

RETAIL MARKET ANALYSIS

Salmon Arm

and the Salmon Arm Trade Area:

The Shuswap

2003

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The Shuswap

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Produced by: The Salmon Arm Economic Development Corporation

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Produced by: Salmon Arm Economic Development Corporation

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Sources: Statistics Canada; Community Profile produced by the SAEDC

Acknowledgements: Thanks to the Salmon Arm Downtown Improvement Association
& the business community for their cooperation.

Salmon Arm Retail Market Analysis

Introduction

The objective of this analysis is to provide companies or individuals with data to assist in conducting a retail market viability assessment of this community.

Salmon Arm is the retail service centre of the 55,000 person Trading Area of the Shuswap. Centrally located on the Trans Canada Highway half way to Calgary and Vancouver, it is strategically placed one and one half hours from Kelowna and Kamloops to the west. There is good highway and arterial access to all three main retail areas. Peak traffic counts of 17,000 cars a day in summer months travelling through Salmon Arm on the Trans Canada Highway is common. The high growth residential area in Salmon Arm is the northeast and southeast areas.

The retail development is in three main areas; a mature and attractive downtown and two enclosed malls. The downtown is well represented by a Business Improvement Association responsible for leading successful revitalization projects and is solidly supported by District Council. An announcement in spring 2003 indicated a shopping centre developer was negotiating on lease land for a 'big box' tenant adjacent to the Trans Canada Highway and one mall.

The District of Salmon Arm has a population of 16,500 (2001 census) and is projected to grow by 17.0% over the next 5 years. The Shuswap region has enjoyed a growth rate of 24.7% over the past 10 years.

The trading area is a total of 55,000 people (2001 census) and comprises the communities of North Shuswap, South Shuswap (including Sorrento and Blind Bay), Falkland, Malakwa and Sicamous. This area is predicted to grow by approximately 8.0% in the next five years or approximately 10,000 people.

Throughout this report, the Kelowna area is used as an area of comparison because of our physical location, the natural affinity to the North/South corridor and comparable growth rates. This area however is not an accurate comparison for socio-economic factors.

The Shuswap region is a stable area with employment being derived from health, education, forestry and manufacturing. Agriculture and construction are important along with tourism. The Shuswap is the 8th fastest aging population in Canada, the average age is 44.4 years old and 35.0% of the population is in the 45 to 75 range. 73.0% of the population in Salmon Arm own their own homes and the residents are notably non-ethnic in nature, although 4.3% listed their mother tongue as German.

Income

Average household income in 2002 in Salmon Arm was \$45,461 and \$39,137 in the trading area. Comparably, the BC average household income is \$55,012, a larger figure than Salmon Arm and area. The middle income range is from \$38,956 to \$47,835 and accounts for 66.0% of the households. Income sources in Salmon Arm are: employment/earnings (60.0% of income), pension (17.1%), investment (8.3%), self-employment (5.2%), tax-exempt income (3.5%), and other (6.0%) types of income.

Consumer Expenditures

Salmon Arm and Area residents spend their dollars per household in much the same way as other areas when looking at the percentage expended in each category. Of interest are variances like Kamloops, BC, which has a high food cost expenditure compared to other interior centres. Expenditures/shelter costs are also much lower in the Shuswap region and we pay 14.0% of our income on transportation expenditures compared to 12.0%-13.0% in the rest of BC.

Trade Area Analysis

Salmon Arm attracts or has the potential to attract consumers from the Shuswap and also the area of Enderby to the south (with a population of 2,818) which has not been included in our trading area numbers. The demographic and socio-economic profiles of these communities are quite similar to that of Salmon Arm. The trade area is a mixture of working households (68.0%), of which, 17.0 % is in the \$70,000 plus incomes, the average annual income is \$31,434 and retirement or pension incomes amount to 17.2% for the region.

The trade area does have some very high incomes and some low, but the majority are strongly “middle class”. From a consumer spending perspective, this type of community represents a stable base of residents, not as likely to be affected by recessionary swings and predictable in terms of purchase behaviour.

The trade area is also predicted to grow by 8% or 10,000 people within five years.

Retail Competition

The Salmon Arm market is served by a moderate list of retailers and shopping centres.

Centenoka Mall is 155,000 sq. ft. and is anchored by the Real Canadian Wholesale Club and Safeway. This mall has a good location on Highway 1 in downtown Salmon Arm. This mall provides trade area residents with their food, convenience and some comparison goods shopping needs. The mall is internal and the small shops are a mix of chains and independents.

Piccadilly Place Mall is 215,000 sq. ft. and is anchored by Save On Foods (Overwaitea) and Zellers. This mall is several blocks south of the Trans Canada Highway and the small stores are primarily independents. The library and a dental office add to the mix.

Shuswap Park Mall is a small downtown shopping centre anchored by the local supermarket chain Askew's. The mall is approximately 20,000 sq. ft. and is an important anchor for downtown.

Downtown is tree lined and in summer the streets and lamp posts are festooned with flowers. The stores are all independents and all major financial institutions are represented. There are some new buildings and residential development is being encouraged. A strong push is on to continue the revitalization including the demolition of older buildings.

Planned Retail Developments

An announcement in Spring 2003 indicated a shopping centre developer was negotiating on lease land for a 'big box' tenant adjacent to the Trans Canada Highway and one mall. Wal-Mart is the anticipated tenant.

Fall 2003 sees the construction of two highway commercial sites and several retail/commercial buildings on the waterfront that is combined with residential. The east end of Salmon Arm adjacent to the fast growing residential areas has potential for some large retail development and an additional grocery store has been considered for this area.

Retail Space Inventory

Space for lease as of September 2003 was...

- ⇒ Centenoka Park Mall – 3 locations with 5600 square feet of space available (of 155,000 total). Contact: Bonnie Fuller at 832-9731.
- ⇒ Piccadilly Place Mall – 9273 square feet of space available (of 191,108 total, including Overwaitea and Zellers). Contact Lori Cymbaluk at 832-0441.
- ⇒ Downtown Salmon Arm – approximately 14,000 sq. ft. available (of 38,500 total). Contact: Louise Delaney, DIA 832-5440 or local Realtors.
- ⇒ Highway Commercial – one space approximately 2800 sq. ft.

Retail Demand

We will endeavor to provide an outline and assessment of retail supply conditions in this market. The information is intended to provide a retailer or developer with an understanding of the area and its demographics and some basics required to evaluate the potential sales at a proposed new location.

Demand for retail goods sold is a function of the trade area population and average consumer spending modified if necessary by residents age and income characteristics. As long as the potential sales equal or exceed the required industry standard revenues then the project is feasible and could accommodate additional business. If the potential

sales are too low or require an excessively large market share then the retail store would not be feasible. A neutral market share and sales projection would simply be the stores pro-rata share of the retail floor space. For example if there were four supermarkets of equal size then the pro-rate market share would be one quarter or 25% of the total demand. If the proposed supermarket were larger and had a more convenient location then the market share and sales potential would be greater than the pro-rata share.

Business Decisions

The projections are prepared with the assumption that the economic climate will not deteriorate significantly over the ten-year horizon. However other forces affect the local economy such as:

Trade/export activities and restrictions

Interest rates

Federal and Provincial Government policies

Availability of industrial and residential land and buildings

Industrial and commercial growth

Competition

Native land claims

Companies or individuals contemplating business investments, expansions, relocations, acquisitions or new starts should contact the

Salmon Arm Economic Development Corporation

PO Box 130, 101-371 Hudson Avenue N.E.

Salmon Arm BC V1E 4N2

Phone: 250-833-0608

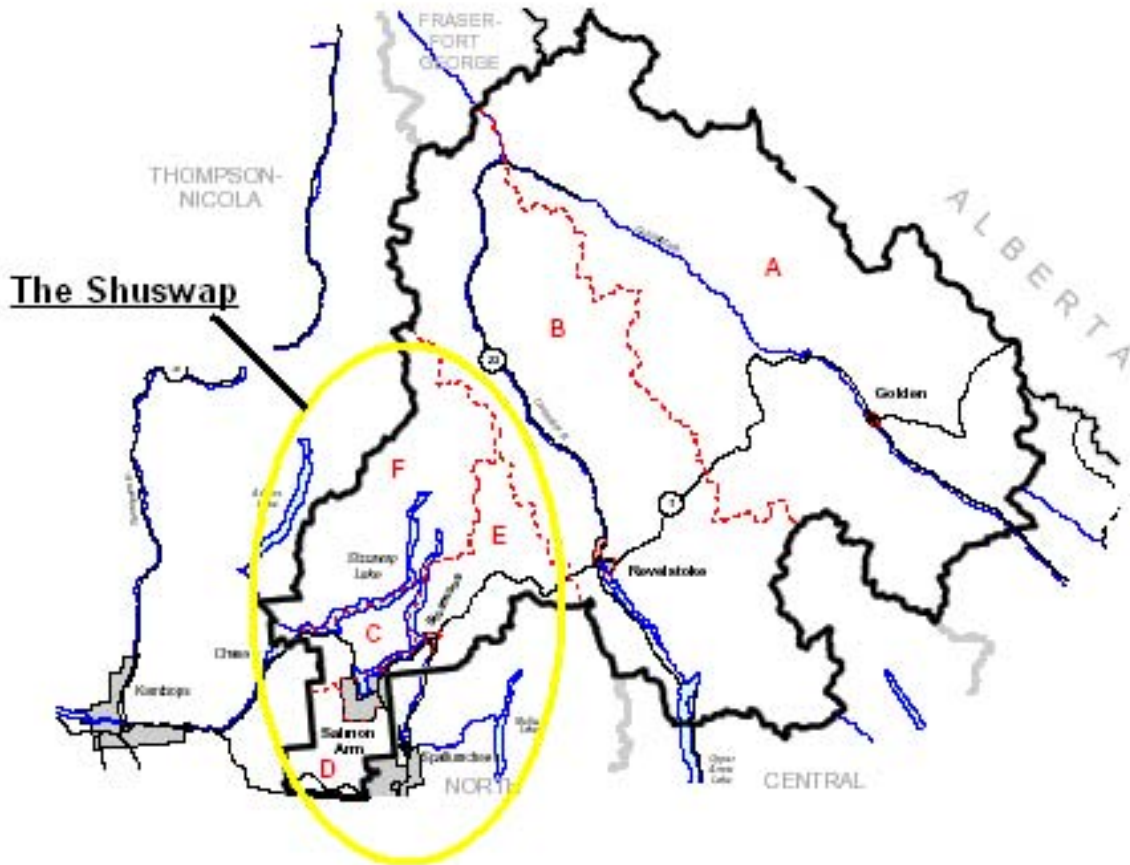
Fax: 250-833-0609

email: edc@salmonarmedc.com or check our website www.salmonarmedc.com

Explanatory Notes

Benchmark	Kelowna.
Trade Area	CSRD, Subdivision C, the Shuswap; North Shuswap, South Shuswap (Sorrento, Blind Bay), Sicamous, Malakwa, Falkland. Enderby residents could also be considered which is an additional 2,645 people.
Horizon	Projections are based on 10 years.
Projections	Applies to Salmon Arm and in some instances to the Trade Area.

Regional Map showing Salmon Arm boundaries within the Shuswap Region



Population Growth and Projections

City or Area	1991	1996	% Change		% Change 1996- 2001	Estimated 2003	Projected 2006	% Change 2001-06
			1991-96	2001				
Salmon Arm	12,115	14,664	21.0%	15,210	3.7%	16,968	17,763	17%
Benchmark	111,830	136,350	21.9%	147,750	8.4%	159,790	168,949	14.3%
CSRD	42,879	48,116	12.0%	48,219	0.2%	55,132	57,688	8.0%
B.C.	3,282,061	3,724,500	13.0%	3,907,738	4.9%	4,266,917	4,490,043	9.0%

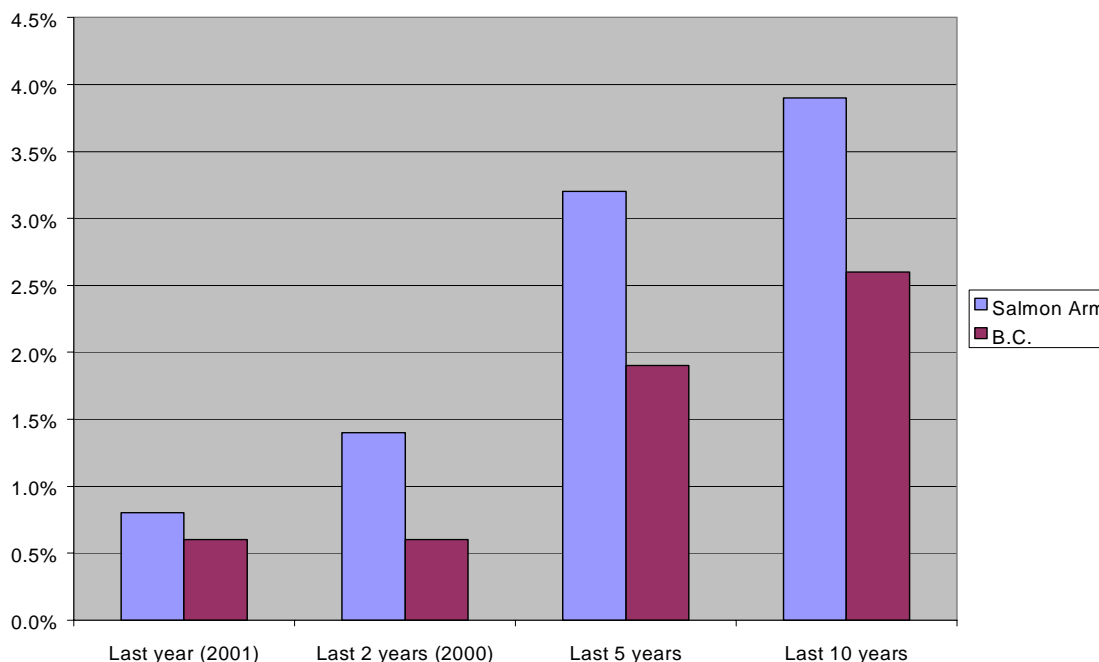
Source: Columbia-Shuswap Community Profiles produced by BC Stats based on 1996 Census; BC Stats (source Stats Can) 2000; Stats Can 1991, 1996, and 2001 Census, City of Kelowna. October, 2003.

Salmon Arm experienced a 21% increase in its population between 1991 and 1996. In 2001, the growth rate of the Shuswap increased once again, this time by 3.7%. As shown above, the projected figures show an increase between 2001 and 2006, 17% increase rate for Salmon Arm. The Trade area is projected to grow by 3300 persons per year.

The population density table indicated that the Trade Area contains 39.5% of the Columbia Shuswap Regional District's population in 1999. Golden and Revelstoke are outside of the Shuswap area.

Five Year Changes	1991	1996	% Change 1991-96	2001	% Change 1996-2001	Estimated 2003	Projected 2006	% Change 2001-06
CSRD	42,879	48,116	12.0%	48,219	0.2%	55,132	57,688	8.0%
B.C.	3,282,061	3,724,500	13.0%	3,907,738	4.9%	4,266,917	4,490,043	9.0%

Population Growth for Local Health Area



Source: Columbia-Shuswap Community Profiles produced by BC Stats based on 1996 Census; BC Stats (source Stats Can) 2000; Stats Can 1991, 1996, and 2001 Census. CSRD Regional District Economic Profile and Analysis (Crunch Analytics, March, 2002). June, 2002.

Demographics

Household Characteristics		
Household Characteristics	Salmon Arm	Trade Area
Households containing a couple (married or common-law) with children	1,655	5,155
Households containing a couple (married or common-law) without children	2,005	7,010
One-person households	1,685	5,060
Other household types	895	2,690
Family Characteristics		
Total Number of Families	4,455	14,320
Number of married-couple families	3,330	10,625
Average number of persons in married-couple families	2.9	2.9
Number of common-law couple families	385	1,785
Average number of persons in common-law couple families	2.8	2.8
Number of lone-parent families	740	1,910
Number of female lone-parent families	620	1,520
Average number of persons in female lone-parent families	2.5	3.0
Number of male lone-parent families	115	390
Average number of persons in male lone-parent families	2.4	3.0
Source: Statistics Canada Census, 2001. (Community Profiles) http://www.statcan.ca May, 2003.		

Number of Family Households in Salmon Arm

Year	# of Family Households
1996	5,720
2002	6,735
% Change 1996-2002	17.7%

Mother Tongue of Residents in the Shuswap

	Salmon Arm			Trade Area			Benchmark		
	1991	1996	Change	1991	1996	Change	1991	1996	Change
English	10,870	12,795	18%	36,825	42,320	15%	94,100	114,285	21%
French	145	195	34%	555	655	18%	1,985	2,355	19%
German	380	585	54%	1,100	1,780	62%	5,970	7,125	19%
Dutch	130	205	58%	375	400	7%	880	975	11%
Ukrainian	65	70	8%	280	245	-12%	1,395	1,710	23%
Other	355	415	17%	545	165	-70%	1,920	330	-82%
TOTAL	11,945	14,265	19%	39,680	45,565	15%	106,250	126,780	19%

Source: Salmon Arm- Shuswap Economic Profile 1994 & 2000 (1991 & 1996 census). No further data available past 1996. June, 2002..

Although English is the predominant mother tongue of residents in the Shuswap, German as the mother tongue increased by 205 people (54%) in Salmon Arm and 19% in the Benchmark between 1991 and 1996.

Income

2002 Estimates & Projections Income Trends

	Salmon Arm	Subdivision C	Kelowna	B.C.
1996 Census total households	5,720	5,560	36,435	1,424,635
Average Household income				
1995 census	\$44,032	\$37,247	\$45,546	\$50,667
2002 estimated	\$45,461	\$39,137	\$48,030	\$55,012
Change in average household income 1995 to 2002	\$1,429	\$1,890	\$2,484	\$4,345
Percentage Change 1995 to 2002 in average household income	3.14%	4.8%	5.17%	7.90%
Projection 2008 of average household income	\$46,888			

Source: Statistics Canada, July, 2003.

Neighbourhood Income

Postal Code	V0E	V1E	V1B/VIT	V1P/VIV	V1S
	Salmon Arm	Trade Area	Vernon	Kelowna	Kamloops
Males	\$ 25,799	\$ 27,073	\$ 28,186	\$ 32,791	\$ 41,892
Females	\$ 13,128	\$ 14,573	\$ 15,993	\$ 18,317	\$ 20,719
Overall Median Income	\$ 17,971	\$ 19,712	\$ 21,098	\$ 24,338	\$ 29,413

Median Income				
	Salmon Arm	Trade Area	B.C.	Canada
1996				
Males	\$ 22,417	\$ 25,970	\$ 26,720	\$ 25,277
Females	13,770	12,951	15,122	14,508
Overall Median Income	17,823	17,674	19,834	18,891
1999				
Males	27,073	28,136	N/A	N/A
Females	14,573	14,122	N/A	N/A
Overall Median Income	19,712	19,665	21,809	N/A
2000				
Persons 15+ yrs.	19,243	19,160	22,095	N/A
Median Family Income				
All Census Families	47,835	48,144	54,840	N/A
Couple Families	52,189	51,108	60,278	N/A
Lone-Parent Families	29,109	28,538	30,070	N/A
Median Household Income				
All Households	38,956	39,723	46,802	N/A
One Person Households	18,218	18,253	23,703	N/A
Two or More Person Households	48,794	48,543	57,773	N/A
Composition of Total Income - % of Income				
Earnings	66.0	68.0	75.8	N/A
Government Transfers	18.0	17.2	11.8	N/A
Other Money	16.1	14.8	12.4	N/A
Source: 1996 and 1999 figures found on Internet sites BC Stats, InvestBC, and Local Health Area 20. 2000 Income Statistics released by Statistics Canada Census 2001. May 2003				

As shown above, the median income of Salmon Arm has increased \$1,420 between 1996 and 2000. Salmon Arm's median income of \$19,243 in 2000 is slightly lower than the median income for either B.C. or Canada.

Median Income of Census Families and Non-Family Persons 15 Years of Age & Over.

The median income of a specified group of census families or non-family persons 15 years of age and over is that amount which divides their income size distribution into two halves i.e. the incomes of the first half of the families or non-family persons are below the median, while those of the second half are above the median.

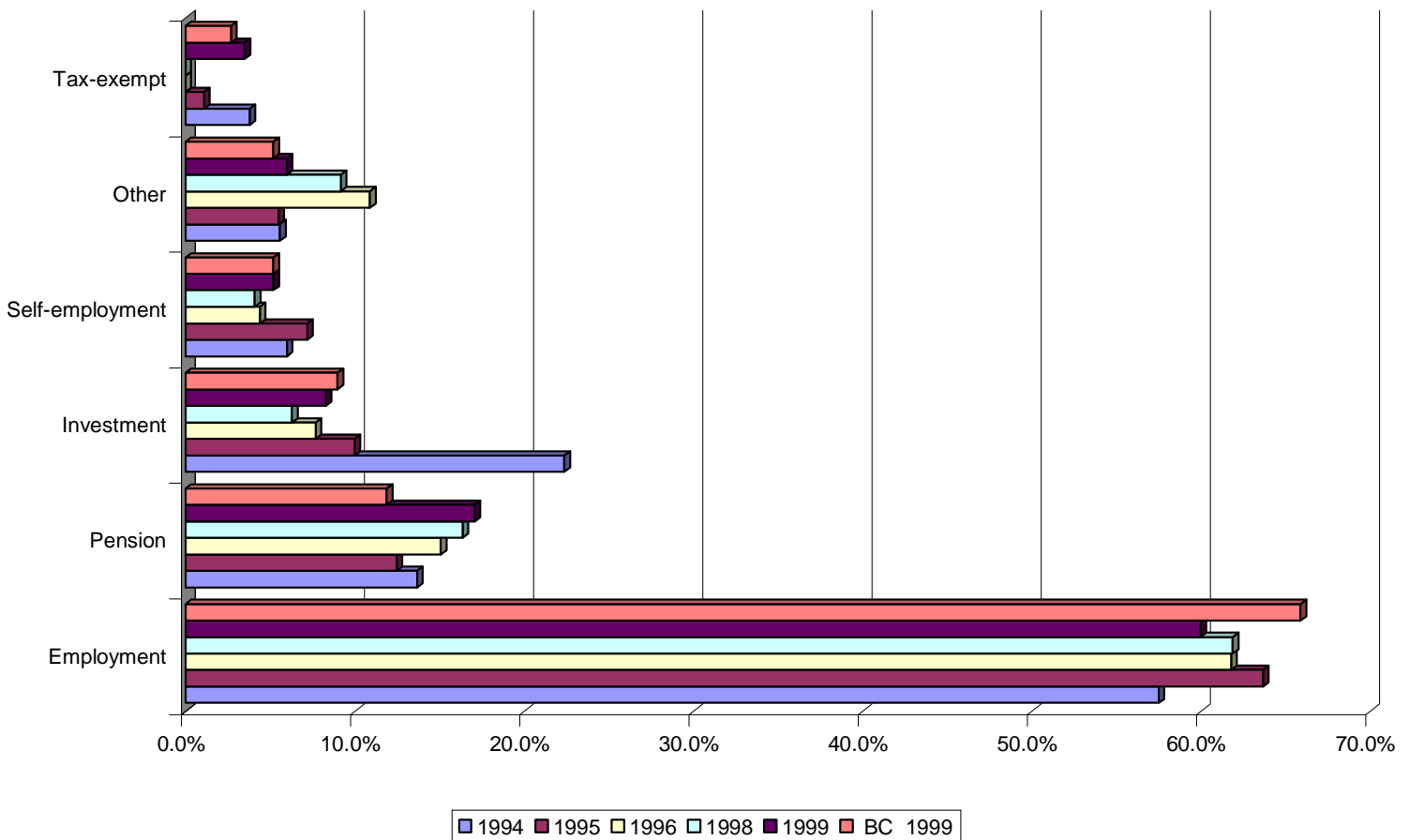
Total Income - Refers to the total money income received from the following sources during calendar year 2000 by persons 15 years of age and over: Wages and Salaries, Net Farm Income, Net Non-Farm Income from Incorporated Business and/or Professional Practice, Canada Child Tax Benefits, Old Age Security Pension and Guaranteed Income Supplement, Benefits from Canada or Quebec Pension Plan, Employment Insurance, Other Income from Government Sources, Dividends, Interest on Bonds, Deposits and Savings Certificates, and Other Investment Income, Retirement Pensions, Superannuation and Annuities including RRSPs and RRIFs, Other money income.

Source: Revenue Canada, 1996 Income Profile; 1999 Sources of Incomes provided by BC Stats; Canada Customs and Revenue Agency April 2003; 2000 Income Numbers provided by Statistics Canada Census 2001 Community Profile; May 13, 2003.

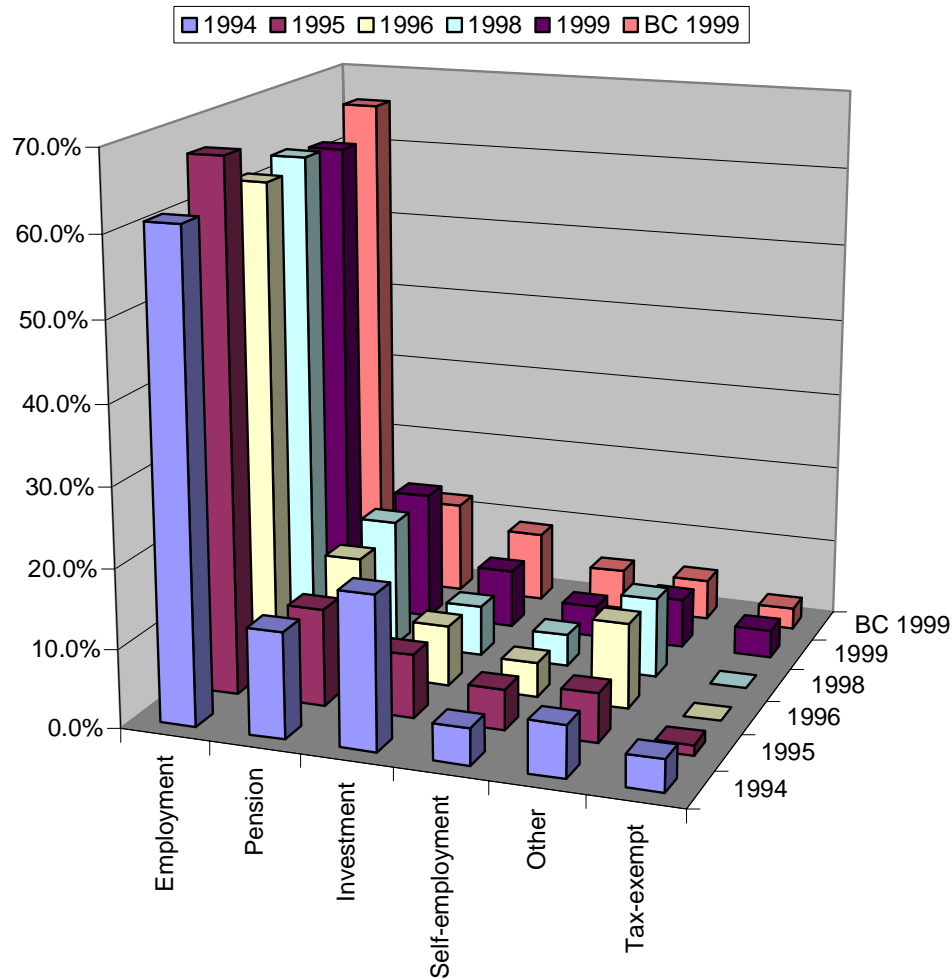
Composition of Family Income				
Census Family Structure	Median Family Income 2000			
	Number of Earners	Salmon Arm	B.C.	Canada
Couples without Children	One	\$ 46,738	\$ 49,077	\$ 46,199
	Two	\$ 69,056	\$ 71,189	\$ 67,495
Couple Families with Children (less than 18)	One	\$ 46,802	\$ 47,951	\$ 46,699
	Two	\$ 66,617	\$ 73,301	\$ 72,820
Couple Families with Children (18 and Over)	One	\$ 66,617	\$ 73,301	\$ 72,820
	Two	\$ 82,668	\$ 96,238	\$ 93,857
Lone-Parent Families with Children (less than 18)	One	\$ 29,381	\$ 33,860	\$ 32,696
Lone-Parent Families with Children (18 and over)	One	\$ 50,890	\$ 50,747	\$ 50,906

Source: Composition of Family Income for Couple Families Without Children and One Spouse or Partner with Earnings, for Canada, Provinces, Territories and Census Subdivisions (Municipalities) With 5000-plus Population - 20% Sample Data May 2003

Income Sources for Salmon Arm



Income Sources for Trade Areas



Note: Pension income in both Salmon Arm and the CSRD have risen considerably compared to the provincial average.

Source: Columbia-Shuswap Regional District Community Profile produced by BC Stats 1996 census data, FP Markets-Canadian Demographics 2001. Canada Customs and Revenue Agency. June, 2002. Updated April 2003; Source BC Stats.

Average Disposable Income				
	1996	2001	% Change	2001/2002
Salmon Arm	\$ 26,991	\$ 34,790	29%	\$ 36,276
Trade Area	\$ 24,410	\$ 30,522	25%	\$ 39,064
Kelowna	\$ 27,639	\$ 37,339	35%	\$ 48,362
B.C.	\$ 29,223	\$ 41,345	41%	\$ 52,485

The average disposable 2001 estimated income (net income) per household in Salmon Arm (\$34,790) and the Trade Area (\$30,522) is slightly lower than Kelowna (\$37,339) and considerably lower than the figure for B.C. (\$41,345). In 1996, the average disposable income figures per person for the four regions of the Interior were quite similar and just below the B.C. figure.

Spending Patterns

Average Household Expenditures

The 2003 average household expenditures in Salmon Arm are \$45,786 and \$40,302 in the Trade Area; these figures are considerably less than similar figures for B.C. (\$54,150), and slightly less than the figures for the two closest cities to the Shuswap; Kelowna (\$48,858) and Kamloops (\$52,367). A breakdown of average household expenditures is provided in the following table:

Cost of Living Expenditures														
2003 Consumer Spending Summary (Dollars per household)														
	Salmon Arm		Kelowna		Kamloops		CSRD		Thompson-Okanagan		BC		Sub. C (RDA)	
Total expenditure	\$ 45,786		\$ 48,858		\$ 52,367		\$ 44,105		\$ 47,081		\$ 54,150		\$ 40,302	
Total current consumption	32,398	71%	34,238	70%	36,759	70%	31,591	72%	33,449	71%	37,569	69%	28,379	70%
Food	5,553	12%	5,781	12%	6,221	12%	5,413	12%	5,707	12%	6,455	12%	4,943	12%
Shelter	8,066	18%	8,818	18%	9,214	18%	7,440	17%	8,254	18%	9,509	18%	7,245	18%
Household operation	2,162	5%	2,280	5%	2,481	5%	2,142	5%	2,283	5%	2,483	5%	1,871	5%
Household furnishings	1,153	3%	1,303	3%	1,392	3%	1,161	3%	1,254	3%	1,414	3%	970	2%
Clothing	1,834	4%	2,011	4%	2,182	4%	1,802	4%	1,937	4%	2,292	4%	1,416	4%
Transportation	6,187	14%	6,089	12%	6,682	13%	6,193	14%	6,191	13%	6,734	12%	5,594	14%
Health care	1,008	2%	1,030	2%	1,105	2%	1,035	2%	1,048	2%	1,142	2%	831	2%
Personal care	761	2%	811	2%	865	2%	743	2%	785	2%	900	2%	646	2%
Recreation	2,662	6%	2,698	6%	2,975	6%	2,760	6%	2,742	6%	3,008	6%	2,451	6%
Reading materials	253	1%	260	1%	278	1%	236	1%	252	1%	280	1%	224	1%
Education	393	1%	480	1%	546	1%	356	1%	437	1%	619	1%	286	1%
Tobacco and alcohol	1,129	2%	1,212	2%	1,244	2%	1,117	3%	1,185	3%	1,185	2%	964	2%
Miscellaneous Expenditures	1,237	3%	1,465	3%	1,573	3%	1,194	3%	1,376	3%	1,548	3%	937	2%
Additional Costs														
Personal taxes	9,127	20%	10,199	21%	10,868	21%	8,534	19%	9,358	20%	11,785	22%	8,259	20%
Personal insurance/pensions	2,502	5%	2,459	5%	2,741	5%	2,418	5%	2,454	5%	2,740	5%	2,224	6%

Source: Canada/BC Business Service Centre, 601 W. Cordova St. Vancouver, BC. V6B 1G1. Phone: 1-800-667-2272, Fax: 1-604-775-5520, Website: www.smallbusinessbc.ca/ E-mailed Mark Eversfield for 2003 data. July, 2003.

Housing - Growth & Projections

Dwelling Characteristics

	Salmon Arm Local Health Area 20	Kamloops	Vernon	B.C.
One family Households	16.4%	19.5%	20.0%	25.40%
Gross Rent or Major Monthly Payment (\$)				
Tenants	\$663	\$708	\$683	\$772
Owners	\$696	\$715	\$696	\$840
Percent Paying 30% or More of their Income on Housing Costs				
Tenants	42.7%	47.5%	49.7%	42.4%
Owners	15.5%	13.8%	15.8%	17.9%
Average Total	19.9%	20.4%	22.6%	24.1%
Source: BC Statistics Local Health Area 20: Salmon Arm. Updated June, 2003.				

The gross monthly rent for tenants in the Salmon Arm Health Area is \$109 less than the B.C. figure of \$772 while house owners pay \$144 less per month than the B.C. overall amount of \$840.

As a rule of thumb, households are considered to have affordability problems if more than 30 percent of household income is spent on housing cost. There are 42.7% of renters in the Salmon Arm Health Area who are paying 30% or more of their income on housing costs which compares similarly to the B.C. figure of 42.4%. In contrast, only 15.5% of owners in the Salmon Arm Health Area pay 30% or more of their income on housing costs.

Housing & Commercial Construction 1991-2002						
SALMON ARM	RESIDENTIAL		COMMERCIAL		TOTAL	TOTAL
	Permits	Value	Permits	Value	Permits	Value
1991	97	\$ 10,435,853	8	\$ 3,644,192	105	\$ 14,080,045
1993	146	16,048,680	22	4,450,180	168	20,498,860
1995	90	11,705,710	14	4,440,540	104	16,146,250
1997	75	8,994,420	12	5,034,960	87	14,029,380
1999	36	4,474,000	14	3,630,620	50	8,104,620
2000	23	3,569,860	13	4,981,820	36	8,551,680
2001	31	3,844,300	20	14,308,240	51	18,152,540
2002	39	4,956,700	19	2,925,410	58	7,882,110

This information is not readily available for the trade area because building permits are not required in most of the Columbia Shuswap Regional District. However, based on the number of Electrical Homeowner Permits issued in the CSRD, the numbers are as follows:

Electrical Homeowner Permits 1999-2002	
CSRD	Residential Electrical Permits
Year	No. of Permits Issued
1999	4238
2000	3801
2001	7740
2002	5868
Source: Electrical Safety Branch, BC Gov't, Vancouver	

Seniors Market in Salmon Arm's Trade Area

Age Distribution					
Trade Area					
Age	1991	1996	2001*	2008*	1991-1996 % change
45-64	2,940	3,940			34%
65+	1,960	2,405			23%
All Ages	11,015	13,855	17,457	21,996	26%

Source: Statistics Canada Census, BC Stats, BC Ministry of Management Services, Regression Approach of the Generalized Estimation System. June, 2002

In 2001, 18.0 % of the total population within the Trade Area are within the seniors' population (55 or above). Of the senior's population, 41.2 % belongs to the 55-64 age group, which is also the highest household income group among the seniors. On average the annual household income for seniors is approximately \$40,000.

Facts about the Elderly Population in British Columbia

In 2001, 13.6 % of the British Columbia population are 65 years of age or older. This compares to Alberta with a population of 10.4 % seniors and Saskatchewan with at 15.1 % senior population.

When the relative size of the population base is taken into account, the Salmon Arm region has an average senior population comparatively.

Of the seniors, 55.2 % of the total seniors' population is female and 23.7 % of seniors (male and female) are widowed.

Retail Trade Analysis for Salmon Arm

In June, 2003, The Salmon Arm Economic Development Corporation surveyed every retail business in person in an attempt to obtain average sales per square foot in each category. The following data is based on the merchants responses and we would strongly advise anyone considering a business expansion or start up to use these numbers as a guide only as we have no way to verify the accuracy of some of the figures provided.

The data contained in this Analysis should be considered as only one of the factors in determining retail growth potential.

Retail Space Analysis

Salmon Arm Trade Area

Retail Sector	Annual Sales Revenue Reported by Survey	Square Footage	Salmon Arm Sales per Sq. Foot	Number of Locations
* Transportation				
New Cars	\$ 57,669,065			5
RVs, Motorcycles, Boats	2,445,979			4
Auto Parts	3,327,873			4
Used/Recreational Motor Vehicle/Parts Dealers	24,475,000	166,150	\$148	14
* Household Furnishings				
Home Furnishing Stores	5,668,500	21,200	267	11
Furniture Stores	5,850,000	36,750	159	5
* Household Equipment & Appliances	4,659,000	39,000	119	10
* Household Operation (cleaning/landscaping)				
* Food; includes trips, restaurants			-	14
Supermarkets	33,500,000	96,325	469	3
Specialty Food Stores	7,205,000	71,500	321	14
Bakery, Nut, Confectionery Foods	1,491,690	24,825		4
Subtotal	42,196,690			
Gas Stations & C Stores	23,600,000			10
* Tobacco and Alcohol				
Beer, Wine & Liquor Stores	14,420,000	11,300	1,276	5
* Health Care				

Continued.....

Retail Sector	Annual Sales Revenue Reported by Survey	Square Footage	Salmon Arm Sales per Sq. Foot	Number of Locations
* Personal Care				
Pharmacies & Personal Care	\$ 16,195,200	31,490	260	23
Optical (excluding dispensing opticians)	465,861			3
Shelter includes insurance, repairs, maintenance, etc.				
Home Centres & Hardware Stores	13,000,000	38,000	342	3
Specialized Building Materials & Garden Stores	4,825,000	20,000	241	6
* Clothing, Jewelry, Shoe Stores	7,586,250	31,095	244	17
Family Clothing Stores	1,790,531			3
Shoe, Accessories & Luggage Stores	5,722,280	7,120	235	15
Subtotal	15,099,061			
Sporting Goods Stores	5,460,040			5
Department Stores	31,725,000	109,000	291	2
Other General Merchandise Stores	14,245,000	56,500	252	6
* Recreation				
Computer & Software Stores	1,910,000	5,500	406	6
Sewing, Needlework, Crafts Stores	1,170,093			4
Hobby, Book & Music Stores	5,496,500	34,636	188	22
* Reading Materials				
Miscellaneous Store Retailers.	640,234	62,101	155	4
Total				
* See Appendix for details of category				
Sources: EDC Survey 2003 (sales & sq. ft.)				

Retail Market Potential

The preceding table is intended to give individuals a sense of business volume and potential in retail sales categories. In many cases the level of detail for sub-categories is not available from Stats Canada for this market and we have been unable to illuminate business opportunities in a micro level. In other cases the large categories outlined in bold and used by Census are so broad and inclusionary we can't separate the retail purchases. An example would be Food, which means all food consumed by area residents whether purchased at a grocery store, restaurant or on holiday.

Retail Trade Analysis for Salmon Arm (Continued)

In the next table we have been able to highlight some areas that may indicate that consumers are shopping in other centres and these are dollars that could be captured by additional retail space in that category. This could mean new businesses or expansion of existing stores. It may also signify that existing businesses need to re-evaluate their current operations, hours, merchandise mix, customer service levels and marketing in an effort to capture more sales. Again we advise that the Annual Sales Revenue figures are from the Retail survey and the accuracy can't be confirmed, however some of the opportunity figures are significant enough to raise the possibility of a business need.

Per household Sales Ratio					
	Census per H/H spending	Retailer reported Spending	# of h/h	Captured sales	BC
Total expenditure	\$ 45,786				\$ 54,150
Total current consumption	32,398				37,569
Food	5,553	\$ 4,826	13,476	\$65,039,088	6,455
Household operation	2,162	-	13,476		2,483
Household furnishings	1,153	421	13,476	5,668,500	1,414
Clothing	1,834	1,121	13,476	15,100,000	2,292
Transportation	6,187	-	13,476		6,734
Health & personal care	1,769	608	13,476	8,195,200	
Recreation	2,662	-	13,476		3,008
Reading materials	253	-	13,476		280
Education	393	-	13,476		619
Tobacco and alcohol	1,129	1,070	13,476	14,420,000	1,185
Miscellaneous expenditures	1,237	-	13,476		1,548

Source: Canada/BC Business Service Centre, 601 W. Cordova St. Vancouver, BC. V6B 1G1. Phone: 1-800-667-2272, Fax: 1-604-775-5520, Website: www.smallbusinessbc.ca/ E-mailed Mark Eversfield for 2003 data. July, 2003.
Sources: Salmon Arm Economic Development Corporation Survey 2003 (sales square feet 2000). Consumer Spending – Statistics Canada – Consumer Expenditure Report 1999 & 2000 sales by category.

Salmon Arm Retail Business Profile

The Salmon Arm Economic Development Corporation surveyed the 203 retail businesses in Salmon Arm in May 2003 for the following information.

This is a snapshot of some additional information that was collected:

	Average:
Number of employees – range.	1-36
Majority of the owners work full time in the business.	Yes
Businesses are open evening, Sundays and Statutory holidays.	Half are open
Of the 50% who responded, the majority project a sales increase.	Yes
Of the 30% who responded, half project a sales increase of approximately 12%.	2-33%
Of the 50% who responded, more than half plan an expansion, renovation or diversification of the business in the next 2 years, and 1/3 already have done so in the last few years.	Yes
The above will happen when several factors are in place.	Product Demand Economics Physical space Planning
Businesses differentiate themselves from the competition primarily by:	Customer Service, Product quality.

Source: SAEDC Survey 2003

Retail Business Missing from the Salmon Arm Market Place

In the evaluation of what demand exists for new or expanded retail businesses, the following type of businesses may represent an opportunity. This list reflects some opportunities that have arisen during the Retail Market Analysis, from consumer comments and the opinions of the Economic Development Corporation and the Downtown Improvement Association. This information is not offered as an endorsement or guarantee of demand or success but is offered as some suggestions for consideration.

Fashion: Women's career wear and footwear mid-price point
 Men's wear & dress footwear
 Lingerie
 Children's wear
 Ladies' consignment fashion: Higher-end "labels"

Home furnishings & Hardware:
 Lighting
 Decorative accents including area rugs
 Plumbing design store
 Bath Boutique
 Furniture
 "Farmhouse" Collections – Canadian furniture & collectibles

Sporting Goods: Action wear & equipment
 Golf store

Food: Bakery – French & specialty grain products
 Grocery store in the east end of Salmon Arm
 Expanded warehouse pricing selection
 Fresh fish market
 Specialty – candy/chocolate
 European deli & specialty foods

Arts: Eclectic, international, "Unicef" type of product
 Outlet for affordable artwork
 Collective for wearable art
 Art Specialty

Specialty: Tilley Endurables / Birding Specialty Shop
 Outdoor Living; furniture & gifts; distinctive styles

Department Store

Retail Gap Analysis Survey

Left at Business:

Pick Up:

Salmon Arm Retail Questionnaire

**The information reported in this questionnaire will be kept confidential.
Please answer the following...**

How long have you been in business? _____ year(s)

What retail category best describes your business?

- | | |
|---|---|
| <input type="checkbox"/> Supermarket | <input type="checkbox"/> Other Clothing |
| <input type="checkbox"/> All Other Food Stores | <input type="checkbox"/> Furniture & Appliances |
| <input type="checkbox"/> Drugs and Medicine | <input type="checkbox"/> Household Furnishings |
| <input type="checkbox"/> Shoe Stores | <input type="checkbox"/> Motor Vehicles |
| <input type="checkbox"/> Men's Clothing | <input type="checkbox"/> Convenience + Gas |
| <input type="checkbox"/> Women's Clothing | <input type="checkbox"/> Automotive Parts |
| <input type="checkbox"/> Men's & Women's Clothing | <input type="checkbox"/> General Merchandise |
| <input type="checkbox"/> Children's Clothing | <input type="checkbox"/> Other Semi-Durable |
| | <input type="checkbox"/> Other Durable |

Who is your target market? Male Female _____ - _____ Age Group
_____ up to \$25,000

Commercial \$30-\$45,000 \$50-\$75,000
 Other Everyone

How many employees do you have? _____ Full-time _____ Part-time _____ Casual

Does the owner work full time in the business? _____ Yes _____ No

Are you open evenings, Sundays, or statutory holidays? _____ Yes _____ No

Total Floor Area Accessible to the Public = _____ square feet.

Last Years' Sales Revenue = \$_____.

Projected Sales Increase _____% (percent) **or** \$_____ (dollar value).

Do you plan to expand, renovate, or diversify your business? _____ Yes _____ No

If Yes, When? _____ 1-2 yrs. _____ 3-5 yrs.

What needs to happen to enable you to do this? _____

Have you previously expanded, renovated, or diversified your business? What year?

What new or existing consumer group will contribute the most to your business growth? _____

How do you differentiate your business from the competition? _____

Thank You for Your Time. We Appreciate Your Co-operation.

**Completed questionnaires can also be faxed to the Salmon Arm Economic Development Corporation
at: **833-0609**

Appendix A

RETAIL TRADE DIVISIONS:

Summary:

Food
Shelter
Household operation
Household furnishings and equip.
Clothing
Transportation
Health care
Personal care
Recreation
Home Entertainment
Reading materials
Education
Alcohol and Tobacco

FOOD

Food
Food purchased from stores
Locally and on day trips
While on trips overnight or longer
Board paid to private households
By household members or roomers
While on trips overnight or longer
Food purchased from restaurants, etc.
Locally and on day trips
At work
At school
Other meals out
Between-meal food
While on trips overnight or longer
On a job
At school and college
On vacation and other trips

SHELTER

Principal Accommodation
Rented living quarters
Rent (amount paid)

Shelter (Continued)

Maintenance, repairs & alterations
Tenants' insurance premiums
Owned living quarters
Maintenance, repairs, replacements
Patios, fences and driveways
Exterior walls
Painting (interior and exterior)
Wallpapering
Other interior walls and ceiling
Carpentry (incl. wooden flooring)
Electrical systems
Replacements
Repairs and maintenance
Mechanical systems
Plumbing
Replacement of fixtures
Repairs and maintenance
Heating and air conditioning
Replacement of equipment
Repairs and maintenance
Complete re-roofing
Eavestroughing and roof repairs
Hard flooring and carpeting
Replacement of carpeting
Repairs and maintenance
Other replacements and repairs
Replacement of built-in appl.
Caulking and weather stripping
Other fixtures or built-in equip.
Other repairs and maintenance
Owned living quarters
Condominium charges
Property taxes
Homeowners' insurance premiums
Mortgage interest
Home equity line of credit interest
Other expenditures
Commissions for sale of real estate
Legal fees related to dwelling(s)
Mortgage insurance premiums
Other expenses

(continued...)

Shelter (Continued)

Appraisal, survey, mtge. penalty
 Transfer taxes
 Water, fuel and electricity
 Water and sewage
 Fuel oil and other liquid fuel
 Natural gas
 Other fuels
 Bottled propane
 Fuel wood and other heating costs
 Electricity
 Other accommodation
 Owned vacation home
 Maintenance, repair, replacements
 Property taxes and sewage charges
 Insurance premiums
 Mortgage interest
 Electricity, water and fuel
 Other expenses
 Traveller accommodation
 Hotels
 Motels
 Other traveller accommodation
 Campgrounds
 Tourist homes etc.
 Rented vacation homes
 Other accommodation. away from home

HOUSEHOLD OPERATION

Household operation
 Communications
 Telephone
 Purchase of telephones, etc.
 Telephone services
 Installation and repairs
 Basic charge
 Enhanced service charges
 Other local charges
 Long distance toll charges
 Cellular services
 Internet services
 Postal and other (excluding parcels)
 Child care expenses
 Child care (excluding *)
 Day-care centres
 Other child care outside the home
 Week-day child care in the home

Household Operation (Continued)

* Other child care in the home
 Domestic and custodial services
 Pet expenses
 Pet food
 Purchase of pets and related goods
 Veterinarian and other services
 Household operation
 Household cleaning supplies
 Detergent and soap
 (excluding personal)
 Laundry detergent (including soap)
 Liquid detergent (excluding laundry)
 Automatic-dishwasher detergent
 Cleaning and polishing preparations
 Toilet-bowl cleaner
 Polishes and waxes etc.
 Chemical specialties
 Bleach
 Fabric softeners
 Disinfectants and deodorizers
 Other chemical specialties
 Paper, plastic and foil
 Paper towels
 Facial and bathroom tissue
 Stationery (excluding school supplies)
 Other paper supplies
 Plastic garbage bags
 Other plastic supplies
 Foil supplies
 Flower and garden supplies
 Nursery/greenhouse (shrubs, trees)
 Potted plants, cut flowers, etc.
 Fertilizers, soil, and soil conditioners
 Horticultural services, snow removal
 Other household supplies

HOUSEHOLD FURNISHING

Household furnishings and equipment
 Household furnishings
 Furniture
 Sofas (including matching chairs)
 Wooden furniture
 Bedroom furniture
 Living room and indoor furniture
 Dining room and kitchen furniture
 Outdoor furniture

Household Furnishing (Continued)

Metal and non-upholstered furniture
 Other indoor furniture
 Other outdoor furniture
 Boxsprings, mattresses and frames
 Household textiles and related
 Window coverings
 Ready-made and custom draperies
 Blinds and other window coverings
 Bedding
 Sheets and pillow cases
 Other bedding
 Other household textiles
 Rugs, mats and underpadding
 Art, antiques and decorative ware
 Mirror and picture frames
 Art goods and decorative ware
 Original works of art
 Antiques
 Glass mirrors

HOUSEHOLD EQUIPMENT

Household equipment
 Household appliances
 Air conditioning and refrigerators
 Room air conditioners, (de-)humidifiers
 Refrigerators
 Freezers
 Appliances for cooking
 Cooking stoves and ranges
 Microwaves and convection ovens
 Gas barbecues
 Small electric appliances
 Appliances for laundry
 Washing machines
 Clothes dryers
 Other electric appliances
 Vacuums and rug cleaning equip.
 Portable dishwashers
 Electric sewing machines
 Other electric appliances
 Portable electric lamps
 Non-electric kitchen equipment
 Tableware and flatware
 Metal tableware and kitchen knives
 China, porcelain and other ceramic
 Glass and crystal

Household Equipment (Continued)

Other (excluding disposable)
 Household equipment
 Workshop tools and equipment
 Power hand tools
 Other power tools and equipment
 Other tools and equipment
 Garden and snow-removal tools
 Lawn and garden tractors and tillers
 Power lawn-mowers
 Snow-blowers
 Other garden tools and equipment
 Other household equipment
 Major appliances and parts
 Furniture and equipment maintenance
 Furniture
 Appliances and equipment
 Major household appliances
 Other equipment
 Other services (e.g. making of draperies)

WOMEN'S CLOTHING

Total Clothing
 Women's wear (14 years and over)
 Coats and jackets
 Leather and fur coats and jackets
 Winter-weight coats and jackets
 Raincoats and all-weather coats
 Light coats, jackets and vests
 Suits and dresses
 Suits (including pant suits)
 Dresses
 Sportswear
 Jeans
 Pants and shorts (excluding jeans)
 Skirts
 Blouses and shirts
 T-shirts and other tops
 Sweaters
 Active sportswear
 Skiwear and snowmobile suits
 Other active sportswear
 Other specialized clothing
 Lingerie, hosiery and sleepwear
 Foundation garments
 Lingerie
 Hosiery
 Sleepwear

Women's Clothing (Continued)

Loungewear
 Other apparel and accessories
 Gloves and mitts
 Belts, handbags and wallets
 Other accessories
 Jewelry
 Watches
 Precious and costume jewelry
 Footwear
 Shoes and fashion boots
 Athletic shoes
 Other footwear

MEN'S CLOTHING

Men's wear (14 years and over)
 Coats and jackets
 Leather or fur coats and jackets
 Winter-weight coats and jackets
 Light-weight coats, jackets and vests
 Suits and sport jackets
 Suits
 Sport jackets and blazers
 Pants
 Jeans
 Other pants (including shorts)
 Furnishings
 Dress shirts and woven sport shirts
 Knitted sport shirts
 Sweaters
 Socks
 Underwear, pyjamas, loungewear
 Active sportswear
 Ski jackets/pants/suits, snowmobile suits
 Other active sportswear
 Leather accessories
 Specialized clothing and accessories
 Jewelry
 Watches
 Precious and other jewelry
 Footwear
 Shoes, sandals and dress boots
 Athletic shoes
 Other footwear

CHILDREN'S CLOTHING

Girls' wear (4-13 years)

Children's Clothing (Continued)

Coats, jackets, snowsuits
 and ski suits/pants
 Dresses and suits
 Pants (including shorts)
 Jeans
 Other pants, skirts and shorts
 Blouses, T-shirts, sweaters and other
 tops
 Underwear, sleepwear, hosiery, etc.
 Other apparel, accessories and jewelry
 Active sportswear and other clothing
 Accessories
 Footwear
 Athletic shoes
 Other footwear
 Boys' wear (4-13 years)
 Coats, jackets, snow/ski suits/pants
 Suits and related apparel
 Pants (including shorts)
 Jeans
 Other pants (including shorts)
 Shirts, t-shirts, sweaters, other tops
 Underwear, sleepwear, loungewear, etc.
 Other, accessories and jewelry
 Active sportswear and other clothing
 Accessories
 Footwear
 Athletic shoes
 Other footwear
 Infants' wear (under 4 years)
 Daywear
 Coats, jackets and snow suits
 Dresses, blouses, sweaters, shirts, T-
 shirts, skirts, pants, socks, underwear,
 etc.
 Other clothing
 Footwear

CLOTHING MATERIALS AND SERVICE

Clothing material, notions & services
 Materials (excluding household textile)
 Yarn (excluding craft)
 Materials for coats, jackets, etc.
 Material for dresses, shirts, etc.

**Clothing Materials and Service
(Continued)**

Other clothing material
Notions
Clothing services
Dressmaking and tailoring
Clothing storage
Laundry and dry-cleaning
Laundry service
Dry-cleaning service
Other maintenance, repair, altn. of clothing
Apparel (excl. laundry & dry-cleaning)
Watches and other jewelry
Footwear (shoe repairs and shines)
Other clothing services

TRANSPORTATION

Transportation
Private transportation
Purchase of automobiles and trucks
Automobiles
Trucks (including vans)
Sale of automobiles and trucks
Purchase of automotive accessories
Automobile radios and tape players
Other accessories and attachments
Rent or lease automobiles and trucks
Rented automobiles and trucks
Automobiles
Rental (including ins. and mileage)
Gasoline and other fuels
Other expenses
Trucks (including vans)
Rental (incl. insurance & mileage)
Gasoline and other fuels
Leasing fees, autos and trucks
Operation of automobiles and trucks
Gasoline and other fuels
Tires
Batteries
Other parts and supplies
Maintenance and repair jobs
Oil changes and lubrication
Tune-ups
Other mechanical and electrical
Body (including painting)

Transportation (Continued)

Other maintenance and repair
Garage rent and parking
At dwelling (not included in rent)
Other parking
Regular
Other parking costs
Driving lessons
Drivers' licenses and tests
Drivers' licenses
Drivers' tests
Vehicle insurance premiums
Registration fees and licenses
Other operation services
Public transportation
Local and commuter transportation
City or commuter bus, subway, street car and commuter train
Local taxi service
Other local transportation
Inter-city transportation
Airplane
Train
Highway bus
Other passenger transportation
Household movers, storage and delivery
Delivery services
Household moving and storage

HEALTH CARE

Health care
Direct costs to household
Health care supplies
Medicinal and pharmaceutical products
Prescription drugs
Other
Physicians' care
Eye-care goods and services
Eye glasses
Prescription contact lenses
Other eye-care goods
Other health-care goods
Dental care
Orthodontic and periodontal
Prescription and fitting of dentures
Other dental services
Hospital and health care services

Health Care (Continued)

Hospital care
 Other health care services
 Other health care practitioners
 Weight/smoking control programs
 Other medical services
 Health insurance premiums
 Public hospital and medical plans
 Private health care plans

PERSONAL CARE

Personal care
 Personal care supplies and equipment
 Toilet preparations and cosmetics
 Make-up, skin creams, lotions and
 manicure products
 Fragrance products
 Hair care products
 Personal deodorants, soap and toilet
 preps
 Oral hygiene products
 Razors and razor blades
 Disposable diapers
 Electric hair-styling & personal care
 equip
 Other personal care supplies and
 equipment
 Hair washing, cutting and styling
 Men's' and boys' hair
 Women's' and girls' hair

RECREATION

Recreation
 Recreation equipment and assoc.
 services
 Sporting and athletic equipment
 Golf
 Racquet sports equipment
 Ice skates, and other equipment
 Downhill & cross-country skiing equip.
 Fishing
 Home exercise equipment
 Other sport and athletic equipment
 Playground equipment including above-
 ground pool
 Toys, games and hobby equipment
 Toys

Recreation (Continued)

Dolls, stuffed toys and clothing
 Other toys
 Children's vehicles, toboggans, etc.
 Games and hobby equipment
 Electronic games and parts
 Artists' and handicraft materials
 Computer equipment and supplies
 Computer hardware
 Computer software
 Computer supplies
 Other games and rec. equipment
 Photographic goods and services
 Cameras
 35-millimetre cameras
 Other cameras and accessories
 Film and processing
 Photographers and other services
 Musical instruments and accessories
 Collectors' items (excluding works of
 art)
 Camping & picnic equipment (excl.
 BBQ's)
 Supplies and parts for rec. equipment
 Equipment rental & maintenance
 Video game rental

RECREATION VEHICLES

Recreation vehicles and outboard motors
 Purchase of recreation vehicles
 Bicycles, parts and accessories
 Other vehicles and outboard motors
 Travel trailers
 Tent trailers
 Motorcycles
 Snowmobiles
 Motor homes
 Boats (including canoes)
 Other recreation vehicles
 Outboard motors and personal watercraft
 Operation of recreational vehicles
 Bicycle maintenance and repairs
 Other recreational vehicle operation
 Gasoline and other fuels
 Maintenance supplies and parts
 Maintenance and repair jobs
 Insurance premiums

Recreation Vehicles (Continued)

Registration fees and licenses
Other operation services
Rental and leasing fees
Other expenses

HOME ENTERTAINMENT

Home entertainment equipment and services

Audio components
Audio combinations and radios
Pre-recorded audio tapes, CDs and records

Blank audio tapes

Television sets

VCR's, camcorders and video components

Pre-recorded videotapes and discs

Blank videotapes

Other equipment, accessories & parts

Rental of videotapes and video discs

Equipment rental and other services

Maintenance and repair jobs

RECREATION SERVICES

Recreation services

Spectator entertainment performances

Movie theatres

Live sports spectacles

Football games

Hockey games

Baseball games

Other live sports spectacles

Live performances (e.g. concerts)

Admission to other activities

Rental of cablevision

Rental of satellite services

Use of recreation facilities

Membership fees for clubs, etc.

Golfing

Bowling and billiards

Skiing

Racquet sports & recreation associations

Other facilities and services

Fees for single usage

Golfing

Bowling and billiards

Recreation Services (Continued)

Skiing

Racquet sports & recreation associations

Coin-operated amusement games

Other facilities and services

Children's camps

Museums, exhibitions, etc.

Package travel tours

Sightseeing tours and excursions

Other cultural and recreational services and facilities

READING MATERIALS AND EDUCATION

Reading materials

Newspapers

Subscriptions and single copies of magazines and periodicals

Books and pamphlets (excl. school books)

Paper backed

Hard cover

Maps, sheet music and other printed matter

Duplicating, library fees and fines

Education

Supplies

Nursery, elementary and secondary

Post-secondary education

Textbooks

Nursery, elementary and secondary

Post-secondary

Tuition fees

Kindergarten to secondary education

Post-secondary

Other courses and lessons (excl. driving)

Other educational services

ALCOHOL AND TOBACCO

Tobacco products and alcoholic beverages

Tobacco and smokers' supplies

Cigarettes, cigars and similar products

Matches and other smokers' supplies

Alcoholic beverages

Served on licensed premises

Beer

Alcohol and Tobacco (Continued)

Wine and cider

Liquor

Purchased from stores

Beer

Wine and cider

Liquor

Self-made alcoholic beverages