

Canada

Establishing a Small Business

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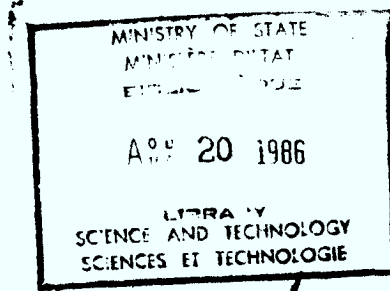
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Regional Industrial
Expansion

Expansion industrielle
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Minister of State
(Small Businesses)

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(Petites entreprises)



ESTABLISHING

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Minister of State, Small Businesses

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INTRODUCTION

This publication was prepared by the Small Business Secretariat for information purposes only and is offered as a guide to those interested in establishing a business. In no way does it constitute a legal document binding on the Government of Canada, its departments or agencies. This publication recognizes that the business person requires certain vital information to effect business decisions and provides present and potential investors with a general description of the business climate and basic data. Readers should note that it was necessary to treat various laws, regulations and taxes in a general manner. Of necessity, some details and exceptions have been omitted. The reader is advised to contact the federal and provincial departments listed in the appendices for additional detailed information.

The Secretariat is a branch within the Department of Regional Industrial Expansion and is responsible for the provision of support to the Minister of State, Small Businesses in fulfilling his advocacy functions on behalf of the small business community.

The Secretariat develops and assesses new policies and programs to assist small businesses. The Secretariat also provides information on establishing a business, federal assistance programs and helps with the individual problems small business face in connection with the government regulations, paperburden and red tape.

Those wishing to obtain further information may write to the Small Business Secretariat, 235 Queen Street, 8th Floor East, Ottawa, Ontario, K1A 0H5 or call collect (613) 995-9197; or contact a Business Information Centre, see list on page 25.

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FORMS OF BUSINESS ORGANIZATION

Sole Proprietorship

A business operated under sole proprietorship comes under provincial or territorial jurisdiction and most of the regulations are practically identical in nature and scope.

It may be generally stated that, in Canada, those who are capable of entering into a binding agreement are capable of engaging in any lawful business activity they choose. They are, of course, bound by general legal principles governing persons, property and obligations, but apart from that there are no other legal requirements with which they must comply when operating as a sole proprietorship.

Practically every business, large or small, is affected by some form of governmental licensing control. Sole proprietorships, partnerships and corporations or other forms of business organization are equally affected. Accordingly, most of the "control" requirements outlined in the section on partnership can apply to sole proprietorship.

Any individual who desires to use some distinctive name other than his own, or to add "and company" or similar words to his own, must file a declaration in the same place and within the same time, as indicated in the following section dealing with the registration of partnerships.

Generally speaking, declarations must state the full name and residence of the person involved, the name under which he intends to carry on business, that no other person is in partnership with him, and that he is at least 21 years of age. If under 21, the date of birth must be shown.

Partnership

Partnerships come under provincial or territorial jurisdiction and most of the regulations involved are practically identical in nature and scope throughout the country.

A partnership is an arrangement whereby two or more persons combine some or all of their resources, skill or industry, in a business undertaking, with a view to making profit to be shared by all members of the partnership. The relationship existing between members of a corporation is not a partnership in the legal meaning of the word.

General and limited partnerships are the most common forms utilized in Canada. Each has the same powers, but differs in formation, registration (in some instances), and the individual liability of the members to one another and to the public. In some of the provinces, the Partnership Act makes no distinction between general and limited partnerships, but in practice, however, partnerships may fall under one or the other class.

There are restrictions with regard to a firm's name. It must not be the same as that of any other registered firm or so similar as to cause confusion. The use of "and Co." and "and Company" is permissible. The words "limited", "incorporated" or their abbreviations cannot be used. In Québec, all documents issued in the course of business must bear the word "registered" or the abbreviation thereof.

It is customary for the partners to sign an agreement covering such matters as purpose of business, name of firm, duration of agreement, place of business, capital to be contributed by each partner, division of profits and losses, rights of management, and procedure for termination or reorganization of the partnership.

Apart from such agreement, dictated by self-interest and sound business practice, there is also a statutory requirement with which a partnership must comply. Provincial and territorial laws require that partnerships must be registered with the proper authorities.

There are no other general requirements with which a partnership must conform. However, consideration must be given to licences or permits that may be required by any of the three levels of government in connection with the operation of a particular type of business. Where a particular type of business is subject to regulatory or revenue-protecting control, only one licence is usually required, rather than one for each member of the partnership.

A) General Partnership

In a general partnership, the members are jointly and severally liable (each member liable for the full amount) for the debts of the partnership. Each partner can bind the partnership irrespective of the consent of the other partner(s).

Registration usually consists of filing a declaration signed by all partners, stating the name in full and residence of each, the firm name under which the business is to be carried on, and the time during which the partnership has existed. The declaration must also include an averment that the parties named are the acknowledged partners.

In Alberta, the declaration must be filed with the Attorney General, Central Registry, within six months after formation.

In British Columbia, the declaration must be filed with the Registrar of Companies and such declaration should be filed within three months after formation of the firm.

In Manitoba, the declaration must be filed with the Companies Branch, Department of Consumer, Corporate and Internal Services in Winnipeg.

In New Brunswick, the declaration must be filed with the Registry Office for the county in which the principal place of business is to be located. Registration must be effected within two months after the commencement of business.

In Nova Scotia, the declaration must be filed with the Registrar of Joint Stock Companies before beginning to carry on business.

In Ontario, the declaration must be filed with the Registrar of Partnerships, 555 Yonge Street, Toronto, Ontario M7A 2H6 where the Central Registry for Ontario is maintained.

In Prince Edward Island, the declaration must be filed with the Department of Provincial Secretary in Charlottetown.

In Québec, the declaration must be filed with the Bureau d'enregistrement, Section des raisons sociales, Ministère de la Justice, in each district in which the partnership proposes to carry on business.

In Saskatchewan, the declaration must be filed with the office of the Provincial Secretary before commencing business.

In the Yukon, the declaration must be filed with the Registrar of Companies within two months after formation of the firm.

In the Northwest Territories, the declaration must be filed in the office of the registration clerk of the registration district in which the business is to be carried on.

B) Limited Partnership

A "limited partnership" is composed of one or more general partners who conduct the business, and one or more persons who contribute an amount in actual cash called special or limited partners.

While a general partner is considered to be subject to unqualified liability, a limited partner is normally liable to the firm or its creditors only to the extent of the capital that he has agreed to contribute. A limited partner may share in profits according to the agreement in force, he must, however, take no part in the management of the firm, or he becomes a general partner.

Parties to a limited partnership must sign a declaration stating, usually, the name under which the business is to be carried on; the general nature of the business; the names of all general and special partners, indicating "which are which"; the residence of each partner; the amount of capital each limited partner has contributed; the date when the partnership is to commence and terminate; and the principal place of business of the partnership. The declaration must be signed before a notary public.

The place of filing the declaration, in the two territories and all provinces is the same as for general partnerships.

Incorporation Under Federal Law

The Canada Business Corporations Act is the general statute whereby firms are incorporated under federal law. The administering body is the Corporations Branch, Department of Consumer and Corporate Affairs, Ottawa.

Under the Act, any individuals or corporations may file articles of incorporation and receive a certificate of incorporation for any legal purpose except for conducting such business as an insurance, loan or trust company and the business of banking and the issue of paper money. One or more bodies corporate may "incorporate a corporation". The Act does not provide for any objects to be set out in the articles of incorporation. However, the articles may set out any restrictions on the business that the corporation may conduct.

The documents that must be completed and forwarded to the Director of Corporations are the Articles of Incorporation, a Notice of Registered Office and a Notice of Directors. A copy of the Act may be purchased from Canadian Government Publishing Centre, Supply and Services Canada, Ottawa, Ontario, K1A 0S9.

Filing of Articles of Incorporation

Applicants must be persons of the full age of 18 years. The articles must contain, (a) the proposed corporate name; (b) restrictions, if any, on the types of business that the corporation may carry on; (c) the location in Canada of its registered office; (d) details as to capital stock; (e) number of directors; (f) the names in full, addresses, and signatures of the applicants. For further information on the incorporation procedure, it would be advisable for persons or companies contemplating incorporation in Canada, prior to drafting the articles of incorporation, to contact the Director, Corporations Branch, Consumer and Corporate Affairs Canada, Place du Portage, Ottawa, Ontario, K1A 0C9, telephone (819) 997-1142.

The corporate name must convey the information that the firm has the protection of limited liability for its members. It is required that the words "Limited", "Incorporated" or "Corporation" or the abbreviations "Ltd.", "Inc." or "Corp." be the last word of the company's name. It is the responsibility of the person wishing to incorporate to conduct his own name search which is done through private companies engaged in this service. Names liable to conflict with that of any other existing business organization, whether incorporated or not, are not acceptable. The Branch may also refuse to accept the choice on grounds that it is otherwise objectionable, such as phraseology that tends to be misleading with regard to the nature of the business.

The word Canada in parenthesis, i.e. (Canada) may be included in the corporation's name when the entity is a subsidiary of a concern of an identical name organized under the law of a foreign country, or of a province. The use of (Canada) is not permitted under other circumstances, although the words "Canada", "of Canada" or "Canadian" may be used without brackets if there is no connotation of federal government participation.

It is permissible for a corporation to have a bilingual name, i.e., a name in an English and a French form. The practice is to separate the English and French forms as follows: "XYZ OF CANADA LIMITED/XYZ DU CANADA LIMITÉE". When the articles of incorporation or amendment specify more than one form, the corporation may use (1) only the English form of its name, (2) only the French form, or (3) both at the same time.

A federal corporation must have its registered office in Canada. The company's minute book, including the charter, bylaws, shareholders list and directors, must be kept at such location or, in certain circumstances, at the office of its transfer agent. Other offices can be established elsewhere, of course.

Under the Act, a corporation may have either a finite or infinite number of shares of one or more classes. When there is more than one class, at least one must have full voting rights. All shares must be without par value.

The charge for proceeding with an incorporation action is a flat fee of \$500 in all cases.

Under Section 183 of the Act, subject to the articles of incorporation, the bylaws or any unanimous shareholders agreement, the directors may borrow money upon the credit of the corporation, issue debt obligations, and mortgage, or take similar action concerning all or any property of the corporation.

There are no regulations in the Canada Business Corporations Act with regard to the beneficial ownership of the shares or debentures of a corporation incorporated by Certificate of Incorporation under the Act, except where a constrained share corporation is required, in which case Articles of Amendment must be filed (refer to Section 168 of the Act and the corresponding Regulations). Ordinarily, 10, 50, or 100 per cent of the issued capital of a corporation can be held in any country or by persons of any nationality or residence, and the corporation in question comes under no disability whatsoever. There are exceptions in connection with banks, commercial aviation, fishing, coastal shipping and broadcasting companies. The requirements with regard to share ownership in these cases have been laid down either in specific legislation, or have been developed in the course of administrative practice.

Directors

The Notice of Directors, accompanying Articles of Incorporation, names the first or provisional directors. They are charged with the organization and management of the company until the first

general meeting of shareholders and the election of a board of permanent directors. The meeting at which directors are to be elected must take place in Canada, and their residence addresses must be indicated in the above notice.

The qualifications of directors are set out in the governing act, the articles of incorporation and the bylaws of the company. There are residence requirements with which directors must comply. A majority of directors must be resident Canadians. A resident Canadian is defined as an individual who is:

- a) a Canadian citizen ordinarily resident in Canada;
- b) a Canadian citizen not ordinarily resident in Canada who is a member of a prescribed class of persons; or
- c) a landed immigrant within the meaning of the Immigration Act and ordinarily resident in Canada. However, such a landed immigrant who has not applied for Canadian citizenship after one year from when he became eligible to so apply, is not deemed to be a resident Canadian.

A unique feature of the Act is the unanimous shareholders agreement. This permits the shareholders of a company, by a unanimous lawful written agreement among all shareholders, to restrict in whole or in part the powers of the directors. A shareholder who is a party to a unanimous shareholders agreement has all the rights, powers and duties of a director to the extent that the agreement restricts the discretion or powers of the directors and the directors are thereby relieved of their duties and liabilities to the same extent.

Commencement of Business

A certificate of incorporation is only issued after receipt and approval by the Department of the articles of incorporation. Although a federal corporation is deemed to be in existence on the date of its certificate of incorporation and can commence operations as of that date, most provinces require a form of registration to commence business.

Additional Information

The Corporations Branch has available, free of charge, a client information kit which sets out guidelines for incorporation under the Canada Business Corporations Act. In addition, a publication entitled "Corporate Names Brochure" will assist incorporators in choosing an acceptable corporate name. Both items are available from the Information Section of the Corporations Branch, Consumer and Corporate Affairs Canada.

Incorporation Under Provincial Law

The Companies Acts of the provinces vary according to history and local requirements, although in the main they are comparable to the general legislation under which federal companies are incorporated.

The following points up some of the salient differences involved. Where no particular reference is made to a point appearing to be of interest, it should be considered that provincial law follows the federal Act very closely. Despite that similarity, however, it is advisable to retain competent legal counsel qualified to practise before the Bar of the province in which it is proposed to incorporate the company.

As with federal law, a company can be created either by a special act of the Legislature or under the Companies Act of the province in question. In general, a special act of the legislature is required only for the creation of a company engaged in the construction or operation of a railway, or carrying on the business of a trust or loan company.

A company incorporated under provincial law has its head office in the province of incorporation, and annual meetings must normally be held within the province unless special permission is obtained to do otherwise from the provincial government involved.

Share capital may be held by anyone, either in Canada or a foreign country (with qualifications regarding the ownership of shares in commercial airline, fishing and coastal shipping companies).

Incorporation fees vary from province to province and the tariff of fees can be obtained from the provincial authorities. (List of addresses on pages 67 and 68).

PATENTS, TRADE MARKS, INDUSTRIAL DESIGNS, COPYRIGHTS

Patents

A patent is a right granted by the government to an inventor to exclude others from using his invention in Canada. The term of a patent is 17 years, after which anyone may use the invention.

Patents encourage inventions by protecting inventors for a limited time against infringers. They also encourage disclosure of inventions. A patentee must provide a full description of his invention, which is published immediately when the patent is granted. The publication of inventions stimulates others to make similar inventions or further improvements and prevents the loss of inventions that might otherwise be kept secret and die with the inventor, or never become generally available.

The patentee, himself, must protect his interest against infringers. The patent permits him to resort to the courts to collect damages and obtain injunctions against further infringement. In this manner, he may prevent others from exploiting his invention in Canada and from importing it from abroad.

Patents are granted for inventions, not for workshop improvements or simple alterations to products already patented. An invention is a technological development or improvement that would not have been obvious beforehand to specialists in the technology being considered. An invention involves some unobvious and unexpected results - the product of inventive ingenuity. It may be a new machine, article, process, chemical compound or composition of matter. Patents are not granted for literary and artistic works (which may be copyrighted) or for designs (which may be registered under the Industrial Design Act).

To obtain a patent for an invention, the inventor, or his assignee, must file an application with the Commissioner of Patents, Ottawa, Ontario, K1P 0C9. The application must meet all the requirements of the Patent Act and the Patent Rules. For example, patents are not granted if the invention was published anywhere in the world more than two years before the application was filed in Canada. The application will also be refused if the invention has been used publicly or sold in Canada more than two years before the application is filed. Consequently, it is important to file early. For small entities (defined as independent inventors or small businesses), there is a filing fee of \$350 on allowance of a patent. For others, the filing fee is \$300 with a further fee of \$700 on allowance of patent.

Enquiries may be directed to the Patent Office, Consumer and Corporate Affairs Canada, telephone (819) 997-1936 or to the district offices.

Trade Marks

A trade mark is a mark used to distinguish wares or services manufactured, sold, leased, hired or performed by one person, or in special circumstances a group of persons, from those of others. Generally speaking, the right to a trade mark is created by use in Canada, not by registration, i.e., although an application for registration may be based on intention to use the trade mark in Canada in the future, registration will not be issued until actual use in Canada has commenced. An exception is made for trade marks that have been made known in Canada or registered and used abroad in a country that is a member of the International Convention for the Protection of Industrial and Intellectual Property. Registration serves to confirm the title, which has (with the exceptions mentioned) already been established by use in Canada.

To register a trade mark, an application for registration accompanied by a filing fee of \$150 must be submitted to the Registrar of Trade Marks. There is a further fee of \$200 for certification. No special form is required, but the application must be filled out according to rules available from the Registrar of Trade Marks or from any of the district offices. The Trade Marks Office will examine the application and, if the mark is found to be registrable, the application will be advertised in the Trade Marks Journal.

Enquiries may be directed to the Trade Marks Office, Consumer and Corporate Affairs Canada, telephone (819) 997-1420 or to the district offices.

Industrial Designs

The object of Canadian design legislation is to encourage the creation and production of articles of manufacture which possess original features of shape, configuration, pattern or ornament by assuring protection to those designs for a limited time. The protection afforded by the Industrial Design Act extends to those features as applied to articles of manufacture.

Designs have been registered for a wide variety of articles, such as wearing apparel, fabrics, wallpaper, furniture, jewellery, bottles, toys, electrical appliances and office machines.

Details or features of the construction, mode of operation or functioning of an article may be patentable as an invention, but cannot be part of what is registered as an industrial design under the Industrial Design Act.

An industrial design may be registered in Canada if it is not identical or similar to others already registered. If a design has been made public in Canada before being registered, it can be registered any time up to one year from the date it was made public. The registered owner of an industrial design has the sole right to use the design in Canada for a period of five years, renewable for a further period of five years.

The registration of an industrial design requires the filing of an application with the Commissioner of Patents and payment of a \$160 fee. Application forms are available from the Commissioner of Patents or any of the district offices. A search of earlier registered designs will be made by the Industrial Design Office. If the design is found to be original, it will be registered and a certificate of registration issued to the owner.

Enquiries may be directed to the Industrial Office, Consumer and Corporate Affairs Canada, telephone (819) 997-1725 or to the district offices.

Copyrights

Upon creation, every original literary, dramatic, musical or artistic work is automatically protected by copyright. These works include paintings, drawings, sculptures, engravings, photographs, books, maps, charts, films, encyclopedias, newspapers, reviews, magazines, plays and architectural plans. They also include contrivances that mechanically reproduce sound, such as records, open-reel tapes and cassettes.

The Copyright Act grants to the originator or author of any such work the sole right in Canada, to produce or reproduce the work in any material form and to perform the work in public. He must, however, have been a British subject or citizen of a country that adheres to the International Copyright Convention when he produced the work and, in the case of a published work, the

work must have been first published within Her Majesty's Realms and Territories or in a Convention country. The term of copyright for written works is the life of the author plus 50 years; for sound recordings and photographs, it is 50 years from the date of the original plate or negative.

While it is not a statutory requirement to register copyright, it is advantageous because it provides prima facie evidence of copyright ownership. To register copyright, an applicant must send his application to the Commissioner of Patents, with his name, title of the work, and registration fee of \$35 payable to the Receiver General of Canada. Application forms are available from the Commissioner of Patents, Consumer and Corporate Affairs Canada, telephone (819) 997-1725, or from the district offices.

TAXATION (INCOME)

Source Deductions

All businesses are required to deduct Income Tax, Unemployment Insurance premiums and Canada Pension Plan contributions from their employees' wages and salaries.

Forms, instructions and tables for making these deductions are available from any District Taxation Office of Revenue Canada.

Federal Corporation Income Tax

Generally, all companies resident in Canada are liable to federal income tax. The tax is applied upon income received or receivable during the taxation year from all sources inside or outside of Canada less certain deductions permitted by the Income Tax Act. Further information may be obtained from the nearest District Taxation Office of Revenue Canada.

Provincial Corporation Income Tax

All provinces levy a tax on the income of corporations derived from operations carried on within their boundaries. The taxable income in a province is determined for provincial tax purposes on the same basis as for federal income tax in all provinces except Ontario and Québec, and even in these two provinces the rules are similar to the federal rules.

Where a corporation carries on operations in more than one province, it must allocate its taxable income among the provinces concerned in accordance with prescribed rules which for most corporations are based on sales and wages in a province.

Personal Income Tax

Federal

Every individual resident in Canada at any time in a year is liable to personal income tax on income from all sources inside or outside Canada for that year. The determination of whether a person is resident is a question of fact, but any individual who stays in Canada for 183 days or more in a year is deemed to have been a resident in that year.

Provincial

All provinces levy a tax on the income of individuals who reside within their boundaries or who earn business income therein. Investment income as well as salary and wages are allocated to the province where the individual resided on the last day of the calendar year or on his last day of residence in Canada. Where non-residents are employed or carry on business in Canada, their income for provincial income tax purposes is allocated to the province where they were employed or carried on business. The federal Income Tax Regulations outline the rules for allocating income to provinces when individuals earn business income in more than one province.

TAXES (Sales and Excise)

Federal

Sales Tax

A consumption or sales tax is imposed by the federal government, with certain exceptions, on the selling price of goods manufactured or produced in Canada. This tax is payable by the manufacturer or producer when the goods are delivered to the purchaser or when the ownership of the goods is transferred, whichever is the earlier. Imported goods, with certain exceptions, are also subject to the sales tax, payable on the Customs duty-paid value at the time of entry for consumption in Canada.

Most of the manufacturers or producers (including remanufacturers and rebuilders) of goods subject to federal sales tax are required to obtain a manufacturer's sales tax licence. Licensed manufacturers are permitted to purchase or import, free of sales tax, articles and materials for further manufacture, provided they quote their licence number and certify that the articles or materials are to be used in, wrought into, or attached to taxable goods for sale.

The Excise Tax Act also provides for the issuance of licences to bona-fide wholesalers whose sales meet certain requirements. These licensed wholesalers are permitted to purchase and import goods for resale exempt from sales tax. A licensed wholesaler is required to account for sales tax on all goods sold under taxable conditions, whether the goods are new, used or secondhand, calculated on the cost price.

Firms making arrangements in this area would find it prudent to discuss the tax ramifications at any Regional Excise Office of Revenue Canada.

Excise Tax

Excise tax, in addition to the sales tax, is imposed on certain specified goods, whether manufactured or produced in Canada, or imported into Canada. The list of items subject to excise tax includes tobacco and related products, wines, jewellery, aircraft

for personal use, cars, motorcycles and outboard motors in excess of a specified size, and gasoline. Complete details can be found in the Excise Tax Act, a copy of which may be purchased from the Canadian Government Publishing Centre, Supply and Services Canada, Ottawa, Ontario, K1A 0S9.

Revenue Canada requires that all persons or firms manufacturing or producing goods subject to an excise tax must operate under a manufacturer's excise tax licence. The licence, whether a manufacturer's sales tax, a manufacturer's excise tax, or a wholesaler's licence, is obtainable from the Regional Chief, Compliance/Collections, or the District Excise Office serving the area in which the company or individual proposes to operate.

Where any doubt exists concerning status under the Excise Tax Act, enquiries should be addressed to the nearest Regional or District Excise Office of Revenue Canada.

Provincial

Sales Tax

Nine provinces levy a direct sales tax on goods sold, used or consumed within the province. As of the date of this publication, the rates are as follows:

Newfoundland	12%
New Brunswick	11%
Prince Edward Island & Nova Scotia	10%
Québec	9%
Manitoba	6%
Saskatchewan	5%
British Columbia	7%
Ontario	7%

The province of Alberta does not levy a direct sales tax.

All nine provincial levies are retail sales taxes imposed in respect of the consumption of goods. Retail sales are defined as sales to consumers or users for purposes of consumption or use, not for resale. Most provinces also tax certain services, the most important being telephone, telecommunications, prepared meals and hotel accommodation. Each province requires vendors to obtain licences or registration certificates.

The word "vendor" includes all retailers, manufacturers and wholesalers making retail sales. In practice, the latter two are required to register, even though they are not selling at

retail, in order to purchase without tax those materials that they buy for resale. Having registered, they are then in a position to quote licence or certificate numbers to claim exemption.

Retailers are required to keep adequate records to show taxable and non-taxable sales.

LICENCES

Some operations may require municipal permits while others must be licensed provincially. Further information on these regulations may be obtained by contacting the municipal authorities or the provincial ministry responsible for the small business sector.

Import/Export

There are no special requirements for an import/export business. The business may be in the form of a proprietorship, partnership or limited company. No special federal licence or permit is required to conduct an import-export business. Permits are required, however, for the import or export of certain commodities under the authority of the Export and Import Permits Act. The prospective importer or exporter must apply in advance to the Special Trade Relations Office, External Affairs Canada, 125 Sussex Drive, P.O. Box 481, Station "A", Ottawa, Ontario, K1A 9K6, telephone (613) 995-8356.

To obtain general information on export activities you may contact the Export Information Centre. In Ottawa (613) 993-6435, long-distance calls 1-800-267-8376 or 267-8488.

Alcoholic Beverages and Products

Alcohol, alcoholic beverages, and alcoholic products are, with minor exceptions, subject to excise duty under the federal Excise Act. Manufacturing members of the trade must hold a licence. Copies of the Excise Act may be purchased from the Canadian Government Publishing Centre, Supply and Services Canada, Ottawa, Ontario, K1A 0S9

Applications for licences under the Excise Act are filed with the Regional Director of Excise at any of the Regional Excise Offices. It is important to note that applicants must be financially able to fulfill the obligations they incur as licensees. In all cases, a bond must be filed with Revenue Canada in such sums as may be designated in addition to the payment of the requisite licence fee.

Liquor control acts have been enacted in all provinces. There is considerable variation but the salient feature of all is the establishment of a provincial monopoly on the retail sale of alcoholic beverages. All sales are taxed heavily.

Each province has established a board or commission responsible for the administration of its liquor control act. Each act requires that brewers and distillers producing and selling within the province must obtain a provincial licence.

All retail outlets must be provincially licensed. There is considerable variation among provinces in the regulations with regard to the type of outlet through which alcoholic beverages may be sold at retail, as well as the equipment, accommodation, etc., of businesses which can apply for a licence.

It should be noted that restaurants and hotels, in their provision of food and drink, are also required to be licensed under regulations concerned with public health. All provinces have a licensing requirement and supervision is maintained through a system of inspection.

Tobacco and Tobacco Products

Tobacco and tobacco products are subject to excise duty under the federal Excise Act. Copies of the Act may be purchased from the Canadian Government Publishing Centre, Supply and Services Canada, Ottawa, Ontario, K1A 0S9.

Manufacturers of cigars or tobacco products (including cigarettes and snuff) must obtain an annual licence under the Excise Act from the Regional Director of Excise in whose region their business is carried on.

Vendors are required by provincial authorities to be licensed or registered in order that returns and remittances can be properly controlled.

All of the larger municipalities likewise require vendors to hold a licence before selling tobacco products at retail. There is usually a differential in the fee dependent on whether the vendor is concerned solely with tobacco or with various types of manufactured tobacco products.

Some provinces have prohibited the use of vending machines for the sale of cigarettes since the merchant is not in a position to check the age of the purchaser (almost all provinces have specified a minimum age). In other instances, cigarette vending machines can be used only where a licence has been obtained from municipal authorities.

Bonded Manufacturers and Bonded Warehouses

Applications for a licence to manufacture in bond under the federal Excise Act must be made to the Regional Director of Excise in whose region business is to be conducted. In addition, a guarantee bond must be furnished to Revenue Canada in such sums as may be designated.

A manufacturer in bond is one who, under authority of the Excise Act, may receive into his premises alcoholic goods at preferred rates of excise duty when for use in the manufacture of products such as proprietary medicines, pharmaceutical preparations, essences and extracts, perfumes, vinegar, fortified wines, approved chemical compositions, toilet preparations, and certain cosmetics. The products are manufactured under government supervision.

An excise bonded warehouse is any approved premises where goods subject to excise duty may be stored in bond. Goods may be transferred in bond from one bonded warehouse to another or exported in bond without payment of excise duty. In cases of transferral or export, the shipper is liable for any accrued excise duty until the obligation of the bond is cancelled by the delivery of the goods.

Except in the case of spirits and alcohol, the sale of which is further controlled by provincial liquor boards or commissions, excisable goods are shipped without restriction when duty has been paid. Potable spirit, even when duty has been paid, is shipped only to provincial liquor boards, commissions, or persons holding provincial permits.

Amusement or Entertainment Tax

Some provinces have an admission tax to places of entertainment. Cities, towns and villages may also impose a tax on admission to places of entertainment. Generally a licence fee is also imposed the operator or owner of these amusement places in each province.

Gasoline Tax

All provinces levy taxes on gasoline, diesel or other motive fuels. In levying these taxes, special consideration is extended in the form of tax exemption, or refund of tax, when gasoline is used in certain "off-highway" or stationary industrial application.

In order to protect their revenues from these taxes, all provinces require that parties handling gasoline be licenced. Licences are required by importers, refiners, distributors, jobbers, wholesalers retailers and agents, in order to offer for sale and to sell gasoline, kerosene or distillate.

As a further measure of control, most provinces require that a permit be obtained to place, erect, or alter any gasoline pump in whole or in part.

SPECIAL REGULATIONS

To obtain information on regulations on food, drugs and pharmaceuticals, or packaging and labelling, you may contact the agencies listed below:

Food	Health and Welfare Canada Food Regulatory Affairs Tunney's Pasture Ottawa, Ontario K1A 0L2 Tel: (613) 990-8872
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Drugs and pharmaceuticals	Health and Welfare Canada Drug Directorate Drug Regulatory Affairs Tunney's Pasture Ottawa, Ontario K1A 0L2 Tel: (613) 990-8855
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or the regional office nearest to you,
see list on page 42.

Packaging and labelling	Consumer and Corporate Affairs, Canada Merchandise Standards Division Place du Portage, Tower I 50 Victoria Street Ottawa, Ontario K1A 0C9 Tel: Food - (819) 997-1591 Other - (819) 997-1177
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or the regional office nearest to you,
see list on page 26.

INVESTMENT CANADA

Investment Canada is an agency with a mandate to encourage and facilitate investment. At the same time, it provides for a review of large acquisitions in Canada by non-Canadians to ensure that they are likely to be of benefit to Canada.

The Investment Canada Act recognizes that investment is central to economic growth and new employment opportunities and is the key to technological advancement. For this reason, investment in Canada, by both Canadians and non-Canadians, is expected to bring benefit to Canada.

Investors in Canada and the United States, excluding Alaska and Hawaii, can call Investment Canada toll-free at 1-800-267-0490. Investors everywhere can contact the nearest Regional Office of the Department of Regional Industrial Expansion, the Canadian Embassy or Consulate or write to Investment Canada, 235 Queen Street, 5th Floor West, P.O. Box 2800, Station D, Ottawa, Ontario, K1P 6A5.

ASSISTANCE TO START UP

Federal

The Department of Regional Industrial Expansion (DRIE) offers assistance in the form of a grant for the establishment of a manufacturing industry in designated areas. Further information may be obtained from DRIE regional offices.

There are two main channels through which the federal government provides financial assistance to establish a business; namely the Small Businesses Loans Act (SBLA) and the Federal Business Development Bank (FBDB).

Small Businesses Loans Act (SBLA)

Under the Small Businesses Loans Act, intermediate-term loans for new and existing businesses are available, from chartered banks and other authorized financial institutions designated by the Minister, Department of Regional Industrial Expansion.

For purposes of the SBLA, a small business enterprise is one with an estimated gross revenue which does not exceed \$2 million during the fiscal year in which the business improvement loan application is made.

The total amount that a small business may have outstanding as a loan under the Act at any one time may not exceed \$100 000. The maximum period of time in which a loan can be repaid is 10 years with instalments paid at least annually.

The rate of interest on SBLA loans is set at one per cent more than the prime lending rate of the chartered banks and fluctuates (higher or lower) with changes in the prime lending rates of the chartered banks for the duration of the loan.

Loans can be made to business enterprises engaged in manufacturing, wholesale or retail trade, construction, transportation, communications and the provision of a service. Loans cannot be made to an enterprise primarily engaged in: finance, insurance, real estate and/or a profession recognized as such by statute; mining of metals, minerals and/or non-metallic materials; the production of petroleum and/or natural gas; and the furtherance of charitable and/or religious purposes.

SBLA loans are available for:

- The purchase of equipment, including the cost of installation of fixed equipment, and the renovation, improvement or modernization of equipment where this is appropriate.
- The purchase or construction of new premises; the improvement or modernization of existing premises in which the business is carried on or about to be carried on.
- The purchase of land for the operation of a business, including the purchase of buildings thereon.

Refinancing of existing debts or working capital requirements are not eligible for financing under SBLA.

All SBLA loans are secured. Loans are granted under the legislation in accordance with government regulations, but the agency through which the loan is made is solely responsible for judging the eligibility.

Small business enterprises seeking assistance under the Small Businesses Loans Act should discuss their financial requirements with their banker or other financial adviser who can advise how their particular credit needs can be arranged. Application forms are available from the lender.

The Department of Regional Industrial Expansion is responsible for the administration of the Act. Further details may be obtained from: The Manager, Small Businesses Loans Administration, Department of Regional Industrial Expansion, Ottawa, Ontario, K1A 0H5, telephone: (613) 995-0497.

Federal Business Development Bank (FBDB)

The Federal Business Development Bank (FBDB) is a Crown corporation created to promote and assist the establishment and development of all types of business enterprises in Canada by providing them with financial and management services.

FBDB supplements such services available from the private sector and pays particular attention to the needs of small and medium-sized businesses.

The financial services of the FBDB consist of term loans, loan guarantees and financial planning. Term loans are extended to customers to allow them to acquire fixed assets such as land, building, machinery and equipment. In addition, FBDB also provides working capital loans, as well as loans to finance changes of ownership and some refinancing.

The Bank can also act as a guarantor for clients in their dealings with chartered banks or other financial institutions. The Financial Planning Program is a service which offers businesses a number of ways to maximize their chances of getting financial support from lending institutions, investors or government.

The management services of the Bank include counselling, training and information services. The Counselling Assistance for Small Enterprises (CASE) program assists small businesses in improving their methods of doing business in Canada or by giving practical advice on establishing a new enterprise. Management services, provided to improve managerial performance in small Canadian businesses, include seminars and clinics which consist of video presentations accompanied by workbooks. The Bank offers a telephone information service whereby business people can obtain free information about assistance programs offered by various levels of government. For your local Business Information Centre, call toll free:

in Québec	:	1-800-361-2670
in British Columbia	:	112-800-663-0433
in the rest of Canada:		Zenith 0-3200

A pocketbook series entitled "Minding Your Own Business" is also available from the FBDB. These volumes cover topics relating to the management of business in Canada.

For further information about the FBDB's financial and management services, enquire at the nearest office of the Bank.

Provincial

Assistance may also be provided by the Provincial Government. Enquiries should be addressed to the Provincial Ministry responsible for small business. (See list on page 64.)

FEDERAL DEPARTMENTS

CONSUMER AND CORPORATE AFFAIRS CANADA OFFICES

ALBERTA

Calgary	2919 - 5th Ave. N.E. Calgary, Alberta T2A 6T8	(403) 231-5607
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Edmonton	10225 - 100th Ave. Edmonton, Alberta T5J 0A1	(403) 420-2476
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BRITISH COLUMBIA

Vancouver	800 Burrard St. Suite 1400 Vancouver, B.C. V7Z 2H8	(604) 666-3647
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MANITOBA

Winnipeg	203 - 260 St. Mary Ave. Winnipeg, Manitoba R3C 0M6	(204) 949-3229
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NEW BRUNSWICK

Fredericton	633 Queen St. Federal Bldg. 2nd Floor Fredericton, N.B. E3B 1C3	(506) 452-3042
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CONSUMER AND CORPORATE AFFAIRS CANADA (CONT'D)

Moncton	1222 Main St. 3rd Floor Moncton, N.B. E1C 1H6	(506) 857-6633
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Saint John	295 Bayside Dr. Saint John, N.B. E2J 1B1	(506) 648-4590
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NEWFOUNDLAND

Corner Brook	4 Herald Ave. Suite 503 Corner Brook, Newfoundland A2H 4B7	(709) 637-4575
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St. John's	165 Duckworth St. Sir Humphrey Gilbert Bldg. 5th Floor, St. John's, Newfoundland A1C 1G4	(709) 772-5411
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NOVA SCOTIA

Dartmouth	45 Alderney Dr. Queen Square 17th Floor Dartmouth, N.S. B2Y 2N6	(902) 426-6099
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Sydney	354 Welton St. K-Mart Plaza Sydney, N.S. B1P 5S4	(902) 564-7022
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CONSUMER AND CORPORATE AFFAIRS CANADA (CONT'D)

ONTARIO

Hamilton	10 John St. S. 6th Floor Hamilton, Ontario L8N 4A7	(416) 523-2847
London	451 Talbot St. Federal Bldg. Room 302 London, Ontario N6A 5C9	(519) 679-4034
Sudbury	767 Barrydowne Rd. Sudbury, Ontario P3A 3T6	(705) 675-0636
Toronto	25 St. Clair Ave. E. 7th Floor Toronto, Ontario M4T 1M2	(416) 973-6486

PRINCE EDWARD ISLAND

Charlottetown	97 Queen St. Dominion Bldg. Suite 318 Charlottetown, P.E.I. C1A 4A9	(902) 566-7288
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QUÉBEC

Chicoutimi	940, rue Chabanel Chicoutimi (Québec) G7H 5W2	(418) 549-8811
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CONSUMER AND CORPORATE AFFAIRS CANADA (CONT'D)

Hull	Place du Portage 4 ^e étage, Phase II Hull (Québec) K1A 0C9	(819) 997-1142
Montréal	200 ouest, boul. Dorchester Complexe Guy Favreau Tour de l'Est Bureau 510 Montréal (Québec) H2Z 1X4	(514) 283-7676
Québec	410 est, boul. Charest Bureau 400 Québec (Québec) G1K 8G3	(418) 694-4280
Rimouski	140 ouest, rue Saint-Germain Bureau 205 Rimouski (Québec) G5L 4B5	(418) 722-3363
Sherbrooke	1335 ouest, rue King Bureau 402 Sherbrooke (Québec) J1J 2B8	(819) 565-4724
Trois-Rivières	225, rue Des Forges Bureau 201 Trois-Rivières (Québec) G9A 2G7	(819) 374-8972

SASKATCHEWAN

Regina	2212 Scarth St. Regina, Saskatchewan S4P 2J6	(306) 359-5391
Saskatoon	3421 - 8th St. E. Saskatoon, Saskatchewan S7H 0W5	(306) 665-4298

FEDERAL BUSINESS DEVELOPMENT BANK BRANCHES

Toll Free Telephone Number: 1-800-361-2126
British Columbia Area: 112-1-800-361-2126

<u>Head Office:</u>	800 Victoria Square Tour de la Bourse C.P. 335 Montréal (Québec) H4Z 1L4	(514) 283-5904
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ATLANTIC REGION

Regional Office:	Scotia Square Cogswell Tower Suite 1400 P.O. Box 1656 Halifax, N.S. B3J 2Z7	(902) 426-7860
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NEW BRUNSWICK

Bathurst	270 Douglas Ave. P.O. Box 780 Bathurst, N.B. E2A 4A5	(506) 548-3345
Edmundston	121 Church St. Suite 401 Edmundston, N.B. E3Z 1J9	(506) 739-8311
Fredericton	440 King St. Kings Place Complex Suite 649 P.O. Box 1235 Fredericton, N.B. E3B 4Y3	(506) 452-3030
Moncton	860 Main St. P.O. Box 1090 Moncton, N.B. E1C 1G2	(506) 857-6120

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Saint John	75 Prince William St. P.O. Box 7173 Postal Station A Saint John, N.B. E2L 4S6	(506) 648-4751
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NEWFOUNDLAND

Corner Brook	4 Herald Ave. Herald Tower P.O. Box 790 Corner Brook, Newfoundland A2H 6G7	(709) 637-4515
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Grand Falls	42 High St. P.O. Box 744 Grand Falls, Newfoundland A2A 2M4	(709) 489-2181
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St. John's	Water St. Atlantic Place 3rd Floor St. John's, Newfoundland A1C 5K4	(709) 772-5505
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NOVA SCOTIA

Bridgewater	655 King St. P.O. Box 540 Bridgewater, N.S. B4V 2X6	(902) 543-7821
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Halifax	Scotia Square Cogswell Tower Suite 710 Halifax, N.S. B3J 3K1	(902) 426-7850
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FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Sydney	48 - 50 Dorchester St. P.O. Box 726 Sydney, N.S. B1P 6H7	(902) 564-7700
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Truro	802 Prince St. Suite 202 Truro, N.S. B2N 5N2	(902) 895-6377
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PRINCE EDWARD ISLAND

Charlottetown	137 Kent St. P.O. Box 488 Charlottetown, P.E.I. C1A 7L1	(902) 566-7454
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BRITISH COLUMBIA AND YUKON REGION

Regional Office:	900 Hastings St. W. Vancouver, B.C. V6C 1E7	(604) 666-7800
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BRITISH COLUMBIA

Campbell River	1260 Island Highway Campbell River, B.C. V9W 2C8	(604) 287-9236
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Cranbrook	30 - 11th Ave. S. Cranbrook, B.C. V1C 2P1	(604) 426-7241
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FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Fort St. John	9900 - 100th Ave. Suite 200 Fort St. John, B.C. V1J 5S7	(604) 787-0622
Kamloops	235 - 1st Ave. Kamloops, B.C. V2C 3J4	(604) 374-2121
Kelowna	260 Harvey Ave. Kelowna, B.C. V1Y 7S5	(604) 762-2035
Langley	20316 - 56th Ave. Suite 101 Langley, B.C. V3A 3Y7	(604) 533-1221
Nanaimo	190 Wallace St. Nanaimo, B.C. V9R 5B1	(604) 753-2471
New Westminster	227 - 6th St. New Westminster, B.C. V3L 3A5	(604) 525-1011
North Vancouver	145 - 15th St. W. North Vancouver, B.C. V7M 1R9	(604) 980-6571
Prince George	299 Victoria St. Suite 301 Prince George, B.C. V2L 5B8	(604) 563-0641
Terrace	4548 Lakelse Ave. Terrace, B.C. V8G 1P8	(604) 635-4951

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Vancouver	900 Hastings St. W. Suite 400 Vancouver, B.C. V6C 1E7	(604) 681-7484
Vernon	3303 - 30th St. Vernon, B.C. V1T 5E4	(604) 545-7215
Victoria	990 Fort St. Victoria, B.C. V8V 3K2	(604) 388-0161
Williams Lake	30A - 3rd Ave. N. Williams Lake, B.C. V2G 2A2	(604) 398-8233

ONTARIO REGION

Regional Office:	250 University Ave. Toronto, Ontario M5H 3E5	(416) 593-1144
Barrie	151 Dunlop St. E. Barrie, Ontario L4M 4Y6	(705) 728-6072
Cornwall	16 - 2nd St. E. Cornwall, Ontario K6J 1G2	(613) 938-0593
Downsview	7501 Keele St. Downsview, Ontario L4K 1Y2	(416) 738-1788

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Hamilton	8 Main St. E. P.O. Box 619 Hamilton, Ontario L8N 1E8	(416) 523-2954
Kenora	20 Main St. S. P.O. Box 259 Kenora, Ontario P9N 3X3	(807) 468-5575
Kingston	16 Bath Rd. Plaza 16 P.O. Box 265 Kingston, Ontario K7L 4V8	(613) 549-1531
Kitchener- Waterloo	50 Queen St. N. Commerce House 4th Floor P.O. Box 428 Postal Terminal Kitchener, Ontario N2G 3Y9	(519) 744-4186
London	197 York St. Suite 1000 London, Ontario N6A 1B2	(519) 434-2144
Mississauga	33 City Centre Dr. Northern Telecom Bldg. Square One Suite 145 Mississauga, Ontario L5B 2Y9	(416) 273-9880
North Bay	205 Main St. E. P.O. Box 925 North Bay, Ontario P1B 8K2	(705) 476-4123

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Oshawa	22 King St. W. P.O. Box 980 Oshawa, Ontario L1H 7N2	(416) 576-6800
Ottawa	280 Albert St. 1st Floor Ottawa, Ontario K1P 5G8	(613) 995-0234
Peterborough	340 George St. N. Peterborough Square Tower P.O. Box 1419 Peterborough, Ontario K9J 7H6	(705) 748-3241
St. Catharines	71 King St. P.O. Box 1193 St. Catharines, Ontario L2R 7A7	(416) 685-4804
Sault Ste. Marie	405 Queen St. E. Sault Ste. Marie, Ontario P6A 1Z5	(705) 949-3680
Scarborough	55 Towne Centre Court Suite 519 Scarborough, Ontario M1P 4X4	(416) 296-0498
Stratford	1036 Ontario St. Stratford, Ontario N5A 6Z3	(519) 271-5650
Sudbury	1 Elm St. E. P.O. Box 820 Sudbury, Ontario P3E 4S1	(705) 674-8347

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Thunder Bay	905 Victoria Ave. E. P.O. Box 878, Station F Thunder Bay, Ontario P7C 1B3	(807) 623-2745
Timmins	83 Algonquin Blvd. W. P.O. Box 1240 Timmins, Ontario P4N 7J5	(705) 267-6416
Toronto	204 Richmond St. W. Toronto, Ontario M5V 1V6	(416) 598-0341
Windsor	500 Ouellette Ave. Windsor, Ontario N9A 1B3	(519) 254-8626

PRAIRIE AND NORTHERN REGION

Regional Office:	161 Portage Ave. Bank of Canada Bldg. Suite 300 Winnipeg, Manitoba R3B 0Y4	(204) 949-7811
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ALBERTA

Calgary North	3015 - 12th St. N.E. Calgary, Alberta T2E 7J2	(403) 291-4700
Edmonton	10303 Jasper Ave. Principal Plaza Suite 606 Edmonton, Alberta T5J 3N6	(403) 420-2277

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Edmonton South	11044 - 51st Ave. Pleasantview Professional Bldg. Suite 405 Edmonton, Alberta T6H 5B4	(403) 436-6533
Grande Prairie	10135 - 101st Ave. O'Brien Bldg. Ground Floor P.O. Box 10 Grande Prairie, Alberta T8V 0Y4	(403) 532-8875
Lethbridge	740 - 4th Ave. S. 500 Professional Bldg. Lethbridge, Alberta T1J 0N9	(403) 328-9681
Red Deer	4919 - 59th St. Riverside Office Plaza Suite 100 Red Deer, Alberta T4N 6C9	(403) 343-3232

MANITOBA

Brandon	940 Princess Ave. P.O. Box 6 Brandon, Manitoba R7A 5Y6	(204) 727-8415
Winnipeg	386 Broadway Ave. ManuLife Bldg. Suite 101 Winnipeg, Manitoba R3C 3R6	(204) 949-7900

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

NORTHWEST TERRITORIES

Yellowknife	5202 Franklin Ave. Precambrian Bldg. Ground Floor P.O. Box 70 Yellowknife, N.W.T. X1A 1E2	(403) 873-3565
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SASKATCHEWAN

Prince Albert	1100 - 1st Ave. E. P.O. Box 520 Prince Albert, Saskatchewan S6V 2A7	(306) 764-6448
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Regina	2220 - 12th Ave. Bank of Canada Bldg. Suite 320 Regina, Saskatchewan S4P 0M8	(306) 780-6478
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Saskatoon	5 - 21st St. E. Canada Bldg. 8th Floor Saskatoon, Saskatchewan S7K 0B3	(306) 975-4822
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QUÉBEC REGION

Regional Office:	Place Victoria 800, Square Victoria Bureau 4600 C.P. 190 Montréal (Québec) H4Z 1C8	(514) 283-3657
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Chicoutimi	475, rue Des Champs-Élysées Chicoutimi (Québec) G7H 5V7	(418) 545-1580
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FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Drummondville	1010, boul. des Galeries Drummondville (Québec) J2C 5W4	(819) 478-4951
Granby	161, rue Principale Granby (Québec) J2G 2V5	(514) 372-5202
Hull	400, boul. Alexandre-Taché Plaza Val Tétreau Hull (Québec) J9A 1M5	(819) 997-4434
Laval	2525, boul. Daniel-Johnson Chomedey Laval (Québec) H7T 1S9	(514) 687-4121
Longueuil	1000, rue de Sérigny Complexe Bienville Bureau 520 Longueuil (Québec) J4K 5B1	(514) 670-9550
Montréal (Place Victoria)	800, square Victoria 14 ^e étage C.P. 187 Montréal (Québec) H4Z 1C8	(514) 878-9571
Montréal (de Maisonneuve)	6068 est, rue Sherbrooke Montréal (Québec) H1N 1C1	(514) 255-2311
Québec	871, rue Saint-Louis Québec (Québec) G1S 1C1	(418) 648-3972
Rimouski	320 est, rue Saint-Germain Bureau 303 Rimouski (Québec) G5L 1C2	(418) 722-3300

FEDERAL BUSINESS DEVELOPMENT BANK (CONT'D)

Rouyn-Noranda	147, avenue Mercier Rouyn (Québec) J9X 4X4	(819) 764-6701
Saint-Jérôme	Galeries des Laurentides C.P. 600 Saint-Antoine-des-Laurentides (Québec) J7Z 5V3	(514) 432-7111
Saint-Laurent	3100 Côte Vertu Saint-Laurent (Québec) H4R 2J8	(514) 334-6560
Sherbrooke	2532 ouest, rue King Sherbrooke (Québec) J1J 2E8	(819) 565-4740
Trois-Rivières	1410, rue Des Cyprès C.P. 666 Trois-Rivières (Québec) G8Y 4S3	(819) 375-1621

HEALTH AND WELFARE CANADA

ALBERTA

Calgary	220 - 4th Ave. S.E. Suite 282 Calgary, Alberta T2P 3C3	(403) 231-4650
Edmonton	9912 - 106th St. Commonwealth Bldg. Suite 30 Edmonton, Alberta T5K 1C5	(403) 420-2626

BRITISH COLUMBIA

Kelowna	478 Bernard Kelowna Centre Room 315 Kelowna, B.C. V1Y 6N7	(604) 763-9441
Vancouver	1001 West Pender St. Customs Bldg. Suite 601 Vancouver, B.C. V6E 2M7	(604) 544-3705
Victoria	816 Government St. Customs Bldg. Suite 231 Victoria, B.C. V8W 1W9	(604) 566-3166

MANITOBA

Brandon	153 - 11th St. Federal Bldg. Suite 227 Brandon, Manitoba R7A 1A8	(204) 727-6577
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HEALTH AND WELFARE CANADA (CONT'D)

Winnipeg	269 Main St. Federal Bldg. Suite 310 Winnipeg, Manitoba R3C 1B2	(204) 949-3004
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NEW BRUNSWICK

Saint John	New Customs Bldg. Suite 517 P.O. Box 6396 Postal Station A Saint John, N.B. E2L 4R8	(506) 658-4860
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NEWFOUNDLAND

St. John's	165 Duckworth St. Sir Humphrey Gilbert Bldg. St. John's, Newfoundland A1C 1G4	(709) 772-5536
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NOVA SCOTIA

Sydney	226 Townsend St. Moosehead Bldg. 2nd Floor Sydney, N.S. B1P 5E6	(902) 564-6158
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ONTARIO

Hamilton	150 Main St. W. Suite 511 Hamilton, Ontario L8P 1H8	(416) 523-2568
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HEALTH AND WELFARE CANADA (CONT'D)

London	451 Talbot St. Federal Bldg. Suite 707 London, Ontario N6A 5C9	(519) 679-4125
Ottawa	2323 Riverside Dr. SBI Bldg. 11th Floor Ottawa, Ontario K1A 0L2	(613) 998-3845
Scarborough	2301 Midland Ave. Scarborough, Ontario M1P 4R7	(416) 291-4231
Sudbury	19 Lisgar St. S. New Federal Bldg. Suite 317 Sudbury, Ontario P3E 3L4	(705) 674-0606
Thunder Bay	33 Court St. S. Public Bldg. Suite 313 Thunder Bay, Ontario P7B 2W6	(807) 344-6521
Windsor	185 Ouellette Ave. Suite 616 Windsor, Ontario N9A 1C7	(519) 252-5765

PRINCE EDWARD ISLAND

Charlottetown	3 Harbour Side Kelly Bldg. Suite 101 Charlottetown, P.E.I. C1A 8R4	(902) 566-7871
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HEALTH AND WELFARE CANADA (CONT'D)

QUÉBEC

Hull	200, boul. Sacré-Coeur Immeuble Fontaine Bureau 219 Hull (Québec) J8X 4C6	(819) 997-3035
Longueuil	1001 ouest, rue St. Laurent Longueuil (Québec) J4K 1C7	(514) 283-5497 238-5498
Québec	901, rue Cap Diamand Gare Maritime Champlain Bureau 267 Québec (Québec) G1K 4K1	(418) 648-3670
Sherbrooke	50, rue Couture Bureau 319 C.P. 1120 Sherbrooke (Québec) J1H 5L5	(819) 565-4916
Trois-Rivières	1285, rue Notre-Dame Bureau 319 C.P. 1595 Trois-Rivières (Québec) G9A 5L9	(819) 374-6259

SASKATCHEWAN

Regina	103 - 1855 Smith St. Regina, Saskatchewan S4P 2N5	(306) 780-5407
Saskatoon	101 - 22nd St. E. Federal Bldg. Suite 412 Saskatoon, Saskatchewan S7K 0E1	(306) 665-4502

REGIONAL INDUSTRIAL EXPANSION OFFICES

ALBERTA

Calgary	220 - 4th Ave. S.W. Harry Hays Bldg. Suite 630 Calgary, Alberta T2P 3C3	(403) 292-4575
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Edmonton	10179 - 105th St. The Cornerpoint Bldg. Suite 505 Edmonton, Alberta T5J 3S3	(403) 420-2944
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BRITISH COLUMBIA

Prince George	299 Victoria St. Suite 706 Prince George, B.C. V2L 5B8	(604) 562-4451
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Vancouver	1055 Dunsmuir St. Bentall Tower IV Suite 1101 P.O. Box 49178 Bentall Postal Station Vancouver, B.C. V7X 1K8	(604) 661-0434
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Victoria	990 Fort St. Suite 200 Victoria, B.C. V8V 3K2	(604) 388-3181
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MANITOBA

Thompson	74 Caribou Rd. Evergreen Place Suite 210 Thompson, Manitoba R8N 0L3	(204) 776-4486
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REGIONAL INDUSTRIAL EXPANSION (CONT'D)

Winnipeg	330 Portage Ave. Suite 608 P.O. Box 981 Winnipeg, Manitoba R3C 2V2	(204) 949-6182
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NEW BRUNSWICK

Bathurst	P.O. Box 700 Bathurst, N.B. E2A 3Z6	(506) 548-8907
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Fredericton	590 Brunswick St. P.O. Box 578 Fredericton, N.B. E3B 5A6	(506) 452-3124
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Moncton	770 Main St. Assumption Place P.O. Box 1210 Moncton, N.B. E1C 8P9	(506) 857-6400
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Saint-John	(Telephone service only)	(506) 648-4791
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NEWFOUNDLAND

Corner Brook	Herald Ave. Herald Towers Suite 505 Corner Brook, Newfoundland A2H 4B5	(709) 637-4477
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Goose Bay, Labrador	P.O. Box 730 Station A Goose Bay, Labrador A0P 1S0	(709) 896-2741
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REGIONAL INDUSTRIAL EXPANSION (CONT'D)

St. John's	90 O'Leary Ave. Parsons Bldg. P.O. Box 8950 St. John's, Newfoundland A1B 3R9	(709) 772-4884
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NORTHERN REGIONS

Whitehorse	108 Lambert St. Suite 301 Whitehorse, Yukon Y1A 1Z2	(403) 668-4655
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Yellowknife	Precambrian Bldg. 10th Floor P.O. Box 6100 Yellowknife, N.W.T. X1A 1C0	(403) 920-8668 920-8571
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NOVA SCOTIA

Halifax	1496 Lower Water St. P.O. Box 940 Station M Halifax, N.S. B3J 2V9	(902) 426-2018
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Sydney	66 Wentworth St. Main Floor Sydney, N.S. B1P 6T4	(902) 564-7007
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ONTARIO

London	197 York St. 9th Floor London, Ontario N6A 1B2	(519) 679-5820
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REGIONAL INDUSTRIAL EXPANSION (CONT'D)

Ottawa	280 Albert St. Concorde Bldg. 1st Floor Ottawa, Ontario K1A 5G8	(613) 993-4963
Sudbury	1984 Regent St. S. Cedar Pointe Plaza Sudbury, Ontario P3E 5S1	(705) 675-0711
Thunder Bay	905 Victoria Ave. E. Thunder Bay, Ontario P7C 1B3	(807) 623-4436
Toronto	1 First Canadian Place Suite 4840 P.O. Box 98 Toronto, Ontario M5X 1B1	(416) 365-3737

PRINCE EDWARD ISLAND

Charlottetown	134 Kent St. Confederation Court Mall Suite 400 P.O. Box 1115 Charlottetown, P.E.I. C1A 7M8	(902) 566-7400
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QUÉBEC

Alma	170 sud, rue St-Joseph Bureau 203 Alma (Québec) G3B 3E8	(418) 668-3084
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REGIONAL INDUSTRIAL EXPANSION (CONT'D)

Drummondville	150, rue Marchand Bureau 502 Drummondville (Québec) J2C 2N1	(819) 478-4664 Long distance: 1-800-567-1418
Montréal	800, place Victoria Tour de la Bourse Bureau 3800 C.P. 247 Montréal (Québec) H4Z 1E8	(514) 283-8185 Long distance: 1-800-361-5367
Québec	220 est, Grande Allée Bureau 820 Québec (Québec) J1R 2J1	(418) 648-4451 Long distance: 1-800-463-5204
Rimouski	180, rue des Gouverneurs Rimouski (Québec) G5L 8G1	(418) 722-3282 Long distance: 1-800-252-9073
Sherbrooke	1335 ouest, rue King Bureau 303 Sherbrooke (Québec) J1J 2B8	(819) 565-4713
Trois-Rivières	225, rue Des Forges Bureau 206 Trois-Rivières (Québec) G9A 2G7	(819) 374-5544
Val d'Or	888, 3ième Avenue Bureau 302 Val d'Or (Québec) J9P 5E6	(819) 825-5260 Long distance: 1-800-567-6451

REGIONAL INDUSTRIAL EXPANSION (CONT'D)

NORTHERN REGIONS

Whitehorse	108 Lambert St. Suite 301 Whitehorse, Yukon Y1A 1Z2	(403) 668-4655
Yellowknife	Precambrian Bldg. 10th Floor P.O. Box 6100 Yellowknife, N.W.T. X1A 1C0	(403) 920-8668 920-8571

REVENUE CANADA - EXCISE OFFICES

ALBERTA

Calgary	220 - 4th Ave. S.E. P.O. Box 2525, Station M Calgary, Alberta T2P 3B7	(403) 292-5678
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Edmonton	10055 - 106th St. ManuLife House Suite 610 Edmonton, Alberta T5J 2Y2	(403) 420-3420
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BRITISH COLUMBIA

Vancouver	460 Nanaimo St. Funaro Bldg. P.O. Box 69090, Station K Vancouver, B.C. V5K 4X2	(604) 666-3753
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Victoria	3350 Douglas St. Suite 101 Victoria, B.C. V8Z 3L1	(604) 388-3377
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MANITOBA

Winnipeg	1300-220 Portage Ave. P.O. Box 1022 Winnipeg, Manitoba R3C 2W2	(204) 949-4016
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REVENUE CANADA-EXCISE (CONT'D)

NEW BRUNSWICK

Fredericton	(Telephone service only)	(506) 452-3000
Moncton	77 Vaughan Harvey Blvd. Mac Spear Bldg. P.O. Box 1070 Moncton, N.B. E1C 8P2	(506) 388-7015
Saint John	189 Prince William St. P.O. Box 6865, Station A Saint John, N.B. E2L 4S3	(506) 648-4909

NEWFOUNDLAND

St. John's	165 Duckworth St. Sir Humphrey Gilbert Bldg. 5th Floor P.O. Box 5500 St. John's, Newfoundland A1C 5W4	(709) 772-5333
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NOVA SCOTIA

Halifax	6169 Quinpool Rd. 2nd Floor P.O. Box 1658 Halifax, N.S. B3J 2Z8	(902) 426-2121
Sydney	(Telephone service only)	(902) 564-4441

REVENUE CANADA - EXCISE (CONT'D)

ONTARIO

Barrie	48 Owen St. Federal Bldg. 3rd Floor, Suite 301 Barrie, Ontario L4M 3H1	(705) 726-3810
Belleville	205 Dundas St. E. Belleville, Ontario K8N 5K6	(613) 962-1968
Etobicoke	703 Evans Ave. Suite 101 Etobicoke, Ontario M9C 5E9	(416) 621-8341
Hamilton	10 John St. S. 3rd Floor P.O. Box 588 Hamilton, Ontario L8N 3K7	(416) 523-2325
Kitchener	75 King St. S. Waterloo Square 3rd Floor Kitchener, Ontario N2J 1P2	(519) 886-3035
London	457 Richmond St. Dominion Public Bldg. 6th Floor P.O. Box 638, Terminal A London, Ontario N6A 4Y4	(519) 679-4145
North Bay	101 Worthington St. E. P.O. Box 477 North Bay, Ontario P1B 8G8	(705) 472-9270

REVENUE CANADA - EXCISE (CONT'D)

Ottawa	360 Coventry Road P.O. Box 8257 Ottawa, Ontario K1G 3H7	(613) 993-0040
St. Catharines	60 James St. Canada Trust House P.O. Box 697 St. Catharines, Ontario L2R 6Y3	(416) 685-1347
Sault Ste. Marie	125 Huron St. Warehouse Bldg. Bridge Plaza Sault Ste. Marie, Ontario P6A 1R3	(705) 949-2316
Scarborough	200 Town Centre Court Suite 800 Scarborough, Ontario M1P 4X8	(416) 973-4620
Thunder Bay	33 Court St. S. Suite 308 Thunder Bay, Ontario P7B 2W6	(807) 344-0781
Toronto	25 St. Clair Ave. E. Suite 308 P.O. Box 100, Station Q Toronto, Ontario M4T 2C7	(416) 973-6303
Windsor	185 Ouellette Ave. Federal Bldg. 6th Floor P.O. Box 360 Windsor, Ontario N9A 6L7	(519) 252-5785

REVENUE CANADA - EXCISE (CONT'D)

PRINCE EDWARD ISLAND

Charlottetown	(Telephone service only)	(902) 566-7272
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QUÉBEC

Chicoutimi	282, avenue Sainte-Anne 2 ^e étage Chicoutimi (Québec) G7J 2M4	(418) 543-7988
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Laval	3131, boul. St-Martin Laval (Québec) H7T 2A7	(514) 283-5300 Long distance: Zenith 0-4000
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Montréal	400, Place d'Youville Montréal (Québec) H3C 3H3	(514) 283-6200
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Montréal-Est	50 ouest, boul. Crémazie Bureau 700 Montréal-Est (Québec) H2P 2T4	(514) 382-2434
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Montréal-Ouest	50 ouest, boul. Crémazie Bureau 700 Montréal-Ouest (Québec) H2P 2T4	(514) 382-2700
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Québec	410 est, boul. Charest 7 ^e étage C.P. 2117 Québec (Québec) G1K 7M9	(418) 694-4376
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REVENUE CANADA - EXCISE (CONT'D)

Rimouski	411, rue Sirois Rimouski (Québec) G5L 8B2	(418) 722-3111
Sherbrooke	50, rue Couture Bureau 372 C.P. 1177 Sherbrooke (Québec) J1H 5L5	(819) 565-4910
St-Hubert	5245, boul. Cousineau St-Hubert (Québec) J3Y 7Z7	(514) 283-5300 Long distance: Zenith 0-4000
Trois-Rivières	225, rue des Forges Bureau 200 Trois-Rivières (Québec) G9A 2G7	(819) 375-5745

SASKATCHEWAN

Regina	2045 Broad St. South Broad Plaza Room 320 Regina, Saskatchewan S4P 1Y4	(306) 359-5869
Saskatoon	101 - 22nd St. E. Federal Bldg. Suite 601 Saskatoon, Saskatchewan S7K 0E1	(306) 665-4210

REVENUE CANADA - TAXATION OFFICES

ALBERTA

220 - 4th Ave. S.E.
Government of Canada Bldg.
Calgary, Alberta
T2G 0L1
Telephone 292-4101
Long distance calls: 1-800-332-1410

9820 - 107th St.
Federal Public Bldg.
Edmonton, Alberta
T5K 1E8
Telephone 420-3510
Long distance calls: In Alberta 1-800-232-1966
In Northwest Territories and
Northeastern British Columbia:
1-800-661-5620

BRITISH COLUMBIA

277 Winnipeg St.
Federal Bldg.
Penticton, B.C.
V2A 1N6
Telephone 493-3616
Long distance calls: 112-800-642-8259

1166 West Pender St.
Vancouver, B.C.
V6E 3H8
Telephone 689-5411
Long distance calls: In British Columbia 112-800-663-9033
In Yukon Territory & Northeastern
British Columbia Zenith 0-4000

REVENUE CANADA - TAXATION (CONT'D)

1415 Vancouver St.
Victoria, B.C.
V8V 3W4
Telephone 388-0121
Long distance calls: 112-800-742-6108

MANITOBA

391 York Ave.
Revenue Bldg.
Winnipeg, Manitoba
R3C 0P5
Telephone 949-6350
Long distance calls: 1-800-282-8079

NEW BRUNSWICK

786 King Ave.
Bathurst, N.B.
E2A 1R5
Local calls: 548-4407
Long distance calls: 1-800-332-3936

65 Canterbury St.
Saint John, N.B.
E2L 4H9
Telephone 648-4600
Long distance calls: 1-800-222-9622

NEWFOUNDLAND

165 Duckworth St.
Sir Humphrey Gilbert Bldg.
St. John's, Newfoundland
A1C 5X6
Telephone 772-5050
Long distance calls: Newfoundland & Labrador 1-772-5060

REVENUE CANADA - TAXATION (CONT'D)

NOVA SCOTIA

1557 Hollis St.
Ralston Bldg.
Halifax, N.S.
B3J 2T5
Telephone 426-2210
Long distance calls: N.S. residents 1-426-3360

60 Dorchester St.
Federal Bldg.
P.O. Box 1300
Sydney, N.S.
B1P 6K3
Telephone 564-7080
Long distance calls: Cape Breton Island residents
1-564-7081

ONTARIO

11 Station St.
New Federal Bldg.
Belleville, Ontario
K8N 2S3
Telephone 962-8611
Long distance calls: 1-800-267-2130

150 Main St. W.
National Revenue Bldg.
Hamilton, Ontario
L8N 3E1
Telephone 522-8671
Long distance calls: from area code 416 dial 1-800-263-9200
from area code 519 dial 1-800-263-9210

385 Princess St.
Kings ton, Ontario
K7L 1C1
Telephone 542-2831
Long distance calls: 1-800-267-0922

REVENUE CANADA - TAXATION (CONT'D)

166 Frederick St.
National Revenue Bldg.
Kitchener, Ontario
N2G 4N1
Telephone 579-2230
Long distance calls: 1-800-265-2530

451 Talbot St.
London, Ontario
N6A 5E5
Telephone 679-4211
Long distance calls: 1-800-265-4900

360 Lisgar St.
Century Bldg.
Ottawa, Ontario
K1A 0L9
Telephone 598-2275
Long distance calls: from area code 613 dial 1-800-267-8440
from area code 819 dial 1-800-267-4735

32 Church St.
Federal Bldg.
St. Catharines, Ontario
L2R 3B9
Telephone 688-4000
Long distance calls: 1-800-263-5672

19 Lisgar St. S.
Federal Bldg.
Sudbury, Ontario
P3E 3L5
Telephone 675-0581
Long distance calls: 1-800-461-4060

201 North May St.
Revenue Bldg.
Thunder Bay, Ontario
P7C 3P5
Telephone 623-3443
Long distance calls: 1-800-465-6981

REVENUE CANADA - TAXATION (CONT'D)

36 Adelaide St. E.
Mackenzie Bldg.

Toronto, Ontario

M5C 1J7

Telephone 869-1500

Long distance calls: from area code 416 dial 1-800-387-1700
from area code 519 and 705 dial
1-800-387-1710

185 Ouellette Ave.

Windsor, Ontario

N9A 5S8

Telephone 258-8302

Long distance calls in Essex County 1-800-265-4841

PRINCE EDWARD ISLAND

90 Richmond St.

Charlottetown, P.E.I.

C1A 8L3

Telephone 566-7200

Long distance calls: P.E.I. residents 1-566-7222

QUÉBEC

55 est, rue Racine

Chicoutimi (Québec)

G7H 1P9

Locals calls: 545-1912

305 ouest, boul. Dorchester
Immeuble du revenu national

Montréal (Québec)

H2Z 1A6

Telephone 283-5300

Long distance Zenith 0-4000

REVENUE CANADA - TAXATION (CONT'D)

165 sud, rue de la Pointe-aux-Lièvres

Québec (Québec)

G1K 7L3

Telephone 648-3180

Long distance calls: from area code 418-dial-1-800-463-4421
from area code 819-dial-1-800-463-4413
from area code 514-dial-1-800-463-4413

11 est, rue Terminus

Rouyn (Québec)

J9X 3B5

Telephone 764-5171

Long distance calls: Zenith 0-4000

50, rue Couture

Sherbrooke (Québec)

J1H 5L8

Telephone 565-4888

Long distance calls: 1-800-567-6184

1055, boul. des Forges

Trois Rivières (Québec)

J8Z 4J8

Local calls: 373-2723

SASKATCHEWAN

1955 Smith St.

Regina, Saskatchewan

S4P 2N9

Telephone 780-6015

Long distance calls: 800-552-8031

201 - 21st St. E.

Canadian Imperial Bank of Commerce Bldg.

Saskatoon, Saskatchewan

S7K 0A8

Telephone 665-4595

Long distance calls: 800-772-8737

PROVINCIAL GOVERNMENTS

DEPARTMENTS (SMALL BUSINESS)

ALBERTA

Edmonton	Department of Tourism and Small Business 10065 Jasper Ave. Capital Square 15th Floor Edmonton, Alberta T5J 0H4	(403) 427-3685
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BRITISH COLUMBIA

Vancouver	Ministry of Industry and Small Business Development 800 Hornby St. Robson Square Suite 140 Vancouver, B.C. V6Z 2C5	(604) 660-3900
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MANITOBA

Winnipeg	Department of Business Development and Tourism Small Business Centre 1329 Niakwa Rd. Winnipeg, Manitoba R2J 3T4	(204) 945-7738
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DEPARTMENTS (SMALL BUSINESS) (CONT'D)

NEW BRUNSWICK

Fredericton	Department of Commerce and Development King St. Centennial Bldg. Suite 517 P.O. Box 6000 Fredericton, N.B. E3B 5H1	(506) 453-3608
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NEWFOUNDLAND

St. John's	Department of Development and Tourism Atlantic Place 5th Floor P.O. Box 4750 St. John's, Newfoundland A1C 5T7	(709) 576-2781
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NORTHWEST TERRITORIES

Yellowknife	Ministry of Economic Development and Tourism Business Development P.O. Box 1320 Yellowknife, N.W.T. X1A 2L9	(403) 873-7229
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NOVA SCOTIA

Halifax	Department of Development 5151 George St. P.O. Box 519 Halifax, N.S. B3J 2R7	(902) 424-3973
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DEPARTMENTS (SMALL BUSINESS) (CONT'D)

ONTARIO

Toronto	Ministry of Industry, Trade and Technology Small Business Advice and Council 900 Bay St., 7th Floor Toronto, Ontario M7A 2E1	(416) 973-5494 (Ottawa) 566-3703 Toll-free Hotline 1-800-387-6142
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PRINCE EDWARD ISLAND

Charlottetown	Department of Industry Shaw Bldg. P.O. Box 2000 Charlottetown, P.E.I. C1A 7N8	(902) 892-5445
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QUÉBEC

Québec	Ministère de l'Industrie et du Commerce 930, chemin Ste-Foy 5 ^e étage Québec (Québec) G1S 2L4	(418) 643-5070
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SASKATCHEWAN

Regina	Department of Tourism and Small Business Regional Services Branch 2103 - 11th Ave. Bank of Montreal Bldg. Regina, Saskatchewan S4P 3V7	(306) 787-2207
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YUKON

Whitehorse	Ministry of Economic Development, Mines and Small Business Business Development Office 2131 - 2nd Ave. Whitehorse, Yukon Y1A 1C3	(403) 667-3011
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DEPARTMENTS (INCORPORATION - REGISTRATION)

ALBERTA

Edmonton	Corporate Registry Department of Consumer and Corporate Affairs 10365 - 97th St. 8th Floor Edmonton, Alberta T5J 3W7	(403) 427-2311
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BRITISH COLUMBIA

Victoria	Registrar of Companies Ministry of Consumer and Corporate Affairs 940 Blanshard St. Victoria, B.C. V8W 3E6	(604) 387-4471
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MANITOBA

Winnipeg	Director Corporations Branch Department of Consumer & Corporate Affairs 405 Broadway 10th Floor Winnipeg, Manitoba R3C 3L6	(204) 945-2500
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NEW BRUNSWICK

Fredericton	Director Corporate and Trust Affairs Department of Justice Consumer and Corporate Affairs 348 King St. P.O. Box 6000 Fredericton, N.B. E3B 5H1	(506) 453-2703
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DEPARTMENTS (INCORPORATION - REGISTRATION) (CONT'D)

NEWFOUNDLAND

St. John's	General Registrar of Deeds Companies and Securities Confederation Bldg. Ground Floor P.O. Box 4750 St. John's, Newfoundland A1C 5T7	(709) 576-3316
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NORTHWEST TERRITORIES

Yellowknife	Registrar of Companies Department of Justice & Public Service Government of the Northwest Territories Yellowknife, N.W.T. X1A 2L9	(403) 873-7492
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NOVA SCOTIA

Halifax	Registrar of Joint Stock Companies 1660 Hollis St. P.O. Box 1529 Halifax, N.S. B3J 2Y4	(902) 567-7770
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ONTARIO

Toronto	Companies Services Branch Ministry of Consumer and Commercial Relations 555 Yonge St. Toronto, Ontario M7A 2H6	(416) 963-0377
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DEPARTMENTS (INCORPORATION - REGISTRATION) (CONT'D)

PRINCE EDWARD ISLAND

Charlottetown	Department of Justice 105 Rockford St. Shaw Bldg. 5th Floor P.O. Box 2000 Charlottetown, P.E.I. C1A 7N8	(902) 892-5411
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QUÉBEC

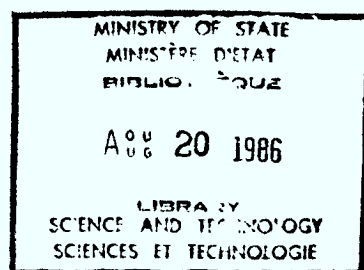
Québec	Directeur Service des compagnies Ministère des Consommateurs, des Coopératives et des Institutions financières 800, square d'Youville Québec, (Québec) G1A 1L7	(418) 643-5253
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SASKATCHEWAN

Regina	Director Corporations Branch Department of Provincial Secretary 1871 Smith St. Regina, Saskatchewan S4P 0V7	(306) 787-2962
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YUKON TERRITORY

Whitehorse	Registrar of Companies Government of the Yukon Territory P.O. Box 2703 Whitehorse, Yukon Y1A 2C6	(403) 667-5314
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