

COLUMBIA VALLEY

The Columbia Valley is situated between the Purcell and Rocky Mountain ranges in the East Kootenay Region. The Valley's population of 8,490 includes surrounding Regional Districts F & G and the communities of [Invermere](#), [Radium Hot Springs](#), and [Canal Flats](#). Spectacular views, hot springs, golf courses, wildlife and festivals make this valley an ideal tourist destination.

The Columbia River Valley incorporates the region of the BC Rockies accessed by Highway 93 and 95, between Cranbrook in the south and Golden in the north, a distance of 155 miles (248 km).

The area embraces two important rivers of the North American continent. The Columbia River, with its headwaters in Columbia Lake, flows north toward Golden for more than 200 kms before bending southward and heading west to the Pacific Ocean at Astoria, Oregon, 2,000 km from its source. The Kootenay originates high in the Rocky Mountains of Kootenay National Park and flows south, passing through Canal Flats just 1.5 kilometers from the Columbia. From there the Kootenay meanders south into the United States, then back north again into Canada where it merges with the Columbia near Castlegar. Important tributaries of the Kootenay River are Lussier and White Rivers.

To the west of the Columbia Valley, the Purcell Mountains rise to a height of 3500m; the Rocky Mountains rise 3600m in the east.



Bugaboo Glacier, Bugaboo Provincial Park in the Purcell Mountains has attracted climbers from around the world since the 1880s. Photo by Max Fanderl

The great wall of the Rocky Mountains is made up primarily of limestone and shale of the Paleozoic era (542-251 million years ago). Rock of the Purcell Mountains, and of the Selkirks, which lie further north and west, is composed of sandstone and grit from the Neoproterozoic, late Precambrian era (900-543 million years ago).

During the last ice age, between 15,000 and 12,800 years ago, the melting of Cordilleran Ice Sheet, a massive sheet of ice 4000 feet thick, extending from the Pacific Ocean in the west to the eastern side of the Rocky Mountains, and from northern Washington to southern Alaska, filled the deep gouges of the earth.

Floodwaters deepened and widened the Columbia River valley and followed the Columbia River channel to spill into the Pacific. Glacier remnants continue to feed the Columbia.



Mt. Assiniboine, in the Rocky Mountains, extends across the Continental Divide, the border between the provinces of Alberta and British Columbia. Elevation 3618m (11871 ft) Photo by Max Fanderl

The Columbia Basin is North America's fourth largest river basin. 15% of the Columbia Basin lies in Canada, cradling the Columbia River as it flows north along the Rocky Mountain Trench, south at Kinbasket Lake to flow through the Purcell Trench, and takes on the Kootenay River flow before entering the United States.



Columbia Valley Wetlands, near Radium Hot Springs. Photo by Max Fanderl

The wetlands remove as much as 90% of sediment and toxins from the water and slow the release of carbon dioxide into the atmosphere, while providing necessary habitat for plants, animals, water fowl and song birds. In 1996, the wetlands were declared a wildlife management area. The Columbia River has been designated a B.C. Heritage River.

The Columbia Valley, part of the Rocky Mountain Trench, follows the gradient of the Columbia River, resulting in extensive marshlands, channels and shallow lakes. The Columbia Valley Wetlands, approximately 26000 ha (64000ac) of marshland and sedge meadow, are the longest continuous running wetlands remaining on the continent. The Wetlands provide habitat for birds, water fowl and wildlife. More than 265 species of birds have been recorded in a 150 km stretch of the Columbia Valley Wetlands from Canal Flats to Spillimacheen. The area hosts the second largest concentration of great blue herons in western Canada, and single-day counts have revealed some 15000 waterfowl in the autumn and more than 1000 tundra swans during the spring. Bald Eagles are common throughout the year. Other species include Lewis' woodpecker, Blue Grouse, Osprey, American Dipper and Wood duck.

The wetlands also provide critical habitat and a travel corridor for wildlife. Bighorn Sheep, elk, deer, moose, coyote and black bear are common on the Columbia Valley floor. Beaver, otter and muskrat can be seen in the evenings.

Although the great Pacific salmon runs ended with the construction of the Grand Coulee dam in 1929, salmon once more spawn in the shallow creek beds. The Kokanee Salmon were introduced into Windermere Creek in the late 1960s. They are not native to this area.

More than 50 species of mammals and 250 species of birds use the wetlands as a migratory route.



Photos courtesy of The Valley Echo:
A Moose, at Swan Lake (photo by Ian Cobb)
Eagle in flight (photo by Kellie Pownall)
Blue Heron (in water) with Osprey



But a vibrant and spectacular natural landscape isn't all that the Columbia Valley has to offer it is also a great place to live, work and play. The following pages should provide you with information necessary for you to make an informed investment decision when considering a Columbia Valley investment opportunity.

Canal Flats Village

1	General
<p>Incorporated in 2004, Canal Flats has a total land area of 10.84 square km (2006 Census). The village is in the East Kootenay Regional District, about halfway between Invermere to the north and Kimberley to the south.</p>	

2	Population Estimates				Age Distribution				
Annual Estimates					2011 Census			% Distribution, 2011 *	
Year	Canal Flats	% Change Prev. Year	BC	% Change Prev. Year	Canal Flats	Male	Female	Canal Flats	BC
					All ages	375	340	100.0	100.0
2007	747	n/a	4,309,632	n/a	0 - 14	75	60	18.9	15.4
2008	783	4.8	4,384,047	1.7	15 - 24	35	35	10.5	12.6
2009	818	4.5	4,459,947	1.7	25 - 44	85	90	25.2	26.3
2010	826	1.0	4,529,647	1.6	45 - 64	110	120	31.5	30.0
2011	813	-1.6	4,573,321	1.0	65 +	60	35	13.3	15.7

Source: Statistics Canada (as of July 1, includes estimate of Census undercount)

* based on published totals, both sexes

2006 Census Profiles can be found on our Website at <http://www.bcstats.gov.bc.ca/census.asp>

3	Selected Census Characteristics					
Characteristics	Canal Flats			British Columbia		
	2001	2006	% Change	% Change	2001	2006
Population	-	700	-	5.3	3,907,738	4,113,487
Population (by citizenship)	-	700	-	5.3	3,868,875	4,074,385
Non-immigrant	-	625	-	2.9	2,821,870	2,904,240
Immigrant	-	75	-	10.8	1,009,820	1,119,215
Labour force (15+ yrs.)	-	435	-	8.1	2,059,950	2,226,380
Employees	-	380	-	9.2	1,715,600	1,873,050
Self-employed	-	45	-	7.4	291,455	313,000
Participation rate [ppt.=percentage points]	-	71.9%	-	0.4 ppt.	65.2%	65.6%
Unemployment rate	-	5.7%	-	-2.5 ppt.	8.5%	6.0%
Total population 25 to 64 years	-	385	-	6.5	2,144,050	2,284,465
No certificate, diploma or degree	-	130	-	-40.1	471,470	282,200
High school certificate or equivalent	-	155	-	27.7	462,925	591,275
Apprenticeship/trades certificate or diploma	-	25	-	-7.4	295,180	273,450
College, CEGEP or other cert. or diploma	-	75	-	11.3	401,760	447,005
University certificate, diploma or degree	-	-	-	34.7	512,715	690,535
Bachelor's degree	-	-	-	23.0	282,800	347,715
Census families	-	220	-	6.9	1,086,030	1,161,420
Lone-parent families	-	30	-	4.0	168,420	175,165
Households	-	290	-	7.1	1,534,335	1,643,150
1-family households	-	215	-	6.1	1,012,925	1,074,850
Multi-family households	-	-	-	18.4	35,050	41,510
Non-family households	-	70	-	8.3	486,355	526,785
Median Income (2000 & 2005)	-	\$ 24,874	-	12.5	\$ 22,095	\$ 24,867
Males	-	\$ 37,324	-	9.0	\$ 28,976	\$ 31,598
Females	-	\$ 12,535	-	14.0	\$ 17,546	\$ 19,997
Median Family Income (2000 & 2005)	-	\$ 53,984	-	20.0	\$ 54,840	\$ 65,787
Economic Families	-	215	-	6.5	1,044,850	1,112,810
2001 Incidence, low income 2006 Prevalence, low income	-	-	-	-0.6 ppt.	13.9%	13.3%
Unattached persons, 15+	-	105	-	4.7	576,825	603,880
Incidence, low income	-	25.0%	-	-1.4 ppt.	38.1%	36.7%
Population in private hh.	-	695	-	5.1	3,785,270	3,978,215
Incidence, low income	-	3.6%	-	-0.5 ppt.	17.8%	17.3%
Dwellings	-	290	-	7.1	1,534,335	1,643,150
Owned	-	230	-	12.5	1,017,485	1,145,045
Rented	-	60	-	-3.6	512,360	493,995
Average gross rent	-	\$ 498	-	10.4	\$ 750	\$ 828
Average owners' payments	-	\$ 582	-	17.1	\$ 904	\$ 1,059
Avg. value, owned dwel.	-	\$ 140,917	-	81.5	\$ 230,645	\$ 418,703

Source: Statistics Canada. Notes: incomes are for 2005 and 2000; rent/owner's payments are restricted to non-farm, non-reserve private dwellings.

Canal Flats Village

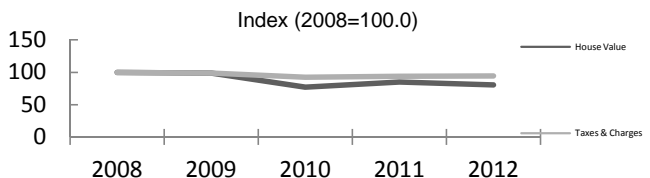
4		Labour Force by Industry (NAICS)					
		Canal Flats			BC	% Distribution, 2006	
Industry		2001	2006	% Change	% change	Canal Flats	BC
Total labour force		30,170	435	- 98.6	8.1	100.0	100.0
Industry - Not applicable		510	10	- 98.0	- 26.6	2.3	1.5
All industries (Experienced LF)		29,665	430	- 98.6	8.9	98.9	98.5
111-112 Farms		535	10	- 98.1	5.2	2.3	1.8
113 Forestry and logging		690	35	- 94.9	- 10.0	8.0	1.0
114 Fishing, hunting and trapping		-	-	-	1.3	-	0.2
1151/2 Support activities for farms		15	10	- 33.3	11.3	2.3	0.1
1153 Support activities for forestry		345	-	- 100.0	- 21.5	-	0.3
21 Mining and oil and gas extraction		2,830	15	- 99.5	42.6	3.4	0.9
22 Utilities		125	-	- 100.0	- 3.4	-	0.5
23 Construction		2,265	60	- 97.4	39.9	13.8	7.5
31-33 Manufacturing		2,180	75	- 96.6	- 2.7	17.2	8.5
311 Food manufacturing		155	-	- 100.0	3.6	-	1.0
321 Wood product manufacturing		1,130	70	- 93.8	- 16.1	16.1	1.7
322 Paper manufacturing		355	-	- 100.0	- 13.5	-	0.6
41 Wholesale trade		810	10	- 98.8	11.6	2.3	4.1
44-45 Retail trade		3,370	50	- 98.5	6.9	11.5	11.2
441 Motor vehicle and parts dealers		485	-	- 100.0	9.0	-	1.1
445 Food and beverage stores		935	10	- 98.9	8.4	2.3	2.9
448 Clothing & clothing accessories		200	-	- 100.0	9.2	-	1.1
452 General merchandise stores		360	-	- 100.0	6.5	-	1.2
48-49 Transportation & warehousing		1,500	15	- 99.0	0.6	3.4	5.2
51 Information and cultural industries		345	-	- 100.0	- 5.3	-	2.6
52 Finance and insurance		820	10	- 98.8	4.5	2.3	3.8
53 Real estate & rental/leasing		460	30	- 93.5	22.1	6.9	2.3
54 Prof'sonal, scientific & tech. serv.		935	10	- 98.9	18.6	2.3	7.3
55 Mgmt. of companies/ent'prises		20	-	- 100.0	126.6	-	0.1
56 Admin+support, waste mgmnt srv.		910	-	- 100.0	20.4	-	4.4
61 Educational services		1,700	-	- 100.0	9.2	-	6.9
62 Health care and social assistance		2,570	20	- 99.2	6.5	4.6	9.6
71 Arts, entertainment and recreation		1,045	10	- 99.0	11.3	2.3	2.3
72 Accommodation and food services		3,465	75	- 97.8	7.7	17.2	8.1
721 Accommodation services		1,480	40	- 97.3	2.5	9.2	1.7
722 Food services & drinking places		1,985	35	- 98.2	9.2	8.0	6.4
81 Other services (excl. public admin.)		1,405	10	- 99.3	11.8	2.3	4.9
91 Public administration		1,330	10	- 99.2	- 2.0	2.3	5.0
Special Aggregations	Agriculture, Food and Beverage	730	10	- 98.6	5.8	2.3	2.9
	Fishing and Fish Processing	15	-	- 100.0	- 3.3	-	0.5
	Logging and Forest Products	2,520	105	- 95.8	- 14.7	24.1	3.7
	Mining and Mineral Products	2,980	15	- 99.5	17.1	3.4	2.1

Source: Statistics Canada. Industry according to NAICS version used in each census. Unpublished data.

5		Business Locations- Number of Firms by Employment Size Range								
		Firms with no employees		Firms with employees		% change	E kootenay RD			
		E kootenay RD	BC	E kootenay RD	BC	E kootenay RD	1 to 19	20 to 49	50-199	200 Plus
2008		1,974	185,879	2,397	175,003	-	2,109	182	85	21
2009		2,048	186,541	2,459	176,124	2.6	2,169	198	73	19
2010		2,250	194,349	2,708	175,913	10.1	2,407	208	75	18
2011		2,231	195,290	2,662	173,589	- 1.7	2,376	195	75	16

Source: Business Register, Statistics Canada. In some areas, boundary changes/geocoding changes may cause large changes.

6		Municipal Residential Taxes and Charges on a Representative House					
		Canal Flats					
		House Value		Taxes & Charges			
Year		\$	% change	\$	% change		
2008		264,503		2,277			
2009		261,716	-1.1	2,254	-1.0		
2010		204,007	-22.1	2,105	-6.6		
2011		224,733	10.2	2,135	1.4		
2012		213,278	-5.1	2,149	0.7		



Source: Ministry of Community, Sport & Cultural Development http://www.cd.gov.bc.ca/lgd/infra/statistics_index.htm (No RD level figures)

Canal Flats Village

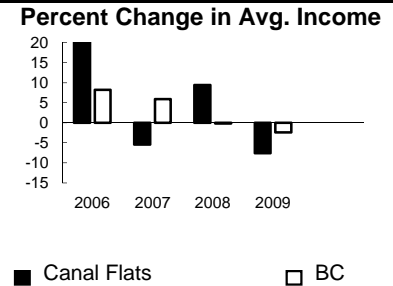
7	Values of Building Permits								
	Residential				Non-Residential		Total		Year
	Number of Units		Value \$'000		Value \$'000		Value \$'000		
	Canal Flats	BC	Canal Flats	BC	Canal Flats	BC	Canal Flats	BC	
2007	18	40,932	3,216	8,611,723	-	3,932,968	3,216	12,544,691	
2008	10	30,110	1,939	6,899,289	-	3,677,866	1,939	10,577,155	2008
2009	4	18,607	2,016	4,491,075	-	3,138,810	2,016	7,629,885	2009
2010	2	28,984	505	6,705,888	46	3,017,921	551	9,723,809	2010
2011	3	25,745	720	6,113,406	-	3,136,361	720	9,249,767	2011

Source: Statistics Canada

Note: Detailed non-residential permits data can be found on our Website: www.bcstats.gov.bc.ca

A dash can indicate a nil report, a value of less than \$500, or non-reporting. P indicates 'preliminary'.

8	Personal Taxation Statistics					Percent Change in Avg. Income	
	Total Income of All Returns						
	All Returns (number)		Average Income (\$)		% Change avg. income		
Year	Canal Flats	BC	Canal Flats	BC	Canal Flats	BC	
2005	2,030	3,154,090	33,915	35,601	n/a	n/a	
2006	2,010	3,165,750	41,299	38,523	21.8	8.2	
2007	2,070	3,287,750	39,037	40,802	-5.5	5.9	
2008	2,120	3,383,640	42,712	40,736	9.4	-0.2	
2009	2,120	3,406,860	39,462	39,754	-7.6	-2.4	



Taxation data available at: <http://www.bcstats.gov.bc.ca/data/dd/income.asp>

9	Source of Total Income 2009			% Distribution, Total Income					
	Canal Flats		BC						
	\$Thousands	% of Total	% of Total						
Employment	41,652	49.8	63.7	80					
Pension	15,633	18.7	13.8	60					
Investment	14,822	17.7	9.8	40					
Self-Employed	4,002	4.8	5.3	20					
Other	6,473	7.7	5.3	0					
Tax Exempt	1,077	1.3	2.0	Employment Pension Investment Self-Emply'd Other Tax Exempt					
Total	83,659	100.0	100.0						

Source: Canada Revenue Agency. Areas are defined by postal codes and may not match municipal boundaries.

9	Dependency on the Safety Net						Total Beneficiaries by Age Group, % (Basic BC Assistance & EI)		
	Percentage of Population by Age Receiving Benefits - September 2009								
	Age Group	BC Basic* Income Assistance Recipients (%)		Employment Insurance Beneficiaries (%)		Total of BC Basic Income Assistance & EI Beneficiaries (%)			
E Kootenay		BC	E Kootenay	BC	E Kootenay	BC			
Under 19	2.6	2.7					8.0		
19-24	2.3	2.1	3.9	2.6	6.0	4.6	6.0		
25-54	1.7	1.9	3.6	3.1	5.1	4.9	4.0		
55-64	0.4	0.7	1.9	2.0	2.3	2.6	2.0		
19-64	1.4	1.7	3.2	2.8	4.6	4.4	0.0		

* On temporary assistance only. Excluded are those on Continuous Assistance, aboriginals living on reserve, seniors/OAS, & children living with relatives.

Source: BC Stats (using administrative files from the BC Ministry of Housing & Social Development, and Human Resources & Social Development Canada)

Note: EI Beneficiaries reports now include regular, fishing and employment benefits, work sharing and support measures. The reports exclude sickness, maternity and parental benefits.

10	Business Formations and Failures								
	Incorporations			Bankruptcies					
	Number		Year	Cranbrook		Kootenay DR		BC	
Canal Flats	BC	Business		Consumer	Business	Consumer	Business	Consumer	
2007	2	34,036	2005	2	62	n.a.	n.a.	786	8,168
2008	2	30,085	2006	8	46	31	224	585	7,020
2009	1	26,431	2007	1	33	14	197	470	6,651
2010	1	30,305	2008	3	36	16	180	454	7,293
2011	0	30,844	2009	1	69	9	339	380	10,639

Source: BC Ministry of Finance

Source: Office of the Superintendent of Bankruptcy, Government of Canada

Incorporations are counted in municipality of the registered office address which may differ from the actual business location.

Note: Bankruptcy is by urban postal code forward sortation area and is counted where it is filed.

Invermere District Municipality

1	General
<p>Incorporated in 1951, Invermere has a total land area of 10.18 square km (2006 Census). By highway the District is 129 km north of Cranbrook, 123 km southeast of Golden and 280 km west of Calgary. Invermere is in the East Kootenay Regional District.</p>	

2					Population Estimates					Age Distribution				
Annual Estimates										2011 Census			% Distribution, 2011 *	
Year	Invermere	% Change Prev. Year	BC	% Change Prev. Year	Invermere	Male	Female	Invermere	BC					
					All ages	1,380	1,575	100.0	100.0					
2007	3,184	n/a	4,309,632	n/a	0 - 14	215	240	15.4	15.4					
2008	3,465	8.8	4,384,047	1.7	15 - 24	160	175	11.2	12.6					
2009	3,672	6.0	4,459,947	1.7	25 - 44	320	345	22.5	26.3					
2010	3,617	-1.5	4,529,647	1.6	45 - 64	445	465	30.6	30.0					
2011	3,653	1.0	4,573,321	1.0	65 +	245	355	20.1	15.7					

Source: Statistics Canada (as of July 1, includes estimate of Census undercount)

* based on published totals, both sexes

2006 Census Profiles can be found on our Website at <http://www.bcstats.gov.bc.ca/census.asp>

3								Selected Census Characteristics											
								Invermere				British Columbia							
Characteristics								2001		2006		% Change		% Change		2001		2006	
Population								2,858	3,002	5.0	5.3	3,907,738	4,113,487						
Population (by citizenship)								2,825	2,890	2.3	5.3	3,868,875	4,074,385						
Non-immigrant								2,485	2,575	3.6	2.9	2,821,870	2,904,240						
Immigrant								335	300	-10.4	10.8	1,009,820	1,119,215						
Labour force (15+ yrs.)								1,665	1,720	3.3	8.1	2,059,950	2,226,380						
Employees								1,295	1,385	6.9	9.2	1,715,600	1,873,050						
Self-employed								370	320	-13.5	7.4	291,455	313,000						
Participation rate [ppt.=percentage points]								72.7%	72.8%	0.1 ppt.	0.4 ppt.	65.2%	65.6%						
Unemployment rate								4.2%	3.2%	-1.0 ppt.	-2.5 ppt.	8.5%	6.0%						
Total population 25 to 64 years								1,460	1,695	16.1	6.5	2,144,050	2,284,465						
No certificate, diploma or degree								325	130	-60.0	-40.1	471,470	282,200						
High school certificate or equivalent								260	455	75.0	27.7	462,925	591,275						
Apprenticeship/trades certificate or diploma								285	180	-36.8	-7.4	295,180	273,450						
College, CEGEP or other cert. or diploma								315	545	73.0	11.3	401,760	447,005						
University certificate, diploma or degree								285	380	33.3	34.7	512,715	690,535						
Bachelor's degree								180	235	30.6	23.0	282,800	347,715						
Census families								800	840	5.0	6.9	1,086,030	1,161,420						
Lone-parent families								140	105	-25.0	4.0	168,420	175,165						
Households								1,130	1,195	5.8	7.1	1,534,335	1,643,150						
1-family households								795	820	3.1	6.1	1,012,925	1,074,850						
Multi-family households								-	10	-	18.4	35,050	41,510						
Non-family households								335	365	9.0	8.3	486,355	526,785						
Median Income (2000 & 2005)								\$ 23,066	\$ 26,995	17.0	12.5	\$ 22,095	\$ 24,867						
Males								\$ 26,889	\$ 34,931	29.9	9.0	\$ 28,976	\$ 31,598						
Females								\$ 21,099	\$ 23,053	9.3	14.0	\$ 17,546	\$ 19,997						
Median Family Income (2000 & 2005)								\$ 57,337	\$ 72,181	25.9	20.0	\$ 54,840	\$ 65,787						
Economic Families								805	845	5.0	6.5	1,044,850	1,112,810						
2001 Incidence, low income 2006 Prevalence, low income								6.6%	7.1%	0.5 ppt.	-0.6 ppt.	13.9%	13.3%						
Unattached persons, 15+								445	440	-1.1	4.7	576,825	603,880						
Incidence, low income								25.0%	28.4%	3.4 ppt.	-1.4 ppt.	38.1%	36.7%						
Population in private hh.								2,830	2,885	1.9	5.1	3,785,270	3,978,215						
Incidence, low income								9.8%	9.0%	-0.8 ppt.	-0.5 ppt.	17.8%	17.3%						
Dwellings								1,130	1,195	5.8	7.1	1,534,335	1,643,150						
Owned								835	925	10.8	12.5	1,017,485	1,145,045						
Rented								300	270	-10.0	-3.6	512,360	493,995						
Average gross rent								\$ 650	\$ 723	11.2	10.4	\$ 750	\$ 828						
Average owners' payments								\$ 795	\$ 936	17.7	17.1	\$ 904	\$ 1,059						
Avg. value, owned dwell.								\$ 185,318	\$ 365,285	97.1	81.5	\$ 230,645	\$ 418,703						

Source: Statistics Canada. Notes: incomes are for 2005 and 2000; rent/owner's payments are restricted to non-farm, non-reserve private dwellings.

Invermere District Municipality

4		Labour Force by Industry (NAICS)					
		Invermere			BC	% Distribution, 2006	
Industry		2001	2006	% Change	% change	Invermere	BC
Total labour force		1,665	1,720	3.3	8.1	100.0	100.0
Industry - Not applicable		-	15	-	-26.6	0.9	1.5
All industries (Experienced LF)		1,665	1,710	2.7	8.9	99.4	98.5
111-112 Farms		20	-	-100.0	5.2	-	1.8
113 Forestry and logging		45	25	-44.4	-10.0	1.5	1.0
114 Fishing, hunting and trapping		-	10	-	1.3	0.6	0.2
1151/2 Support activities for farms		-	-	-	11.3	-	0.1
1153 Support activities for forestry		50	10	-80.0	-21.5	0.6	0.3
21 Mining and oil and gas extraction		25	30	20.0	42.6	1.7	0.9
22 Utilities		10	15	50.0	-3.4	0.9	0.5
23 Construction		190	210	10.5	39.9	12.2	7.5
31-33 Manufacturing		65	100	53.8	-2.7	5.8	8.5
311 Food manufacturing		-	20	-	3.6	1.2	1.0
321 Wood product manufacturing		30	35	16.7	-16.1	2.0	1.7
322 Paper manufacturing		-	-	-	-13.5	-	0.6
41 Wholesale trade		25	50	100.0	11.6	2.9	4.1
44-45 Retail trade		185	195	5.4	6.9	11.3	11.2
441 Motor vehicle and parts dealers		10	-	-100.0	9.0	-	1.1
445 Food and beverage stores		35	35	-	8.4	2.0	2.9
448 Clothing & clothing accessories		25	-	-100.0	9.2	-	1.1
452 General merchandise stores		10	20	100.0	6.5	1.2	1.2
48-49 Transportation & warehousing		50	15	-70.0	0.6	0.9	5.2
51 Information and cultural industries		20	35	75.0	-5.3	2.0	2.6
52 Finance and insurance		50	35	-30.0	4.5	2.0	3.8
53 Real estate & rental/leasing		10	70	600.0	22.1	4.1	2.3
54 Prof'sonal, scientific & tech. serv.		65	100	53.8	18.6	5.8	7.3
55 Mgmt. of companies/ent'prises		-	-	-	126.6	-	0.1
56 Admin+support, waste mgmnt srv.		25	50	100.0	20.4	2.9	4.4
61 Educational services		150	110	-26.7	9.2	6.4	6.9
62 Health care and social assistance		100	110	10.0	6.5	6.4	9.6
71 Arts, entertainment and recreation		135	165	22.2	11.3	9.6	2.3
72 Accommodation and food services		270	190	-29.6	7.7	11.0	8.1
721 Accommodation services		55	95	72.7	2.5	5.5	1.7
722 Food services & drinking places		210	95	-54.8	9.2	5.5	6.4
81 Other services (excl. public admin.)		90	90	-	11.8	5.2	4.9
91 Public administration		60	90	50.0	-2.0	5.2	5.0
Special Aggregations	Agriculture, Food and Beverage	20	25	25.0	5.8	1.5	2.9
	Fishing and Fish Processing	-	10	-	-3.3	0.6	0.5
	Logging and Forest Products	125	65	-48.0	-14.7	3.8	3.7
	Mining and Mineral Products	50	60	20.0	17.1	3.5	2.1

Source: Statistics Canada. Industry according to NAICS version used in each census. Unpublished data.

5		Business Locations- Number of Firms by Employment Size Range								
		Firms with no employees		Firms with employees		% change	E kootenay RD			
		E kootenay RD	BC	E kootenay RD	BC	E kootenay RD	1 to 19	20 to 49	50-199	200 Plus
2008		1,974	185,879	2,397	175,003	-	2,109	182	85	21
2009		2,048	186,541	2,459	176,124	2.6	2,169	198	73	19
2010		2,250	194,349	2,708	175,913	10.1	2,407	208	75	18
2011		2,231	195,290	2,662	173,589	-1.7	2,376	195	75	16

Source: Business Register, Statistics Canada. In some areas, boundary changes/geocoding changes may cause large changes.

6		Municipal Residential Taxes and Charges on a Representative House					
		Invermere					
Year	House Value		Taxes & Charges		Index (2008=100.0)		
	\$	% change	\$	% change			
2008	439,909		3,601		100	100	
2009	450,244	2.3	3,714	3.2	102	92	
2010	405,556	-9.9	3,606	-2.9	92	95	
2011	423,549	4.4	3,582	-0.7	95	90	
2012	404,058	-4.6	3,640	1.6	90	92	

Source: Ministry of Community, Sport & Cultural Development http://www.cd.gov.bc.ca/lgd/infra/statistics_index.htm (No RD level figures)

Invermere District Municipality

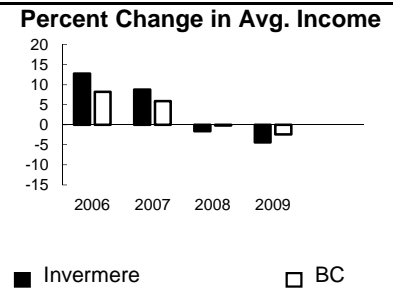
7	Values of Building Permits									
	Residential					Non-Residential		Total		Year
	Number of Units		Value \$'000			Value \$'000		Value \$'000		
Invermere	BC	Invermere	BC	Invermere	BC	Invermere	BC			
2007	233	40,932	43,967	8,611,723	3,652	3,932,968	47,619	12,544,691	2007	
2008	152	30,110	44,642	6,899,289	976	3,677,866	45,618	10,577,155	2008	
2009	16	18,607	5,838	4,491,075	7,556	3,138,810	13,394	7,629,885	2009	
2010	19	28,984	6,897	6,705,888	988	3,017,921	7,885	9,723,809	2010	
2011	6	25,745	3,299	6,113,406	525	3,136,361	3,824	9,249,767	2011	

Source: Statistics Canada

Note: Detailed non-residential permits data can be found on our Website: www.bcstats.gov.bc.ca

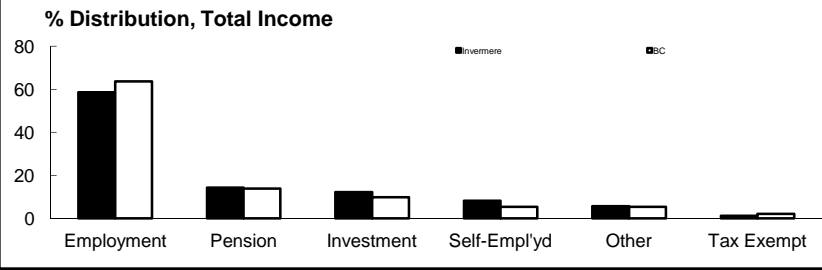
A dash can indicate a nil report, a value of less than \$500, or non-reporting. P indicates 'preliminary'.

8	Personal Taxation Statistics						Percent Change in Avg. Income	
	Total Income of All Returns							
	All Returns (number)		Average Income (\$)		% Change avg. income			
Year	Invermere	BC	Invermere	BC	Invermere	BC		
2005	3,610	3,154,090	34,715	35,601	n/a	n/a		
2006	3,620	3,165,750	39,135	38,523	12.7	8.2		
2007	3,770	3,287,750	42,570	40,802	8.8	5.9		
2008	3,800	3,383,640	41,866	40,736	-1.7	-0.2		
2009	3,790	3,406,860	40,022	39,754	-4.4	-2.4		



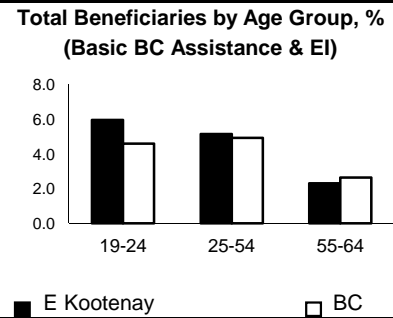
Taxation data available at: <http://www.bcstats.gov.bc.ca/data/dd/income.asp>

9	Source of Total Income 2009				% Distribution, Total Income					
	Invermere		BC							
	\$Thousands	% of Total	% of Total							
Employment	89,013	58.7	63.7							
Pension	21,631	14.3	13.8							
Investment	18,507	12.2	9.8							
Self-Employed	12,286	8.1	5.3							
Other	8,467	5.6	5.3							
Tax Exempt	1,776	1.2	2.0							
Total	151,682	100.0	100.0							



Source: Canada Revenue Agency. Areas are defined by postal codes and may not match municipal boundaries.

9	Dependency on the Safety Net						Total Beneficiaries by Age Group, % (Basic BC Assistance & EI)		
	Percentage of Population by Age Receiving Benefits - September 2009								
	Age Group	BC Basic* Income Assistance Recipients (%)		Employment Insurance Beneficiaries (%)		Total of BC Basic Income Assistance & EI Beneficiaries (%)			
E Kootenay		BC	E Kootenay	BC	E Kootenay	BC			
Under 19	2.6	2.7							
19-24	2.3	2.1	3.9	2.6	6.0	4.6			
25-54	1.7	1.9	3.6	3.1	5.1	4.9			
55-64	0.4	0.7	1.9	2.0	2.3	2.6			
19-64	1.4	1.7	3.2	2.8	4.6	4.4			



* On temporary assistance only. Excluded are those on Continuous Assistance, aboriginals living on reserve, seniors/OAS, & children living with relatives.

Source: BC Stats (using administrative files from the BC Ministry of Housing & Social Development, and Human Resources & Social Development Canada)

Note: EI Beneficiaries reports now include regular, fishing and employment benefits, work sharing and support measures. The reports exclude sickness, maternity and parental benefits.

10	Business Formations and Failures									
	Incorporations				Bankruptcies					
	Number				Cranbrook		Kootenay DR		BC	
Year	Invermere	BC	Year	Business	Consumer	Business	Consumer	Business	Consumer	
2007	70	34,036	2005	2	62	n.a.	n.a.	786	8,168	
2008	64	30,085	2006	8	46	31	224	585	7,020	
2009	28	26,431	2007	1	33	14	197	470	6,651	
2010	35	30,305	2008	3	36	16	180	454	7,293	
2011	31	30,844	2009	1	69	9	339	380	10,639	

Source: BC Ministry of Finance

Source: Office of the Superintendent of Bankruptcy, Government of Canada

Incorporations are counted in municipality of the registered office address which may differ from the actual business location.

Note: Bankruptcy is by urban postal code forward sortation area and is counted where it is filed.

Radium Hot Springs Village

1	General
<p>Incorporated in 1990, Radium Hot Springs has a total land area of 6.31 square km (2006 Census). By highway the Village is located 105 km south of Golden and 143 km north of Cranbrook. Radium Hot Springs is in the East Kootenay Regional District.</p>	

2					Population Estimates					Age Distribution				
Annual Estimates					2011 Census					% Distribution, 2011 *				
Year	Radium HSp	% Change Prev. Year	BC	% Change Prev. Year	Radium HSp	Male	Female	Radium HSp	BC					
2007	892	n/a	4,309,632	n/a	All ages	385	390	100.0	100.0					
2008	973	9.1	4,384,047	1.7	0 - 14	45	60	13.5	15.4					
2009	1,006	3.4	4,459,947	1.7	15 - 24	45	40	10.3	12.6					
2010	1,015	0.9	4,529,647	1.6	25 - 44	85	90	23.2	26.3					
2011	1,028	1.3	4,573,321	1.0	45 - 64	145	150	38.1	30.0					
					65 +	60	55	14.2	15.7					

Source: Statistics Canada (as of July 1, includes estimate of Census undercount)

* based on published totals, both sexes

2006 Census Profiles can be found on our Website at <http://www.bcstats.gov.bc.ca/census.asp>

3								Selected Census Characteristics							
								Radium Hot Springs				British Columbia			
Characteristics								2001	2006	% Change	% Change	2001	2006		
Population								583	735	26.1	5.3	3,907,738	4,113,487		
Population (by citizenship)								585	730	24.8	5.3	3,868,875	4,074,385		
Non-immigrant								510	660	29.4	2.9	2,821,870	2,904,240		
Immigrant								65	75	15.4	10.8	1,009,820	1,119,215		
Labour force (15+ yrs.)								320	515	60.9	8.1	2,059,950	2,226,380		
Employees								260	430	65.4	9.2	1,715,600	1,873,050		
Self-employed								60	80	33.3	7.4	291,455	313,000		
Participation rate [ppt.=percentage points]								68.1%	80.5%	12.4 ppt.	0.4 ppt.	65.2%	65.6%		
Unemployment rate								3.1%	3.9%	0.8 ppt.	-2.5 ppt.	8.5%	6.0%		
Total population 25 to 64 years								360	455	26.4	6.5	2,144,050	2,284,465		
No certificate, diploma or degree								65	75	15.4	-40.1	471,470	282,200		
High school certificate or equivalent								95	115	21.1	27.7	462,925	591,275		
Apprenticeship/trades certificate or diploma								80	95	18.8	-7.4	295,180	273,450		
College, CEGEP or other cert. or diploma								85	90	5.9	11.3	401,760	447,005		
University certificate, diploma or degree								50	80	60.0	34.7	512,715	690,535		
Bachelor's degree								25	30	20.0	23.0	282,800	347,715		
Census families								175	230	31.4	6.9	1,086,030	1,161,420		
Lone-parent families								20	45	125.0	4.0	168,420	175,165		
Households								225	285	26.7	7.1	1,534,335	1,643,150		
1-family households								170	210	23.5	6.1	1,012,925	1,074,850		
Multi-family households								-	10	-	18.4	35,050	41,510		
Non-family households								50	65	30.0	8.3	486,355	526,785		
Median Income (2000 & 2005)								\$ 21,337	\$ 28,663	34.3	12.5	\$ 22,095	\$ 24,867		
Males								\$ 29,081	\$ 35,974	23.7	9.0	\$ 28,976	\$ 31,598		
Females								\$ 20,716	\$ 16,571	-20.0	14.0	\$ 17,546	\$ 19,997		
Median Family Income (2000 & 2005)								\$ 56,581	\$ 66,484	17.5	20.0	\$ 54,840	\$ 65,787		
Economic Families								175	220	25.7	6.5	1,044,850	1,112,810		
2001 Incidence, low income 2006 Prevalence, low income								-	6.8%	6.8 ppt.	-0.6 ppt.	13.9%	13.3%		
Unattached persons, 15+								75	90	20.0	4.7	576,825	603,880		
Incidence, low income								22.4%	10.5%	-11.9 ppt.	-1.4 ppt.	38.1%	36.7%		
Population in private hh.								570	660	15.8	5.1	3,785,270	3,978,215		
Incidence, low income								8.8%	7.6%	-1.2 ppt.	-0.5 ppt.	17.8%	17.3%		
Dwellings								225	285	26.7	7.1	1,534,335	1,643,150		
Owned								200	235	17.5	12.5	1,017,485	1,145,045		
Rented								25	50	100.0	-3.6	512,360	493,995		
Average gross rent								\$ 441	\$ 781	77.1	10.4	\$ 750	\$ 828		
Average owners' payments								\$ 821	\$ 866	5.5	17.1	\$ 904	\$ 1,059		
Avg. value, owned dwell.								\$ 174,334	\$ 287,616	65.0	81.5	\$ 230,645	\$ 418,703		

Source: Statistics Canada. Notes: incomes are for 2005 and 2000; rent/owner's payments are restricted to non-farm, non-reserve private dwellings.

Radium Hot Springs
Village

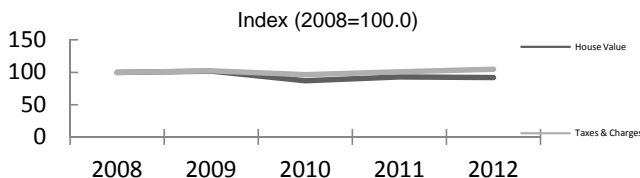
4		Labour Force by Industry (NAICS)					
		Radium Hot Springs			BC	% Distribution, 2006	
Industry	2001	2006	% Change	% change	Radium HSp	BC	
Total labour force	320	515	60.9	8.1	100.0	100.0	
Industry - Not applicable	-	-	-	-26.6	-	1.5	
All industries (Experienced LF)	320	515	60.9	8.9	100.0	98.5	
111-112 Farms	-	-	-	5.2	-	1.8	
113 Forestry and logging	-	40	-	-10.0	7.8	1.0	
114 Fishing, hunting and trapping	-	-	-	1.3	-	0.2	
1151/2 Support activities for farms	-	-	-	11.3	-	0.1	
1153 Support activities for forestry	-	-	-	-21.5	-	0.3	
21 Mining and oil and gas extraction	-	30	-	42.6	5.8	0.9	
22 Utilities	-	-	-	-3.4	-	0.5	
23 Construction	15	50	233.3	39.9	9.7	7.5	
31-33 Manufacturing	55	45	-18.2	-2.7	8.7	8.5	
311 Food manufacturing	-	-	-	3.6	-	1.0	
321 Wood product manufacturing	50	45	-10.0	-16.1	8.7	1.7	
322 Paper manufacturing	-	-	-	-13.5	-	0.6	
41 Wholesale trade	-	-	-	11.6	-	4.1	
44-45 Retail trade	20	45	125.0	6.9	8.7	11.2	
441 Motor vehicle and parts dealers	-	-	-	9.0	-	1.1	
445 Food and beverage stores	15	30	100.0	8.4	5.8	2.9	
448 Clothing & clothing accessories	-	10	-	9.2	1.9	1.1	
452 General merchandise stores	-	-	-	6.5	-	1.2	
48-49 Transportation & warehousing	-	20	-	0.6	3.9	5.2	
51 Information and cultural industries	10	-	-100.0	-5.3	-	2.6	
52 Finance and insurance	-	-	-	4.5	-	3.8	
53 Real estate & rental/leasing	-	-	-	22.1	-	2.3	
54 Prof'sonal, scientific & tech. serv.	25	10	-60.0	18.6	1.9	7.3	
55 Mgmt. of companies/ent'prises	-	-	-	126.6	-	0.1	
56 Admin+support, waste mgmnt srv.	15	25	66.7	20.4	4.9	4.4	
61 Educational services	-	10	-	9.2	1.9	6.9	
62 Health care and social assistance	15	25	66.7	6.5	4.9	9.6	
71 Arts, entertainment and recreation	15	40	166.7	11.3	7.8	2.3	
72 Accommodation and food services	105	135	28.6	7.7	26.2	8.1	
721 Accommodation services	65	100	53.8	2.5	19.4	1.7	
722 Food services & drinking places	35	35	-	9.2	6.8	6.4	
81 Other services (excl. public admin.)	30	20	-33.3	11.8	3.9	4.9	
91 Public administration	-	10	-	-2.0	1.9	5.0	
Special Aggregations							
Agriculture, Food and Beverage	-	-	-	5.8	-	2.9	
Fishing and Fish Processing	-	-	-	-3.3	-	0.5	
Logging and Forest Products	65	80	23.1	-14.7	15.5	3.7	
Mining and Mineral Products	-	30	-	17.1	5.8	2.1	

Source: Statistics Canada. Industry according to NAICS version used in each census. Unpublished data.

5		Business Locations- Number of Firms by Employment Size Range								
		Firms with no employees		Firms with employees		% change	E kootenay RD			
		E kootenay RD	BC	E kootenay RD	BC	E kootenay RD	1 to 19	20 to 49	50-199	200 Plus
2008		1,974	185,879	2,397	175,003	-	2,109	182	85	21
2009		2,048	186,541	2,459	176,124	2.6	2,169	198	73	19
2010		2,250	194,349	2,708	175,913	10.1	2,407	208	75	18
2011		2,231	195,290	2,662	173,589	-1.7	2,376	195	75	16

Source: Business Register, Statistics Canada. In some areas, boundary changes/geocoding changes may cause large changes.

6		Municipal Residential Taxes and Charges on a Representative House					
		Radium Hot Springs					
		House Value		Taxes & Charges			
Year	\$	% change	\$	% change			
2008	289,472		2,072				
2009	294,078	1.6	2,123	2.5			
2010	252,350	-14.2	2,000	-5.8			
2011	268,501	6.4	2,090	4.5			
2012	265,962	-0.9	2,173	4.0			



Source: Ministry of Community, Sport & Cultural Development http://www.cd.gov.bc.ca/lgd/infra/statistics_index.htm (No RD level figures)

Radium Hot Springs Village

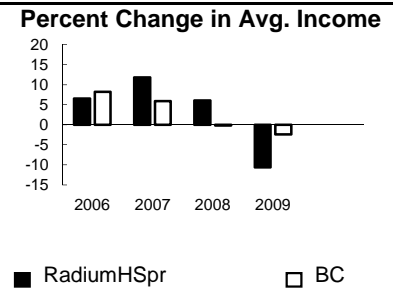
7	Values of Building Permits									Year
	Residential				Non-Residential		Total			
	Number of Units		Value \$'000		Value \$'000		Value \$'000			
Year	Radium HSp	BC	Radium HSp	BC	Radium HSp	BC	Radium HSp	BC	Year	
2007	-	40,932	-	8,611,723	-	3,932,968	-	12,544,691	2007	
2008	121	30,110	-	6,899,289	-	3,677,866	-	10,577,155	2008	
2009	4	18,607	1,118	4,491,075	115	3,138,810	1,233	7,629,885	2009	
2010	3	28,984	987	6,705,888	1,596	3,017,921	2,583	9,723,809	2010	
2011	-	25,745	462	6,113,406	414	3,136,361	876	9,249,767	2011	

Source: Statistics Canada

Note: Detailed non-residential permits data can be found on our Website: www.bcstats.gov.bc.ca

A dash can indicate a nil report, a value of less than \$500, or non-reporting. P indicates 'preliminary'.

8	Personal Taxation Statistics						Percent Change in Avg. Income
	Total Income of All Returns						
	All Returns (number)		Average Income (\$)		% Change avg. income		
Year	RadiumHSp	BC	RadiumHSp	BC	RadiumHSp	BC	
2005	830	3,154,090	34,425	35,601	n/a	n/a	
2006	810	3,165,750	36,683	38,523	6.6	8.2	
2007	870	3,287,750	41,007	40,802	11.8	5.9	
2008	880	3,383,640	43,492	40,736	6.1	-0.2	
2009	850	3,406,860	38,853	39,754	-10.7	-2.4	

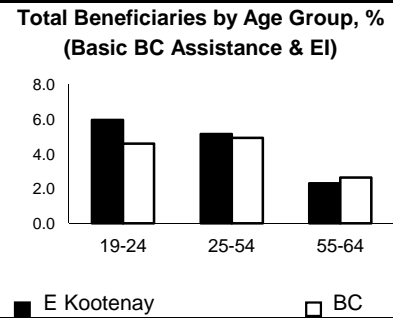


Taxation data available at: <http://www.bcstats.gov.bc.ca/data/dd/income.asp>

9	Source of Total Income 2009				% Distribution, Total Income																
	RadiumHSp		BC																		
	\$Thousands	% of Total	% of Total																		
Employment	18,982	57.5	63.7	Employment	60	65	Pension	15	18	Investment	10	12	Self-Emply'd	5	6	Other	5	6	Tax Exempt	2	3
Pension	5,246	15.9	13.8																		
Investment	3,879	11.7	9.8																		
Self-Employed	1,822	5.5	5.3																		
Other	2,561	7.8	5.3																		
Tax Exempt	536	1.6	2.0																		
Total	33,025	100.0	100.0																		

Source: Canada Revenue Agency. Areas are defined by postal codes and may not match municipal boundaries.

9	Dependency on the Safety Net						Total Beneficiaries by Age Group, % (Basic BC Assistance & EI)
	Percentage of Population by Age Receiving Benefits - September 2009						
	Age Group	BC Basic* Income Assistance Recipients (%)		Employment Insurance Beneficiaries (%)		Total of BC Basic Income Assistance & EI Beneficiaries (%)	
E Kootenay		BC	E Kootenay	BC	E Kootenay	BC	
Under 19	2.6	2.7	3.9	2.6	6.0	4.6	
19-24	2.3	2.1	3.6	3.1	5.1	4.9	
25-54	1.7	1.9	1.9	2.0	2.3	2.6	
55-64	0.4	0.7	3.2	2.8	4.6	4.4	
19-64	1.4	1.7					



* On temporary assistance only. Excluded are those on Continuous Assistance, aboriginals living on reserve, seniors/OAS, & children living with relatives.

Source: BC Stats (using administrative files from the BC Ministry of Housing & Social Development, and Human Resources & Social Development Canada)

Note: EI Beneficiaries reports now include regular, fishing and employment benefits, work sharing and support measures. The reports exclude sickness, maternity and parental benefits.

10	Business Formations and Failures								
	Incorporations				Bankruptcies				
	Number		Year	Cranbrook		Kootenay DR		BC	
Radium HSp	BC	Business		Consumer	Business	Consumer	Business	Consumer	
2007	6	34,036	2005	2	62	n.a.	n.a.	786	8,168
2008	3	30,085	2006	8	46	31	224	585	7,020
2009	4	26,431	2007	1	33	14	197	470	6,651
2010	5	30,305	2008	3	36	16	180	454	7,293
2011	5	30,844	2009	1	69	9	339	380	10,639

Source: BC Ministry of Finance

Source: Office of the Superintendent of Bankruptcy, Government of Canada

Incorporations are counted in municipality of the registered office address which may differ from the actual business location.

Note: Bankruptcy is by urban postal code forward sortation area and is counted where it is filed.