FULLOWKA ET AL V. ROYAL OAK VENTURES ET AL (THE "GIANT MINE" CASE)[1]

> **QUANTUM AWARD**
>
> $ 8,867,420 – dependency losses
>
> $ 1,251,351 – valuable services losses
>
> $ 10,118,771

Care, companionship and guidance for all families was a further $505,000 and special damages were $107,902 for a total of <u>$10,731,672.94</u> [para. 1083]. James O'Neil, in a separate but concurrent action, was awarded $343,075 in loss of income damages, plus special damages. [para. 1266]

Lutz, J. describes the action that precipitated this claim:

> Para. [1] On September 18, 1992, at 8:45 a.m., on the 750-foot level of the Giant Mine ("Giant") in Yellowknife, Northwest Territories ("NWT"), a violent explosion blew nine miners apart, killing them.

The *Fullowka et al* case comprised the following families:

(a)	Vern Fullowka, aged 36, married with two children;	($2,096,541)
(b)	Norm Hourie, aged 53, married with four children;	($1,047,228)
(c)	Chris Neill, aged 29, married without children;	($ 963,069)
(d)	Joe Pandev, aged 55, married with five children and a grandchild;	($1,193,840)
(e)	Shane Riggs, aged 27, single, survived by his mother;	($ 54,630)
(f)	Robert Rowsell, aged 37, married with two children;	($1,360,428)
(g)	Arnold Russell, aged 41, married with four children;	($ 936,119)
(h)	Malcolm Sawler, aged 38, married with three children;	($1,453,037)
(i)	David Vodnoski, aged 25, married with two children.	($1,013,879)

Lutz, J. provides a detailed description of all the families' background and employment/income histories in paras. [283] through to [436] of the judgment.

Although Roger Warren admitted his role in the deaths of the miners, and is serving a life sentence at Stony Mountain Institution in Manitoba, Lutz, J. found the following with respect to liability:

> [664] In conclusion, as the strike unfolded, and as more and more anger and frustration was exhibited, with increased sabotage with near death implications, all known as each occurred, the only reasonable and objective conclusion a reasonable man could reach was that an act such as Warren's would result. The deaths of the miners was but another unlawful act, elevated from earlier unlawful acts involving progressive illegal activities including physical injuries inflicted on persons, death threats, explosions that could have resulted in deaths, property damage, sabotage and the like. Equally important was the perception on the mine site and around town that someone was going to die. In that context, what could be more foreseeable than that as the obvious anger and frustration among the strikers grew as time wore on, a Warren would appear. The "harm that occurred" was a reasonably foreseeable consequence of the cumulative acts of other Defendants, namely, those who I find negligent as delineated in the following sections.

Cara Brown, M.A., Principal
Maureen Mallmes, B.Sc.
Dan Clavelle, M.Ec.
Chris Phipps, B.A.
Shirley Yeow, M.A.
Teresa Zhuang, M.A.
Amanda Petherick, B.B.A.
Kate Damberger, M.A.
Chris Chevrier, M.A.
Marilyn Segall, B.A.
Heather Ganshorn, MLIS
J.C.H. Emery, Ph.D.
Frank Strain, Ph.D.
Stephen Clark, Ph.D.

[1] 2004 NWTSC 66 released December 16, 2004.

Lutz, J. apportioned the liability amongst the various defendants as set out in para. [1300]:

[1300] Pursuant to factual findings and the authorities cited herein, I find the allocation of fault for both actions as follows:

Party	Degree (Percentage)
Royal Oak	23
Pinkerton's	15
CAW National	22
Warren	26
Bettger	1
Shearing	2
Seeton	2
GNWT	9

FINDINGS OF THE COURT ON EXPERT ECONOMIC EVIDENCE

Between November 18 and 21, 2003, Ms. Brown was qualified to give expert economic evidence on loss of dependency, loss of valuable services (housekeeping), and tax gross-up[2] for the 9 families who lost their husband & father on September 18, 1992 in Yellowknife, NWT. Ms. Brown gave rebuttal evidence in this case on March 1, 2004.

Although Lutz, J. was critical of the economic evidence in general, and expressed frustration at the complexity of the evidence as well as the numerous contingencies and scenarios presented, he accepted Ms. Brown's dependency loss figures for the 6 of the 8 families,[3] and valuable services for 6 of the 9 families. (Each family had a dependency loss and valuable services claim).

PERSONAL CONSUMPTION RATES[4] ("PCR" RATES)

Lutz, J. adopted Ms. Brown's recently developed PCRs that are determined with relation to family size **AND** family income level.[5] Prior to this case, Canadian courts were only ever presented with PCRs that varied by family size. The "average" family income underlies these PCRs.

Ms. Brown's expanded PCR rates are influenced by American research and jurisprudence that has used PCR rates fluctuating by family size and income level for more than 2 decades. The main impact compared to prior awards is that it will increase awards when decedents have higher-than-average income; and it will decrease awards when decedents have lower-than-average income (assuming the same level of survivor's income).

Ms. Brown presented her research to the court in *Fullowka et al v. Royal Oak Ventures et al.* Lutz, J. found "merit" and "tremendous depth" in Ms. Brown's analysis and used the newly refined Canadian rates to determine the families' dependency losses:

[1016] The PCR is calculated and applied to the income streams to determine what portion would have been consumed solely by the deceased. Although both experts ultimately relied mainly on a survey of household spending produced by Statistics Canada in 2000, their analyses differed markedly. While Brown arrived at

---

[2] Lutz, J. stated in para. [493] "Gordon Smith agreed with the Cara Brown model for calculating the tax gross-up, so that he focused on management fees only."

[3] In the case of Carol Riggs, Lutz, J. did not accept our calculation with regard to dependency losses as it was based solely on Carol's son, Shane, financially contributing to her household. Lutz, J. found no evidence for the amount the plaintiffs asserted that Shane was going to give his mother ($10,380 per year for the remainder of her lifetime); the judge accepted $1684 annually instead.

[4] These rates pertain to the proportion of family income the deceased consumed while alive, as a percentage of total family income. The inverse of personal consumption rates (i.e., the remainder) have been traditionally known as "dependency rates". Dependency rates are determined by the amount of the personal consumption rate ("PCR"); the PCR is what is calculated, whereas the dependency rate is derived from the PCR.

[5] This methodology is published in a forthcoming issue of the *Journal of Forensic Economics,* and the results (the PCRs by income level and family size) are published in C.L. Brown, *Damages: Estimating Pecuniary Loss,* loose-leaf (Aurora, Ontario: Canada Law Book), 2004, chapter 7, Table 7-5 (p 7-42).

consumption rates ranging from 10.9-12.3% for a two-person family, [the other expert's] figures for the same scenario were 30.61-31.01%. The fundamental difference is that Brown's PCRs vary significantly by income level, and [the other expert's] do not. The other expert's calculations reflect differing income level, albeit minimally, because of his reliance on the Statistics Canada data, which breaks down spending according to income level. *Brown has developed a new method, which I accept, for the calculation of Canadian PCRs based on the relatively recent methodology employed in the United States.* The tables used by some American economists have shifted from focusing on both family size and income level. Consequently, Brown applied the American methodology to Canadian data offered by Statistics Canada and developed new Canadian tables. Brown agreed with [the other expert] who testified that, when income levels increase, the amount that the deceased would have consumed increases as well. However, according to Brown, this is true in terms of dollar amounts, yet, as a percentage of income, it is actually a declining trend. Furthermore, with regard to savings, Brown testified that, as income rises, the income that is allocated to savings increases in both dollar amounts and percentage of family income. The effect of the increase in savings is to increase the net worth of the family; net worth is the value of the family's income that is not consumed but could be liquidated. It might be used for indivisible items such as children's education, purchase of property or bequests, for example. Therefore, Brown's calculations reflect an inverse trend; as family income increases, the PCR decreases, and, as family size increases, the PCR decreases. These figures mark a departure from those accepted by Canadian Courts in the past; however, having considered all of the evidence, particularly that with regard to Brown's research, I find that her PCR tables are preferable to those of [the other expert]. *Brown demonstrated tremendous depth into her data analysis toward the development of her PCR tables, the result of which has merit in my view.* (emphasis added)

[1017] Another significant distinction between the experts' calculation of PCRs was their treatment of savings. Brown's methodology assumed that the deceased would not have consumed savings in the same proportion as family income; instead, she assumed the consumption would have been 2-3%. The Defendants were critical of this, and argued that the assumption should be made that each deceased would have consumed the same proportion of savings as he would have consumed of the family income. However, Brown made a good point which was that at the time of the death, the savings had not been spent, but rather saved, so it is reasonable to assume that the savings would not be spent in the same proportion as family income. Furthermore, Brown referenced literature that suggests that a large proportion of family savings is spent on indivisible items such as children's education or a second home.

[1018] [The other expert] said that Brown's derivations are flawed and underestimate the deceased's consumption. Furthermore, the Defendants argued that it defies logic to assume that the deceased would not have consumed any significant amount of these savings, a view with which I do not agree.

REMARRIAGE & DIVORCE CONTINGENCIES: THE INTRODUCTION OF THE "COHABITER" OR "PARTNER"

Interestingly, in all but two cases, Lutz J. did *not* apply contingencies or negative discount for remarriage (by the survivor in the future) or divorce (of the couple had the decedent lived), commenting that most had stable marriages and would have stayed together; and in point of fact none of the survivors had remarried despite the 12-year gap between the explosion that claimed their husband's lives and the trial (2004). In two cases (Neill and Vodnoski), Lutz, J. accepted a divorce contingency (applied to the Neills' and Vodnoskis' marriages) and factored in the financial contribution of the widows' live-in companions.[6] Both of these surviving widows were young at the time of the explosion, as were their husbands. Lutz, J's decision to take into account the cohabiter's contributions is in line with remarriage statistics for widows (and widowers): if young when widowed, they are much more likely to remarry than average. In these cases, we had specific evidence about the cohabiters' income and financial contribution to the households, and were able to compare them directly to the decedents' income profile and financial contribution to the original household.

HIGHLIGHTS OF THE ECONOMIC ASSUMPTIONS ADOPTED BY LUTZ, J.

Income profiles for miners:

Para [995] [Brown's approach] relies on 1996 census data for miners in the NWT and the Yukon…Furthermore,

---

[6] In two other cases, Lutz, J. did not discount the family's dependency loss (Sawler and Rowsell), acknowledging that in the former case Ms. Sawler's companion consumed as much as he contributed, and in the latter case, Mrs. Rowsell's companion stayed only for a short time (1993 to 1999) and did not financially contribute to her household.

the evidence was uncontroverted that, in the mining industry, miners' incomes vary significantly depending on their motivation to work overtime hours, as well as their motivation to achieve bonuses. To prefer the data relied on by [the other expert], which has the effect of lowering the income streams, also would ignore the fact that miners in the North, particularly those employed at Giant, were significantly higher income earners than their counterparts across the country. This fact alone accounts for why families such as the Fullowkas, Houries and Vodnoskis remained in Yellowknife as they did, and planned to remain for some time, a reality that ought not be ignored. …Consequently, *Brown's method with regard to income profiles is preferable.* (emphasis added)

Lutz, J. preferred the other expert's evidence that the "real" incomes of miners peaked at ages 35-39, despite commenting that this finding " taxes my common sense" (para. [1015]). This appeared to be a result of Lutz, J. disagreeing with this author's discussion about cross-sectional versus longitudinal surveys as they relate to the use of Canadian Census data to develop age-earnings profiles.

Unemployment & part-time contingencies:

Para. [996] Similar to the methodology employed with regard to income profiles, Brown applied an industry-specific unemployment contingency. [The other expert], however, applied rates based on age and education, the effect of which is to increase the award in some cases. However, in concert with the reasons above, I prefer the specialized approach used by Brown. Part-time and non-participation contingencies are also accounted for by Brown, who applied a disability contingency to reduce the award but, unlike [the other expert], did not apply any deduction for the contingency that the deceased may have worked part-time or have voluntarily chosen not to work. Brown's reasoning for not applying both of these contingencies was due to a lack of evidence that the deceased would choose not to work, or work part-time only. *I agree with this reasoning,* and note that, although periods of unemployment were illustrated, there is no evidence of any of the deceased working part-time in mining at any time prior to their deaths. For these reasons, *there is no basis on which to deduct for part-time or non-participation contingencies as [the other expert] did.* (emphasis added)

Non-participation contingency:

Para. [510] Brown actually relied on evidence given in the trial. For example, she assumed the deceased miners would be non-participants, i.e., that they would not choose not to work because "we had no evidence that these miners had ever worked part-time as miners voluntarily or were going to do that".

This is an excellent example of the importance of tailoring the non-participation contingency (the choice not to work) to the person, since it is a *voluntary* contingency (it is a choice to enter the labour market or not). Some experts apply this contingency like they do unemployment (an involuntary contingency), using it in every case regardless of the worker's demonstrated labour force attachment and intention to work, and work full-time (like most prime age males). Lutz, J. prefers the approach of tailoring the statistic to the person in question.

Retirement age:

Para. [997]   In terms of setting an estimated retirement age for the deceased, Brown referenced Statistics Canada data in her evidence. She testified that the average retirement age ranged from 61 to 67 years for miners or workers in primary industry with the same characteristics as the deceased, and generally set 62 as the retirement age in all cases, except for Norm Hourie and Joe Pandev who were 53 and 55 years old respectively at the time of their deaths. In these two cases, because they were at a later stage in their mining careers, the evidence pertaining to their retirement intentions was meaningful. [The other expert] assumed a retirement age of 65 for all of the deceased and then applied a non-participation rate for the later years, which resulted in a retirement date of 61.4 years. *I prefer the evidence of Brown as it more closely conforms to the evidence heard at trial.* (emphasis added)

Income tax assumptions:

[998] With respect to RRSP contributions, there is evidence that in all cases, except that of the Russell family, contributions had been made. Brown's calculations included examination of previous income information (tax returns) to determine what the contribution history to RRSPs was in each case, on which an average of the income percentage contributed was assumed and applied. In cases where there were no contributions made or where a meaningful history could not be obtained from the available information, Brown assumed a 5% contribution rate...

[1000] Brown assessed post-retirement income for all of the deceased, while [the other expert] opted only to provide these calculations for the two oldest miners, Joe Pandev and Norm Hourie, as he was unable to provide calculations for the others for lack of evidence pertaining to post-retirement loss. I cannot imagine what evidence could have been led on this issue, given that most of the deceased were 25 to 30 years from retirement. However, making a calculation using the projected income stream would be prudent as otherwise the dependency claim is significantly understated. Therefore, *Brown's values are preferable.* (emphasis added)

VALUABLE SERVICES CLAIMS

[1039] There are differences between the experts as to the calculation of valuable services, arising primarily out of their lack of consensus in how much time the deceased contributed prior to their deaths, and the amount of time that is now reduced as a result of their absence in the families. This difference arises out of the respective reliance on differing available data. *I accept the calculations provided by Brown as her statistical information is more current and therefore more reliable than that of [the other expert].* It should be noted that at trial [the other expert] provided amendments to his valuable services calculations, by adjusting his calculations (approximating them to use [the other expert's] words) so as to increase the award. Nevertheless, *I generally endorse the more precise methodology that Brown has employed in using statistics as a benchmark, and further considering the trial evidence, which was not done by [the other expert].* However, it was necessary to reject the estimates provided by Brown in some cases, as she ignored the highly significant impact of common law partners to a claim for loss of valuable services.[7] (emphasis added)

Lutz, J. emphasized how important it is to the trier of fact to have the expert's evidence dovetail with the facts about the families. Ms. Brown's report was prepared almost a year before the trial, such that additional information *was* released between the date of the report and Ms. Brown's evidence, leaving some inconsistencies, which troubled Lutz, J. In some cases, the information was simply not available when writing the report, but this did not appear to come out during the trial.[8] In other instances, Lutz, J. was frustrated about certain concepts not having been adequately explained during testimony, though he did accept the premise of many of these concepts.[9]

Importantly, Lutz, J. reiterated the importance of the expert's assumptions being aligned with the facts and/or evidence in the case – emphasizing again how important it is for the quantum expert to investigate and verify his/her assumptions and how they align with counsel's evidence, rather than the expert agreeing to be "instructed by counsel to assume…".

---

[7] This assumption was one that plaintiff's counsel instructed us to make, arguing to the court that because the widows in these cases had not remarried (only cohabited) then the partner's contributions should not be considered. As this was a legal argument (not an economic assumption), I deferred to counsel on this assumption.

[8] For instance, Lutz, J. comments in para. [511] "Pension benefits of 3.8% were likewise added, but it is to be noted this was based on a survey of Watson Wyatt done in 2001, not on actual available information". Despite repeated attempts to contact Royal Oak and Giant Mine, as well as some of the decedents' union organizations, we were not able to obtain information about the employer's pension contribution or benefit to the employee. The next best source of information is the Watson Wyatt survey; at the time of writing the February 2003 report, the most recently available data was for 2001.

[9] An example is the dependency loss formula that Lutz, J. reproduces in para. [513]: "Dependency loss = {[1 -PCR] X deceased's disposable income - PCR X survivor's hypothetical disposable income}". This is explained in detail in the main report tendered for trial, and underlies all of the figures that Lutz, J. accepted. Note the use of the survivor's "hypothetical" income – this pertains to the survivor's income that she would have earned in the absence of the blast. In many of these cases, the widows changed careers either due to personal trauma arising out of the explosion and its aftermath (which caused some to "flee" Yellowknife) and for other reasons. It is important to use the survivor's "hypothetical" or "without-incident" income to determine the dependency loss; otherwise it will overstate the dependency loss if the survivor earns less than s/he would have in the absence of the incident. For a detailed discussion on this methodology, see C.L. Brown, *Damages: Estimating Pecuniary Loss,* loose-leaf (Aurora, Ontario: Canada Law Book), 2004, chapter 7.

Lutz, J. criticized both experts for failing to take into account the contingency that the families would have had more children:

>   Para. [549]   "Brown failed to utilize Statistics Canada information that was available to her on the probability of births to certain of the widows, yet she used Statistics Canada information on marriage and divorce in her dependency and other calculations" and, again:

>   Para. [560]   "Also of concern is Brown's use of Statistics Canada data on marriage and divorce but not on birth rate information, which, on a good cross-examination by Ms. Sanderson was demonstrated to alter the PCR and dependency calculations and increase or decrease the amount of the award to the family."

Despite attempting to explain that most quantum experts do *not* factor in additional children after the death of a parent because we assume the unborn child is not a party to the action (and therefore has no part of the claim), Lutz, J. felt that this was a contingency that should have been considered. It will remain to be seen if courts in the future mandate that the personal consumption and dependency rates should take into account changes in family size that would have occurred. To date, economic experts, without exception, do not do so in fatality cases.[10]

TAX GROSS-UP CLAIM

Lutz, J. accepted Ms. Brown's calculation of the tax gross-up in entirety and made provisional awards in case of appeal, but did not award a tax gross-up based on the findings below from the judgment:

> [1045] Further, the Defendants stated in their final submissions:

> 112. Even if the statutory scheme had been reversed and the monies in the first instance were payable to the individual plaintiffs who were then required by statute to pay over a certain amount to the Board, the result would be the same. It is generally recognized that where the plaintiff will be required to immediately pay over a portion of the lump sum award to third parties pursuant to a subrogated claim, this amount should not be subject to a tax gross-up since it will not be invested by the plaintiff, and will not generate income which is subject to tax.

>> S.M. Waddams, *The Law of Damages, supra*, p. 3-63 - 3-64, para 3.1180. K. Cooper-Stephenson, *Personal Injury Damages in Canada, supra*, p. 465 and p. 708. [footnotes omitted].

>> C.L. Brown, *Damages, Estimating Pecuniary Loss*, looseleaf (Aurora: Canada Law Book, October 2002) at 7-48.18

> 1052] I reiterate that it is only the WCB who has property in the award here. Two things must be noted at this juncture: firstly, the WCB is the beneficial plaintiff under the statute; and, secondly, depending on legal fees and costs recovered, the Plaintiffs might recover little or nothing under s. 13(4) of the *Workers' Compensation Act*. The costs issue will not be determined until after judgment is rendered. The statute renders it impossible to determine the compensation payable…

> [1053] Some or all of the future dependency losses could be paid as future WCB pensions, and that would not attract tax.

Lutz, J. then goes on to consider *Townsend* v. *Kroppmanns,* [2004] 1 S.C.R. 315, 2004 SCC 10, and the "collateral benefits" decisions found in *Cunningham* v. *Wheeler; Cooper* v. *Miller; Shanks* v. *McGee*, [1994] 1 S.C.R. 359;[11] and *Desrochers Estate* v. *Simpson Air (1981) Ltd.,* [1995] N.W.T.J. No. 121 (S.C.) but concludes that:

> [1058] In the result, the Plaintiffs cannot recover amounts for gross-up. Management fees must thus receive like treatment.

---

[10] The only exception to this is in *Survival of Action Act* cases in which the "life-cycle" approach has been adopted by the Court of Appeal of Alberta when determining the personal living expenses of the deceased to calculate the available surplus left in the estate. In these cases, because the claim is "victim-centred" and not "heir-centred", the courts concur that family size will change the decedent's spending such that an increase in family size decreases the amount s/he spends on himself/herself. This means that an available surplus (or "*Duncan*" award) *does* take into account future, hypothetical changes in family size – but in these cases, it is affecting the award by the estate rather than calculating an award for these hypothetical family members.

[11] Lutz, J. states in para. [1056] that "Those decisions do not assist, as the Defendants do not say that they wish to deduct any WCB subrogated amounts."

O'NEIL V. ROYAL OAK VENTURES ET AL: LOSS OF INCOME CLAIM

In an accompanying action on behalf of James O'Neil, who discovered the bodies at the mine site on the day after the explosion, and subsequently suffered from PTSD, Lutz, J. awarded loss of income damages in the amount of $343,075.

[1266] I accept Brown's calculation of total loss (inclusive of pre-judgment interest) at January 31, 2000, to be $343.075. Brown's assessment is preferred to [the other expert's]. She had the benefit of O'Neil's tax returns. Her adjustments of earnings and contingencies best fit O'Neil's situation, particularly as she also had the benefit of Giant payroll records from a payroll audit done by the WCB for all miners. O'Neil's earnings were consistent with the figures from the audit, so that their transposition delivers the aura of accuracy to Brown's calculations.

[1268] [The other expert's] methodology was not founded on facts that were proven but on statistics.

BROWN'S PCRs BY FAMILY SIZE & INCOME LEVEL, *SURVEY OF HOUSEHOLD SPENDING* 2000

Before Tax Cdn $ (total family income)	FAMILY SIZE			
	2	3	4	5
	DECEDENT'S PCR			
15,000	30.1	25.1	21.8	18.6
25,000	24.2	20.5	18.0	15.5
50,000	18.1	15.6	13.8	12.1
65,000	16.2	14.1	12.5	11.0
85,000	14.4	12.7	11.3	10.0

Source: C.L. Brown, *Damages: Estimating Pecuniary Loss* (Aurora, Ontario: Canada Law Book), 2004, p 7-42, Table 7-5. Income levels in Table 7-5 are in addition to the ones above.

Readers can use the PCRs in the table above to tailor the decedent's personal consumption to their case. Whereas in the past courts used dependency rates of 60% (for 2-earner households), 70% (for 2-person families), or 80% (for 4-person families)[12], the PCR rates above now reflect the family's total before-tax income. The rates have been derived from the most recent household expenditure data in Canada, Statistics Canada's *Survey of Household Spending* (SHS) 2000.

<div align="center">

CONTACT
Cara Brown, ext. 201   or
Dan Clavelle, ext. 209

at **Brown Economic Consulting,** 1-800-301-8801, or 403-571-0115
to discuss fatal dependency methodologies.

</div>

---

[12] See section 7.2.e "The Notion of 'Joint' Family Dependency", pp 7-15 to 7-30 in *Damages* for a discussion on rates in case law.

UPDATING NON-PECUNIARY AWARDS FOR INFLATION (NOVEMBER 2004, CANADA)

Year of Accident/ Year of Settlement or Trial	"Inflationary" Factors*	Non-Pecuniary Damages - Sample Awards				
		$10,000	$25,000	$50,000	$75,000	$100,000
November 2003-November 2004	1.018	$10,179	$25,447	$50,894	$76,341	$101,788
Avg. 2002-November 2004	1.044	$10,443	$26,107	$52,214	$78,321	$104,427
Avg. 2001-November 2004	1.068	$10,679	$26,697	$53,393	$80,090	$106,787
Avg. 2000-November 2004	1.095	$10,952	$27,379	$54,758	$82,137	$109,515
Avg. 1999-November 2004	1.125	$11,249	$28,122	$56,244	$84,367	$112,489
Avg. 1998-November 2004	1.145	$11,446	$28,614	$57,228	$85,843	$114,457
Avg. 1997-November 2004	1.155	$11,552	$28,880	$57,760	$86,640	$115,520
Avg. 1996-November 2004	1.174	$11,737	$29,344	$58,687	$88,031	$117,375
Avg. 1995-November 2004	1.193	$11,929	$29,822	$59,645	$89,467	$119,290
Avg. 1994-November 2004	1.219	$12,186	$30,466	$60,931	$91,397	$121,863
Avg. 1993-November 2004	1.221	$12,210	$30,526	$61,051	$91,577	$122,102
Avg. 1992-November 2004	1.243	$12,430	$31,075	$62,150	$93,225	$124,300
Avg. 1991-November 2004	1.262	$12,619	$31,548	$63,096	$94,645	$126,193
Avg. 1990-November 2004	1.332	$13,323	$33,307	$66,613	$99,920	$133,226
Avg. 1989-November 2004	1.397	$13,966	$34,916	$69,831	$104,747	$139,663
Avg. 1988-November 2004	1.466	$14,658	$36,645	$73,290	$109,935	$146,580
Avg. 1987-November 2004	**1.525**	$15,252	$38,129	**$76,258**	$114,387	$152,515
Avg. 1986-November 2004	1.592	$15,915	$39,789	$79,577	$119,366	$159,155
Avg. 1985-November 2004	1.657	$16,573	$41,433	$82,867	$124,300	$165,733
Avg. 1984-November 2004	1.724	$17,240	$43,100	$86,200	$129,300	$172,399
Avg. 1983-November 2004	1.799	$17,988	$44,971	$89,942	$134,913	$179,884
Avg. 1982-November 2004	1.904	$19,035	$47,588	$95,176	$142,764	$190,352
Avg. 1981-November 2004	2.110	$21,104	$52,759	$105,518	$158,277	$211,036
Avg. 1980-November 2004	2.369	$23,695	$59,237	$118,473	$177,710	$236,947
Avg. 1979-November 2004	2.610	$26,103	$65,258	$130,515	$195,773	$261,030
Jan. 1978-November 2004	**2.976**	$29,762	$74,406	$148,811	$223,217	**$297,623**

$76,258= $50,000 x 1.525 represents the dollar equivalent in November 2004 of $50,000 based on inflation increases since 1987. Similarly, $297,623 (=$100,000 x 2.976) represents the dollar equivalent in November 2004 of $100,000 in 1978 based on inflationary increases since 1978.
* Source: Statistics Canada, Consumer Price Index, monthly CPI release

Consumer Price Index $ Unemployment Rate

From Nov. 2003 to Nov. 2004* (rates of inflation)		For the month of Nov. 2004	
Canada:	1.8%	Canada:	7.3%
Vancouver:	1.9%	Vancouver:	6.5%
Edmonton:	1.0%	Edmonton:	5.0%
Calgary:	1.7%	Calgary:	5.1%
Halifax:	1.6%	Halifax:	5.8%
St. John's, NF:	1.6%	St. John's, NF:	8.5%
Saint John, NB:	1.3%	Saint John, NB:	8.2%
Charlottetown:	1.9%	Charlottetown:	10.5%
* Based on 12-month rolling average. Source: Statistics Canada			