 997-4282

Fax: (819) 997-0324

<http://competition.ic.gc.ca/epic/internet/incb-bc.nsf/en/cp01053e.html>

Regulatory / Legal continued

Environmental Profiles – Guidelines to Help Industry Meet the National Packaging Protocol (NaPP)

This guide explains how to carry out an environmental profile of packaging systems. An environmental profile is a tool that helps companies better understand the environmental impacts associated with their packaging activities. These guidelines include specific direction for three principal groups: processors of raw materials, packaging producers, and packaging users.

Textile Labelling Act

The Competition Bureau administers the textile Labelling Act and the Canadian Care Labelling Program at all levels of trade. The Textile Labelling Act and the Textile Labelling and Advertising Regulations specify the requirements for the labelling and advertising of consumer textile articles.

Under the Textile Labelling and Advertising Regulations, most consumer textile articles offered for sale in Canada, including clothing, carpets, upholstered furniture coverings, bedding, fabrics sold by the meter and other household textiles must bear a label with information on fibre content and dealer identity. Dealer identification may be provided in the form of a CA Number (for Canadian dealers only) or by listing the complete name and postal address of the responsible dealer.

The following publications can be accessed from the Web at:

http://competition.ic.gc.ca/epic/internet/incb-bc.nsf/en/h_ct02126e.html :

- Consumer Packaging and Labelling
- Precious Metals Marking
- Textile Labelling
- Guide to the Labelling of Down and Feather
- Guide to the Textile Labelling and Advertising Regulations
- Guide to the Canadian Care Labelling Program
- Labelling of Textiles – An Overview for the Textile Trade
- Guide to the Advertising of Consumer Textile Articles
- Labelling of Fabric Sold at Retail
- Federal labelling Requirements for Upholstered Furniture

Environmental Profiles – Guidelines to Help Industry Meet the National Packaging Protocol (NaPP)

Canadian Council of Ministers of the Environment Secretariat
360, 123 Main Street
Winnipeg, MAN, R3C 1A3
Tel: (204) 948-2090
Fax: (204) 948-2125
<http://www.ccme.ca>

Textile Labelling Act

Information Centre
Competition Bureau
Industry Canada
50 Victoria Street,
Hull, Québec, K1A 0C9
Toll-free: 1-800-348-5358
Telephone: (819) 997-4282
Fax: (819) 997-0324
TTY: 1-800-642-3844
<http://competition.ic.gc.ca/epic/internet/incb-bc.nsf/en/cp01144e.html>

Regulatory / Legal continued

Environmental Labelling – Brochure:
<http://strategis.ic.gc.ca/epic/internet/incb-bc.nsf/en/cp01075e.html>

Follow the Signs, Canadian Care Labelling System Brochure
<http://cb-bc.gc.ca/epic/internet/incb-bc.nsf/en/cp01115e.html>

Follow the Signs, Canadian Care Labelling System Chart
<http://cb-bc.gc.ca/epic/internet/incb-bc.nsf/en/cp01114e.html>

“Made in Canada” Labels and Hang Tags

The Alliance of Manufacturers' & Exporters' Canada, (formerly the Canadian Manufacturers' Association and the Canadian Exporters' Association), sells "Made in Canada" labels and hang tags.

*“Made in Canada”
Labels and Hang Tags*
Canadian Manufacturers &
Exporters
1330 – 100 Melville Street
Vancouver, BC, V6E 4A6
Tel: (604) 713-7800
Fax: (604) 713-7801
<http://www.cme-mec.ca>

Funding / Financing

Financing Your Business

You may want to use one or more types of financing in your small business. You may choose short-term debt financing, long-term debt financing or equity financing. For more information on financing your small business, visit the Canada/BC Business Service Society's web site at:

<http://www.smallbusinessbc.ca/financing/>

Funding / Financing continued

Sources of Financing

The Knowledge-Based Business Loan Program

The Knowledge-Based Business Loan Program has been designed to benefit small and medium western Canadian firms. Eligible companies will be involved in the development, manufacturing, marketing or application of a technologically advanced product or service in variety of sectors. Sectors may include advanced materials, aerospace, advanced manufacturing technologies, biotechnology, environment, health, information technology, multi-media, film, and ocean industries, or other products and services deemed eligible.

Working Opportunity Fund

The Fund is an equity investor in a wide range of business located throughout British Columbia. As a private venture firm, it derives its capital from the share subscriptions of over 30,000 British Columbians. The Fund seeks investment opportunities as a minority shareholder in well-managed, growth-oriented companies. Its investments are made in anticipation of earning a capital gain over time.

Industry diversification includes a broad range of business including manufacturing and processing, research and development, tourism, high tech, biotechnology, and value-added industries.

Industrial Research Assistance Program (IRAP)

The National Research Council's Industrial Research Assistance Program (NRC-IRAP) is Canada's premier innovation assistance program for small and medium-sized Canadian enterprises (SMEs). It is a vital component of the NRC, a cornerstone in Canada's innovation system, regarded world-wide as one of the best programs of its kind.

As a key enabler within Canada's innovation system, NRC-IRAP provides Canadian SMEs with value-added technological and business advice, financial assistance and a range of other innovation assistance. NRC-IRAP helps SMEs realize their full potential, turning knowledge and innovation into strategic opportunities, jobs and prosperity for all Canadians.

The Knowledge-Based Business Loan Program

Western Economic
Diversification Canada
700 - 601 West Hastings St.
Price Waterhouse Building
Vancouver, BC, V6B 5G9
Toll-free: 1-888-338-9378
Tel: (604) 666-6256
Fax: (604)666-2353
http://www.wd.gc.ca/finance/programs/xkbi_e.asp

Working Opportunity Fund

Growth Works Capital Ltd.
2750 - 1055 West Georgia
Box 11169, Royal Centre
Vancouver, BC, V6E 3R5
Tel: 1-800-563-3863
Fax: (604) 662-8987
<http://www.wofund.com>

Industrial Research Assistance Program (IRAP)

National Research Council
3250 East Mall
Vancouver, BC, V6T 1W5
Toll Free: 1-877-994-4727
Tel: (604) 221-3100
Fax: (604) 221-3101
<http://irap-pari.nrc-cnrc.gc.ca/>

*Funding / Financing continued**Product Development Fund (PDF)*

Many well-known BC technology companies - of all sizes - have been funded by ASI's Product Development Fund (PDF) which assists in the commercialization of a product or service. The fund's success and popularity have been the result of enabling small, emerging companies to raise capital for new initiatives while large companies can access financial assistance for incremental projects in which traditional lenders are reluctant to invest.

Community Futures Development Corporations (CFDC)

Community Futures Development Corporations provide business loans to assist existing businesses expand, or to help entrepreneurs create new businesses. Loan amounts are up to \$125,000. There are over 30 Community Future Development Corporations located throughout rural British Columbia.

Canada Small Business Financing Program (CSBF)

The Canada Small Business Financing Program was created to help small businesses reach their potential by making it easier for them to get term business improvement loans to finance the purchase or improvement of fixed assets, for new or expanded operations. Administered under the Canada Small Business Financing Act (CSBFA), the program is a joint initiative between the Government of Canada and private-sector lenders

Business Development Bank of Canada (BDC)

The Business Development Bank of Canada (BDC) is Canada's small business bank. BDC plays a leadership role in delivering timely and relevant financial and management services, with a particular focus on the emerging and exporting sectors of the economy. BDC is dedicated to helping create and develop Canadian small and medium-sized businesses.

Strategis Web Site – Sources of Financing

Industry Canada's Strategis web site - Sources of Financing, offers an extensive database of financial providers and diversified resources to build your financing knowledge.

Overview of Government Financial Programs

The Overview is the Canada/BC Business Service Society's publication that lists government assistance programs and services for small business. Both federal and provincial government programs are listed.

Product Development Fund (PDF)

450 - 1122 Mainland Street
Vancouver, BC, V6B 5L1
Toll-free: 1-800-501-3388
Tel: (604) 689-0551
Fax: (604) 689-4198
<http://www.asi.bc.ca/productdev.html>

To find the nearest Community Futures Development office in BC, check:

<http://www.communityfutures.ca/provincial/bc/locations/>
or call

Canada/BC Business Service Society

Toll-free: 1-800-667-2272

Canada Small Business Financing Program

For further information on the CSBFA, contact the Lender of your choice or view the Web Site at:

<http://strategis.ic.gc.ca/csbfa>

Business Development Bank of Canada

505 Burrard Street
Vancouver, BC, V7X 1V3
Toll Free: 1-888-INFO BDC
Tel: (604) 666-7850
Fax: (604) 666-7859
<http://www.bdc.ca>

Strategis Web Site

<http://strategis.ic.gc.ca/sources>

Overview of Government Financial Programs

<http://smallbusinessbc.ca/pdf/overview.pdf>

How - To / Educational

All publications listed in this document are available, on a reference basis, at the C/BC BSS's business library.

How - To Publications

Basics of Manufacturing

Read and learn how to develop a business perspective of manufacturing, how to do material requirements planning (MRP), how to determine capacity planning and how to replace expensive inventory with less-expensive information.

The Entrepreneur's Guide to Sewn Product Manufacturing

Provides basic information on sewn product manufacturing; a practical guide for companies looking to start in the trade or review their operations step by step. Includes newcomer's guide to the trade, how to plan a line, market, production, improving product quality, management and trends. Includes bibliography, references, glossary, contact information for trade suppliers, booksellers, trade directories, magazine retailers, trade associations, trade publications, markets and US, Canadian & International market shows.

Quality Assurance Guide

This guide is intended for all manufacturing companies concerned with minimizing the possibility of errors in the area of net quantity determination. The goal of this guide is to help companies in minimizing the possibility of errors in their products regarding the "Consumer Packaging and Labelling Act and Regulations" and more specifically "The Average System of Net Quantity Determination".

Business Plans Handbook (Volumes 1, 3-6)

A compilation of actual business plans developed by small businesses throughout North America. Each of these real business plans represents an owner's successful attempt at clarifying the reasons that the business should exist or expand and why a lender should fund the enterprise

How - To Publications

Basics of Manufacturing

Publisher: Crisp Publications
ISBN: 1-56052-303-4
<http://www.crisp-pub.com>

The Entrepreneur's Guide to Sewn Product Manufacturing

Publisher: Apparel Technical Services Inc.
ISBN: 0-9663208-4-0

Quality Assurance Guide

Publisher: Industry Canada
<http://strategis.ic.gc.ca/epic/internet/incb-bc.nsf/en/cp01002e.html>

Business Plans Handbook

Publisher: Gale Research
Volume 1/ISBN: 0-8103-9222-4
Volume 3/ISBN: 0-7876-0952-8
Volume 4/ISBN: 0-7876-1124-7
Volume 5/ISBN: 0-7876-1263-4
Volume 6/ISBN: 0-7876-2077-7

How - To / Educational continued

Marketing Publications

The Complete Idiot's Guide to Marketing Basics

The Complete Idiot's Guide to Marketing Basics tells you what you need to know about positioning and marketing your product. It provides step-by-step instruction on putting together a promotion plan, information on managing a sales force and steps for matching your product or service with the customers who need it.

Marketing for the Self-Employed

Marketing puts you in contact with the people who want to buy your products and services. If you can reach these customers effectively, you can ensure the success of your business. Yet many self-employed people never master the art of marketing. You will learn how to do it here from someone who's done it himself. Topics include: effective marketing, tools and tactics and time and money management.

Marketing Masters

Marketing Masters: The Best Ideas, Tips and Strategies from Canada's Savviest Marketeers, features Profit Magazine's most popular and practical marketing stories, profiles and interviews. These are new and classic stories of marketing genius that offer timeless advice every entrepreneur can learn from and be inspired by.

Smart Marketing on a Small Budget

A comprehensive guide to marketing small business, covers topics from developing a marketing plan and persuasive marketing communications, to writing and producing effective marketing communications on the computer, to handling face-to-face marketing opportunities. Includes worksheets to accompany each topic, and an index. Part of "SOHO Solutions for Canadians" series.

12 Simple Steps to a Winning Marketing Plan

This book is to help people who don't know much about marketing to learn enough basic concepts to develop a good first draft of a marketing strategy for a company product.

Marketing Publications

The Complete Idiot's guide to Marketing Basics

Published By: Alpha Books
ISBN: 0-02-861490-9

Marketing for the Self-Employed

Publisher: Prima Publishing
ISBN: 0-7615-0592-X
<http://www.primapublishing.com>

Marketing Masters

Publisher: John Wiley & Sons
Canada Ltd.
ISBN: 0-471-64274-6

Smart Marketing on a Small Budget

Publisher: McGraw-Hill
Ryerson
ISBN: 0-07-560469-8

12 Steps to a Winning Marketing Plan

Publisher: Probus Publishing
ISBN: 1-55738-297-2

How - To / Educational continued

Strategic Marketing for the Digital Age

As traditional mass marketing models do not hold up in a digital marketing environment, this book offers a new marketing model that uses digital and online technology. Includes information on the marketing applications of computer, digital, and online technologies, the use of digital and online marketing tools such as the internet, smart cards, e-mail, BBS systems, and CD-ROMs, the importance of the customer database, and the hardware and software necessary to manage digital marketing.

Magazines

Canadian Packaging

Edited and published to provide Canada's manufacturers with information to help package their products more efficiently and more economically. Coverage includes information on new packaging techniques and the latest available equipment and materials.

Canadian Plastics

Edited for the Canadian plastics industry and decision-makers in the major markets for plastics products (packaging, construction, transportation, leisure, communications and electronics, industrial and agricultural). Provides information on developments in plastics markets, materials and technology, as they affect Canada. Regular departments include: news, design ideas (plastics applications), machinery and equipment (new products).

Training Programs

Manufacturing and Industrial Mechanical Technology Programs

The British Columbia Institute of Technology (BCIT) offers diploma, certificate or part-time studies in the area of manufacturing and industrial mechanical technology. Program areas include mechanical engineering, plastics technology, robotics and automation, and wood product manufacturing. For a list of the various programs, check the BCIT website

Strategic Marketing for the Digital Age

Publisher: HarperCollins
ISBN: 0-00-638637-7

Magazines

Canadian Packaging

Publisher: Rogers Media
Publishing Limited
ISSN: 0008-4654
<http://www.bizlink.com/canadianpackaging.htm>

Canadian Plastics

Publisher: Southam Business
Communications Inc
ISSN: 0008-4778
<http://www.canplastics.com>

Training Programs

Manufacturing and Industrial Mechanical Technology Programs

British Columbia Institute of
Technology (BCIT)
3700 Willingdon Avenue
Burnaby, BC, V5G 3H2
Toll-free: 1-800-667-0676
Tel: (604) 434-1610
Fax: (604) 433-1184
<http://www.bcit.ca>

Contacts / Directories

Business Associations

Many industry associations exist for manufacturers operating in specific areas of business. For more information on these business associations, contact the Canada/BC Business Service Society or try searching the C/BC BSS web site.

<http://smallbusinessbc.ca/search/associations.php>

Canadian Manufacturers & Exporters (CME)

The Canadian Manufacturers and Exporters Association is a national non-profit industry association designed to improve the competitiveness of Canadian manufacturers and exporters. The, CME has successfully represented the interests of Canadian business, keeping members on the competitive edge of world-class manufacturing and trade.

Electronic Commerce Council of Canada

Manufacturers and importers of products sold at retail should have a Universal Product Code to assist retailers with inventory control etc. Code applications may be submitted to the Electronic Commerce Council of Canada. ECC assigns Manufacturer's Identification Numbers. These numbers constitute the first six digits of a twelve-digit bar code.

Directories

British Columbia Manufacturers Directory

The British Columbia Manufacturers Directory provides information about manufacturing establishments in British Columbia. For the purposes of the directory, 'manufacturing' is defined as production generally destined for the wholesale market, or for interplant transfer, rather than for direct sale to final customers. Content includes listings by company, product, Standard Industrial Classification and regions and communities.

Canadian Trade Index CTI

This directory provides information on over 26,000 Canadian companies: 20,000 manufacturers, 11,500 exporters, 7,000 distributors of products in Canada, and 3,700 service companies for manufactured products.

Business Associations

Canadian Manufacturers & Exporters (CME)

1330 - 1100 Melville Street
Vancouver, BC, V6E 4A6
Tel: (604) 713-7800
Fax: (604) 713-7801
<http://www.cme-mec.ca>

Electronic Commerce Council of Canada

301 - 885 Don Mills Rd
Don Mills, ONT, M3C 1V9
Toll-free: 1-800-567-7084
Tel: (416) 510-8039
Fax: (416) 510-8043
<http://www.eccc.org>

Directories

British Columbia Manufacturers Directory

Publisher: BC Statistics
ISSN: 0704-6278
Toll-free: 1-888-322-3284
<http://www.made-in-bc.ca>

Canadian Trade Index

Publisher: Alliance of
Manufacturers & Exporters
Canada
<http://www.ctidirectory.com/>

Contacts / Directories continued

Fraser's Canadian Trade Directory

This directory is composed of four volumes of Canadian manufacturers and suppliers. The main part of the directory is a list of manufacturers by product. This is followed by an alphabetical listing of manufacturers, and a foreign alphabetical section which list foreign firms having agents or distributors in Canada. Also contains a corporate profile section.

Canadian Company Capabilities

Canadian Company Capabilities (CCC) is an online database which profiles approximately 50 000 Canadian companies. By executing a detailed search, it is possible to return a list of companies that are currently exporting to a specific country, as well as those companies that are interested in exporting to specified countries

Registration to CCC is voluntary and free of charge. Companies are encouraged to register electronically through the Internet at <http://strategis.ic.gc.ca/cdncc>

Directory of Manufacturers' Sales Agencies

The Directory of Manufacturers' Sales Agencies is a yearly publication of the Manufacturer's Agents National Association (MANA). It is used by over 50,000 marketing professionals to locate and select the American and Canadian sales agencies. More than 5,500 agencies representing 22,000 agents are listed alphabetically with a brief agency summary as well as geographically by the territory covered.

Market Data / Statistics

Sales Forecasting

Sales forecasting is the process of organizing and analyzing information in a way that makes it possible to estimate what your sales will be. For a more information on sales forecasting, visit the Canada/BC Business Service Society's web site at: <http://www.smallbusinessbc.ca/workshop/salefore.php>

Fraser's Canadian Trade Index

Publisher: McLean Hunter
Publishing Ltd.
ISBN: 0071-9277
<http://www.frasers.com>

Canadian Company Capabilities

<http://strategis.ic.gc.ca/cdncc>

*Directory of Manufacturers'
Sales Agencies (MANA)*

Publisher: MANA
ISBN: 0890-7641
<http://manaonline.org>

Sources of Market Data***British Columbia Small Business Profiles***

Small Business Profiles exist for over 150 types of businesses. Profiles provide the averages of financial statements from sample businesses. Averages are included from income statements, balance sheets and financial ratios.

Canadian Industry Statistics

The Canadian Industry Statistics offer a comprehensive source of statistics on the Canadian and American industrial sectors. The site provides timely statistics on industry trends, public equity financing and a good number of links on relevant topics such as equity financing, stock markets, investing, etc.

Infomat

Infomat is a weekly digest of survey results based on over 100 ongoing Statistics Canada surveys. This bulletin provides information on manufacturing, as well as consumer prices, imports and exports, employment and unemployment figures and dozens of other key indicators.

Statistics Canada Manufacturing Surveys

Statistics Canada maintains records related to shipments of commodities, materials and supplies used, inventories and orders, employment, and qualitative business assessments on business conditions in manufacturing.

The following surveys are available:

- Monthly Survey of Manufacturers
- Annual and Sub-annual Surveys of Manufacturers
- Manufacturing Industries of Canada
- Products Shipped by Canadian Manufacturers
- Containers and Other Packaging Supplies

Business Conditions Survey

Sources of Market Data***British Columbia Small Business Profiles***

C/BC BSC Stats Consultant
Tel: (604) 775-5699

or Stats BC

<http://www.bcstats.gov.bc.ca>

or Statistics Canada

Toll-free: 1-800-263-1136

Canadian Industry Statistics

Industry Canada

<http://strategis.ic.gc.ca/cis>

Infomat

Statistics Canada

Advisory Services

Library Square Office Tower

600-300 West Georgia Street

Vancouver, BC, V6B 6C7

Toll-free: 1-800-263-1136

Fax: (604) 666-4863

<http://www.statcan.ca:8096/bsolc/english/bsolc?catno=11-002-X>

Statistics Canada Manufacturing Surveys

Statistics Canada

Advisory Services

Library Square Office Tower

600 - 300 West Georgia St

Vancouver, BC, V6B 6C7

Toll-free: 1-800-263-1136

Tel: (604) 666-3691

Fax: (604) 666-4863

<http://www.statcan.ca>

Appendix

Workers Compensation Board

Abbotsford -----(604) 556-2000
Burnaby -----(604) 232-5900
Courtenay -----(250) 334-8701
Coquitlam -----(604) 232-1900
Cranbrook -----(250) 417-7930
Kamloops -----(250) 371-6049
Kelowna -----(250) 717-4333
Nanaimo -----(250) 751-8000
Nelson -----(250) 354-5700
North Vanc. -----(604) 232-1522
Prince George -----(250) 561-3749
Surrey -----(604) 232-7000
Terrace -----(250) 615-6600
Van. South -----(604) 231-8888
Vernon -----(250) 558-5204
Victoria -----(250) 881-3400

Or call -----1-888-967-5377