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BUSINESS INFORMATION (FEDERAL, PROVINCIAL, MUNICIPAL)

TAXATION:

FEDERAL

Canada Revenue Agency (CRA)

International Tax Services Office
2204 Walkley Road
Ottawa, ON K1A 1A8
Toll Free: (Canada & U.S. only) 1-800-267-5177
Fax: (613) 941-2505
Web Address: www.cra-arc.gc.ca

Canada Revenue Agency (Local Office)

130 South Syndicate Avenue
Thunder Bay, ON P7E 1C7
Telephone: (807) 623-3039 or 1-800-959-5525

- CCRA promotes compliance with Canada's tax, trade, and border legislation and regulations through education, quality service, and responsible enforcement, thereby contributing to the economic and social well-being of Canadians.

Goods and Services Tax (G.S.T.)

If your gross sales are over \$30,000 in a twelve-month period, you are legally required to register and charge G.S.T. If your sales are under this amount, or you are uncertain of your projected sales level, you may or may not want to register. You cannot charge G.S.T. unless you are registered.

Web Address: <http://www.cra-arc.gc.ca/gsthst-filing/>

PROVINCIAL

Municipal Property Assessment Corporation (MPAC)

Head Office
1305 Pickering Parkway
Pickering, ON L1V 3P2
Toll Free: 1-866-296-MPAC (6722)
Web Address: www.mpac.ca

- MPAC administers a uniform, province-wide system based on current value assessment. It provides municipalities with a range of services, including the preparation of an annual assessment roll for use by a municipality in calculating property taxes. MPAC carries out its activities in accordance with the provisions of the Assessment Act, as well as regulations issued under the Act by the Province of Ontario.

Municipal Property Assessment Corporation (MPAC) - (Local Office)

Provincial Assessment Office
P.O. Box 10578, Station P
1001 William Street
Thunder Bay, ON P7B 6T9
Toll Free 1-866-296-6722



P.O. Box 800
Suite 201, 34 Cumberland St. N.
Thunder Bay, ON Canada
P7C 5K4

Phone: 807.625.3960
Toll Free: 1.800.668.9360
Fax: 807.623.3962
develop@thunderbay.ca

Fax 1-866-297-6703
E-Mail enquiry@mpac.ca

Ministry of Finance

130 South Syndicate Avenue
Thunder Bay, ON P7E 1C7
Telephone: (807) 625-5840

- The principal functions of the Ministry are to recommend taxation, fiscal and economic policies, manage provincial finances, develop and allocate the provincial budget, and administer the Province's major tax statutes and tax assistance programs.

Provincial Sales Tax (P.S.T.)

130 Syndicate Ave. South
Thunder Bay, ON P7C 3V8
Telephone: (807) 625-5840
Fax: (807) 625-5848
Web Address: <http://www.rev.gov.on.ca/>

MUNICIPAL

City of Thunder Bay Revenue Department (Municipal Tax Information)

500 East Donald Street
1st Floor City Hall
Thunder Bay, ON P7E 5V3
Telephone: (807) 625-2255
Fax: (807) 623-4277
Web Address: <http://www.thunderbay.ca/>

INVESTMENT AND IMMIGRATION:

FEDERAL

Investment Partnerships Canada (IPC)

235 Queen Street, 6th floor West
Ottawa, Ontario K1A 0H5
E-mail: invest.canada@ic.gc.ca
Telephone: (613) 941-0354
Fax: (613) 946-5793
Web Address: <http://investincanada.gc.ca>

- Investment Partnerships Canada, the sponsor of the Invest In Canada website, assists companies seeking to directly invest in Canada. Either as an initial investment or to expand existing Canadian operations, IPC business consultants work with companies to provide the information and strategic perspectives on Canadian-based advantages for servicing North American markets and for obtaining global market mandates.

Foreign Affairs Canada (FAC)

(Thunder Bay Regional Passport Office - Local Office)

Suite 302-28 Cumberland Street North

Thunder Bay, ON P7A 4K9

Telephone: 1-800-267-8376 or 1-613-944-4000

Web Address: <http://www.international.gc.ca/international/index.aspx>

Source of information about foreign policy, business, investment, human rights, culture, education, travel and law. Includes information on the North American Free Trade Agreement.

Citizenship and Immigration Canada (CIC)

Canada Immigration Centre

Suite 108-221 Archibald Street North

Thunder Bay, ON P7C 3Y3

Telephone: 1-888-242-2100

Fax: (807) 624-2151

Web Address: www.cic.gc.ca

- CIC is responsible for business and non-business immigration

Immigration - Business Category

Canada welcomes business immigrants who have the ability and resources to invest in or establish businesses in Canada. During 1998, business immigrants invested more than \$437 million in Canada. Business immigrants, who represent nearly 8% of total immigrants, include investors, entrepreneurs and self-employed immigrants.

Selection criteria vary for each category. For further details, please visit:

www.cic.gc.ca

North American Free Trade Agreement (NAFTA)

Foreign Affairs Canada

Web Address: <http://www.fac-aec.gc.ca>

Cross-Border Movement of Business Persons and the North American Free Trade Agreement (NAFTA)

Web Address: <http://www.dfait-maeci.gc.ca/nafta-alena/menu-en.asp>

To promote trade in goods and services, Chapter 16 of the NAFTA facilitates the cross-border movement of business persons who are citizens of NAFTA member countries.

Under NAFTA, investors are business persons seeking to: establish, develop, administer or provide advice or key technical services to the operation of an investment to which you or your enterprise has committed, or is in the process of committing, a substantial amount of capital. Employees of investors whose job duties are supervisory or executive in nature or whose skills are essential to the efficient operation of the enterprise may also qualify.

General Qualifying Criteria -- Investors

When applying for investor status you must demonstrate that:

- you are a citizen of a member country;
- the enterprise has the nationality of a member country;
- substantial investment has or is being made;

- the investment is more than a marginal one;
- the enterprise is a real and operating commercial enterprise which operates continuously to produce some service or commodity for profit;
- you are in a position to "develop and direct" the enterprise, or if an employee of an investor, you are in a position that is executive, supervisory or involves essential skills; and
- you comply with existing immigration requirements for temporary entry.

RESEARCH & DEVELOPMENT

FedNor – Industry Canada, Applied Research & Development Program

FedNor's Applied Research & Development program offers support for pre-commercial product development. Projects can support early stage research and development, including prototype development with the potential for commercialization. Eligible costs may include operating costs directly related to the project, as well as arm's length consultant costs.

Support will normally not exceed 50% of eligible costs to a maximum contribution of \$500,000. Contributions will be conditionally repayable.

Canadian & Ontario Research and Development Tax Incentives

Companies that carry on R&D activities in Ontario can benefit not only from significant federal tax incentives, but also from Ontario's R&D "super allowance" deduction and its refundable "innovation tax credit" for Canadian Controlled Private Corporations (CCPCs).

For further details, please visit: <http://www.investinontario.com/>

Industrial Research Assistance Program (IRAP):

IRAP believes that improving Innovation Capability is a major factor in increasing the Competitiveness of small Canadian firms. The best way to improve capability is by doing – by carrying out worthwhile projects that result in Technological Innovation. Projects supported by IRAP are those utilizing engineering and science in areas such as developing new products and services and improving production processes.

- IRAP's participation can be throughout a project's life, from concept and business analysis through design and prototype development.

For more information: http://irap-pari.nrc-cnrc.gc.ca/english/main_e.html

PROVINCIAL

Ontario Economic Development – <http://www.investinontario.com/>

- Here you find compelling reasons why Ontario is a preferred business location in North America. This site features:
 - Up-to-date, comparative data
 - Interactive charts
 - Current statistics
 - Community profiles
 - Available real estate
 - Testimonials

REGULATORY:

FEDERAL

Industry Canada (IC)

151 Yonge Street 4th Floor
Toronto, ON M5C 2W7
Tel.: (416) 973-5000
Fax: (416) 973-8714

Web Address: www.ic.gc.ca

The Department's mission is to foster a growing, competitive, knowledge-based Canadian economy. The Department works with Canadians throughout the economy and in all parts of the country to improve conditions for investment, improve Canada's innovation performance, increase Canada's share of global trade and build a fair, efficient and competitive marketplace.

Program areas include developing industry and technology capability, fostering scientific research, setting telecommunications policy, promoting investment and trade, promoting tourism and small business development, and setting rules and services that support the effective operation of the marketplace

PROVINCIAL

Ministry of Environment

135 St. Clair Avenue W.
Toronto, ON
M4V 1P5
Telephone: (416) 325-4000
Toll free: 1-800-565-4923
Web Address: www.ene.gov.on.ca

Ministry of Labour

Suite 222-435 James Street South
Thunder Bay, ON P7E 6S7
Telephone: (807) 475-1691
Toll Free: 1-800-465-5016
Fax: (807) 475-1646
Web Address: <http://www.labour.gov.on.ca>

- Source for information relating to: Occupational Health and Safety, Employment Rights and Responsibilities, and Labour Relations.

Workplace Safety & Insurance Board

Suite 200-1113 Jade Court
Thunder Bay, ON P7B 6V3
Telephone: (807) 343-1710 or 1-800-465-3934
Fax: (807) 343-1702
Web address: www.wsib.on.ca

- The Workplace Safety and Insurance Board (WSIB), formerly the Workers' Compensation Board, oversees Ontario's workplace safety education and training system.

Ministry of Consumer and Business Services

Corporate Services, Companies Branch
393 University Avenue, 2nd Floor
Toronto, ON M7A 2H6
Telephone: (416) 314-0096 or 1-800-361-3223
Web Address: <http://www.ontario.ca/>

- Provides consumer information, business information, as well as birth, death and marriage certificates.

MUNICIPAL

City of Thunder Bay, Planning & Building Division

2nd Floor 111 S. Syndicate Avenue
Victoriaville Civic Centre (Victoriaville Mall)
Box 800
Thunder Bay, ON P7C 5K4
Telephone: (807) 625-2574
Fax: (807) 623-2206
Web Address: <http://www.thunderbay.ca/>

- Provides information regarding City zoning and building regulations.

FINANCING:

FEDERAL

Thunder Bay Ventures

1294 Balmoral Street
P.O. Box 10116
Thunder Bay, ON P7B 6T6
Telephone: (807) 768-6650
Fax: (807) 768-6655
Web Address: <http://www.thunderbayventures.com/>

- Thunder Bay Ventures provides loans of up to \$125,000.00 and may provide assistance to business projects, which have not been able to obtain complete funding from conventional lenders.

Business Development Bank of Canada

Suite 102-1136 Alloy Drive
Thunder Bay, ON P7B 6M9
Telephone: (807) 346-1780
Fax: (807) 346-1790
Web Address: www.bdc.ca

- BDC plays a leadership role in delivering timely and relevant financial loans and management services, with a particular focus on the emerging and exporting sectors of the economy.

FedNor

244 Lincoln Street
Thunder Bay, ON P7B 5L2

Telephone: (807) 766-1800
 Toll Free: 1-877-333-6673
 Fax: (807) 346-8474

Web Address: <http://www.ic.gc.ca/eic/site/fednor-fednor.nsf/Intro>

FedNor's mission is to promote economic growth, diversification, job creation and sustainable, self-reliant communities in Northern Ontario, by working cooperatively with community partners and other organizations to improve small business access to capital, information & markets.

Canada Small Business Financing Act - <http://laws.justice.gc.ca/en/C-10.2/>

- The maximum amount of business improvement loans a borrower may have outstanding at any one time may not exceed \$250,000.00. Subject to this maximum, business improvement loans can be used to finance up to 90% of asset acquisition costs. The maximum rate of interest approved lenders may charge on business improvement loans cannot exceed 3% over the prime lending rate.

THUNDER BAY FINANCIAL INSTITUTIONS

Institution	Commercial Branch Address/Phone	Total Branches
Bank of Montreal	256 Red River Road Thunder Bay, ON P7B 1A8 (807) 343-1450 Fax: (807) 343-1430 www.bmo.com	5
Scotiabank	745 Hewitson Street Thunder Bay, ON P7B 6B5 (807) 623-5626 Fax: (807) 623-6254 www.scotiabank.ca	6
CIBC	2 South Cumberland Street Thunder Bay, ON P7B 2T2 (807) 343-3710 Fax: (807) 343-5771 main office or (807) 343-2989 www.cibc.com	7
Business Development Bank of Canada	Suite 102, 1136 Alloy Drive Thunder Bay, ON P7B 6M9 (807) 346-1780 or 346-1783 1-888-info-BDC Fax: (807) 346-1790 www.bdc.ca	1
HSBC (formerly Hong Kong Bank of Canada)	955 Alloy Drive Thunder Bay, ON P7B 5Z8 (807) 343-6300 www.hsbc.ca	2
Royal Bank of Canada	Suite 303, 1159 Alloy Drive Thunder Bay, ON P7B 6M8 (807) 684-8300 Fax: (807) 343-9228	8

TD Canada Trust	231 Red River Road Thunder Bay, ON P7B 1A7 (807) 346-3175 Fax: (807) 345-0771 www.tdbank.ca	5
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Credit Unions Address & Phone Number	# of branches
Apple Community Credit Union Limited 406 Cumberland Street N. 345-8153	1
Bay Credit Union Ltd. 142 Algoma Street S. 345-7612	1
CNR Employees Credit Union 417 Fort William Road 344-4096	1
Desjardin Credit Union 100-189 Red River Road 345-6686	1
Great Lakes Credit Union 1801 Neebing Ave 475-2200	1
Kakabeka Falls Community Credit Union Clergue, Kakabeka Falls 475-4276	2
Northern Lights Credit Union 1201 Amber Drive 345-1407	2
Provincial Alliance Credit Union Ltd. 405 James Street S 626-5666	2
Superior Credit Union Ltd. 318 Syndicate Avenue S. 624-2255	2
Thunder Bay Elevator Employees Credit Union 417 Fort William Road 345-2471	1
Ukrainian Credit Union 303 Victoria Avenue E 622-9796	1
West Fort William Credit Union 111 Frederica Street W 475-5817	2

PROVINCIAL

Canada-Ontario Business Service Centre

Suite 102-200 Syndicate Avenue South

Thunder Bay, ON P7E 1C9

Telephone: (807) 625-3969

Toll Free: 1800-668-9360

Web Address: <http://www.canadabusiness.ca/ontario/>

- A first point of contact for information on approximately 900 federal and provincial programs, services and regulations.

Northern Ontario Heritage Fund

Roberta Bondar Place

Suite 200-70 Foster Drive

Sault Ste. Marie, Ontario P6A 6V8

Telephone: (705) 945-6700

Toll Free: 1-800-461-8329

Fax: (705) 945-6701

Web Address: <http://www.mndm.gov.on.ca/nohfc/>

- The Northern Ontario Heritage Fund Corporation (NOHFC) assists northern communities to generate short and long-term employment important to their economic viability and the quality of life.

GENERAL BUSINESS INFORMATION:

FEDERAL

Government of Canada – www.gc.ca

Strategis – <http://www.ic.gc.ca/>

- An Industry Canada web site which provides concise business and consumer information on: company directories, trade investment, business sector information, economic analysis & statistics, research & technology, business support financing, licenses & legislation, employment & learning, and customer information.



P.O. Box 800
Suite 201, 34 Cumberland St. N.
Thunder Bay, ON Canada
P7C 5K4

Phone: 807.625.3960
Toll Free: 1.800.668.9360
Fax: 807.623.3962
develop@thunderbay.ca

PROVINCIAL

Province of Ontario - <http://www.ontario.ca/>

Canada-Ontario Business Service Centre

Suite 102-200 Syndicate Avenue South

Thunder Bay, ON P7E 1C9

Telephone: (807) 625-3969

Toll Free: 1800-668-9360

Web Address: <http://www.canadabusiness.ca/ontario/>

- A first point of contact for information on approximately 900 federal and provincial programs, services and regulations.

Retail Business Holidays Act

For information on Ontario Public Holidays please refer to The Employment Standards Act, 2000 (ESA)

Web Address: <http://www.labour.gov.on.ca>

MUNICIPAL

Thunder Bay Community Economic Development Commission (CEDC)

Suite 201, 34 Cumberland Street North

P.O. Box 800

Thunder Bay, Ontario, Canada

P7C 5K4

Telephone: (807) 625-3960

Toll Free: 1800-668-9360

Web Address: www.ThunderBayCEDC.ca

Demographic information for the City of Thunder Bay and Business Start-up Information

METRIC CONVERSION TABLE

Distance and Area

Imperial	Metric	Metric	Imperial
1 inch	2.540 centimetres	1 centimetre	0.3937 inches
1 foot	0.3048 metres	1 metre	3.281 feet
1 yard	0.9144 metres	1 metre	1.094 yards
1 mile	1.609 kilometres	1 kilometre	0.6214 miles
1 sq. in.	6.452 sq. cm.	1 sq. cm	.155 sq. inches
1 sq. ft.	.093 sq. metres	1 sq. metre	10/76 sq. feet
1 acre	.405 hectares	1 hectare	2.471 acres

Capacity

Imperial	Metric	Metric	Imperial
1 pint	0.568 litres	1 litre	1.76 pints
1 gallon	4.456 litres	1 litre	0.220 gallons
1 bushel	36.369 litres	1 litre	0.88 quarts
1 fluid oz	28.41 litres		
1 quart	1.137 litres		

Imperial	Metric	Imperial	Metric
1 ounce (troy)	31.103 grams	1 gram	0.032 ounce (troy)
1 ounce (avoir)	28.350 grams	1 gram	0.035 ounce (avoir)
1 pound (troy)	373.242 grams	1 kilogram	2.679 pounds (troy)
1 pound (avoir)	453.592 grams	1 kilogram	2.205 pounds (avoir)
1 ton (short)	0.907 tonne	1 tonne (1000 kgs)	1.102 ton (short)

TRAINING AND JOBS INFORMATION:

FEDERAL

Thunder Bay Human Resources Centre of Canada (Human Resources Development Canada)

975 Alloy Drive
Thunder Bay, ON P7B 6N5
Telephone: (807) 346-2000
Web Address: <http://www.hrsdc.gc.ca/>

Department's core administrative activities are: Employment Insurance, Income Benefits, Human Resources Investment, Income Security Programs, and Labour market information.

PROVINCIAL

Ministry of Education, Ministry of Training, Colleges and Universities

Mowat Block
900 Bay Street
Toronto, ON M7A 1L2
Telephone: (416) 325-2929 or 1-800-387-5514
Fax: (416) 325-6348
Web Address: www.edu.gov.on.ca

- Source for information related to education at the elementary, secondary and post-secondary levels in Canada. Also provides information related to job training programs such as apprenticeships and additional links to job sites.

PROGRAMS

Targeted Wage Subsidy Program: Targeted Wage Subsidy provides employers with a subsidy for wages and other costs to hire selected clients. Contributions are negotiated (average of \$5-6,000 per worker) and may include any of the following:

- up to 60% of the wages of participants
- up to eight dollars (\$8) per participant training hour for on-the-job training
- up to twenty dollars (\$20) per participant training hour for off-the-job training
- special costs for persons with disabilities up to a maximum of \$10,000;
- the actual cost of leasing or purchase of equipment up to a maximum of \$10,000

ONE-ON-ONE INTERNSHIP PROGRAM (YES – Youth Employment Services, Human Resources Development Canada-HRDC):

Participant

- 29 years old and under
- Legally eligible to work in Canada
- Unemployed, ineligible for Employment Insurance
- Out of school for 6 months

Employer

- In business for 6 months (negotiable)
- Have a current WSIB (Workplace Safety & Insurance Board) account, 3rd party liability insurance
- 30 hours per week of work (minimum)
- Not involved in work sharing or layoffs, willingness to provide employment after completion of the program

Funding

Based on Individual requirements, but the range includes:

- Minimums: 50% of wage is covered, to a maximum of \$7.50 per hour
- Maximum: 85% of wage is covered (for an employee with a disability)
- Total Maximums include \$10,000 in wages + \$5,000 in training dollars

Duration: 6 months

Limitations: 1 employee on this program per 20 employees, with a maximum of 2 on program per site.

JOB CONNECT (Youth Employment Services - Ministry of Education and Training)

Participant

- 16-24 years old
- Out of school / work
- Not collecting or ineligible for Employment Insurance or WSIB

Employer

- Hire, supervise, and train the participant in Ontario
- Have valid WSIB and 3rd party liability coverage

Funding

- First 2 weeks \$6.85 per hour is subsidized
- Next 14 weeks \$4.00 per hour is subsidized

Duration: 16 weeks

Limitations: Trainees must be paid minimum wage or at a similar / competitive rate of pay for duties.

ON-SITE (HRDC)

Participant

- Have a degree in science, engineering, environmental studies or business
- Be collecting or be eligible for Employment Insurance

Employer

- No restrictions

Funding

- Wages are paid by HRDC; participant receives Employment Insurance benefits while working.

Duration: 6 months

Limitations: Employer is charged \$2,600 per placement to cover administrative costs

YOUTH SERVICE CANADA (HRDC)

Participant

- 15-30 years old
- Unemployed and out of school
- Legally entitled to work in Canada

Employer

- No conditions

Funding

\$10,000 – \$15,000 per participant, which includes wages for administrative staff, income support for participants, overhead costs, special costs for the disabled, costs of audit.

Duration: Maximum 52 weeks

GRADUATE TRANSITIONS TAX CREDIT (MINISTRY OF FINANCE)

Participant

- Graduated within the past 3 years from a recognized program of study
- Unemployed for at least 16 weeks of the last 32 weeks immediately preceding the first day of employment
- Not been employed for more than 15 hours per week during 16 of the 32 weeks immediately preceding the first day of employment
- Not be related to the employer at the time of employment

Employer

- Permanent establishment in Ontario
- Subject to Ontario income tax
- Incur all eligible expenditures for a qualifying post secondary graduate

Funding

- If the total salaries paid to all employees is equal to or greater than \$600,000, the tax credit is 10% of eligible expenditures paid to each qualifying participant
- If the total salaries paid to all employees is not greater than \$400,000 the tax credit is 15% of eligible expenditures paid to each qualifying participant
- If salaries paid to all employees totals \$400,000 – \$600,000, the credit is determined by a formula established by the Ministry of Finance.

Limitations: employer is responsible for maintaining and verifying participants' eligibility.

TRADE CERTIFICATION

To be employed in certain skilled trades, workers must have a Certificate of Qualification. This certificate states that they have passed the provincial qualification exam that assesses their knowledge of their skilled trade.

To write the provincial qualification exam, applicants must prove they have experience in the trade. Examples of proof include completion of an apprenticeship contract, documentation showing that training time meets at least minimum industry standards, or proof of sufficient relevant experience as a skilled worker.

Training consultants at ministry apprenticeship offices can guide applicants on how to gather the documents they need to prove they have the skills to write the exam. Consultants also evaluate the evidence in these documents to determine whether applicants are eligible to write the exam.

Many employers also want skilled workers to have a Certificate of Apprenticeship. This certificate is awarded as proof that the worker has completed apprenticeship training, including the provincial exam where required, and meets the standards of competency set by industry.

Fees are charged for certain services. Training consultants at ministry apprenticeship offices can provide more information.

Web Address: www.edu.gov.on.ca/eng/training/apprenticeship/tradecert.html

SOURCES OF INFORMATION/SERVICES/FINANCING

Agency	Sources of Information/Services/Financing
<p>Thunder Bay Community Economic Development Commission(CEDC) Thunder Bay and Area Business Self-Help Office Suite 201, 34 Cumberland Street North P.O. Box 800 Thunder Bay, Ontario, Canada P7C 5K4 Tel: (807) 625-3972 Fax: (807) 623-3962 Toll Free: 1-800-668-9360 www.thunderbay.ca</p>	<p>The economic development office of the Development Department and the Business Self-Help Office have a walk-in resource centre with information on government programs, regulations, market data, suppliers and more. Free, confidential consulting services are available to help guide you through start-up, expansion and site location processes. From time to time, public information seminars are presented on a variety of small business topics.</p>
<p>Canada – Ontario Business Service Centre (located at the Thunder Bay Community Economic Development Commission) Suite 201, 34 Cumberland Street North P.O. Box 800 Thunder Bay, Ontario, Canada P7C 5K4 Tel: (807) 625-3972 Fax: (807) 623-3962 Toll Free: 1-800-668-9360 www.ThunderBayCEDC.ca</p>	<p>The Canada - Ontario Business Call Centre (COBCC) is your first point of contact for information on close to 900 federal and provincial programs, services and regulations. It is designed to improve access by providing you with timely, accurate and comprehensive business related information...try it!</p> <p>You will find specially trained staff who are available to assist you in researching your business needs, as well as a public access workstation that is connected to the Internet and a full range of print and electronic resources.</p>

<p>Canada – Ontario Business Call Centre Tel: (416) 954-4636 1-800-567-2345 Fax: (416) 954-8555 1-800-240-4192 http://www.canadabusiness.ca/ontario/</p>	<p>The COBCC is a telephone operation staffed by knowledgeable, bilingual information agents, who can answer your business questions during regular business hours.</p>
<p>Brodie Resource Library Information Services Department 216 Brodie Street South Thunder Bay, Ontario P7E 1C2 Tel: (807) 623-0925 Fax: (807) 623-0875 www.tbpl.ca</p>	<p>Library materials include a wide variety of local, national, and international business directories; Federal and Provincial Government documents; large selection of business related magazines and newspapers all quickly accessible through our virtual collection. Numerous business books, videos and cassettes are also available.</p>
<p>Government Information Centre Suite 114 435 S. James Street Thunder Bay ON P7E 6S7 Tel: (807) 473-3126 Or (807) 475-1425 Information on the Ontario Government: http://www.ontario.ca/</p>	<p>Application forms for birth, marriage, death certificates for all provinces. Register a business, do a business search. Order government publications electronically. Search Ontario government internet sites. One stop shopping for provincial information.</p>
<p>Thunder Bay Chamber of Commerce 857 North May Street Thunder Bay, Ontario P7C 3S2 Tel: (807) 622-9642 Fax: (807) 622-7752 http://www.tb-chamber.on.ca/</p>	<p>Chamber serves its membership by providing leadership and influencing effective change for a healthy business environment. The Thunder Bay Chamber of Commerce is working to serve your business.</p>

<p>Thunder Bay Business Women's Network P.O. Box 10188 Thunder Bay, ON P7B 6T7 Tel: (807) 622-2350 http://www.businesswomensnetwork.ca</p>	<p>The Thunder Bay Business Women's Network supports all programs designed to assist women in entrepreneurship projects. They are currently developing guidelines for a mentorship program, which would provide a support network to women entering business, including youth. The goal for the mentorship program is to provide guidance and networking to women in business and to provide assistance and opportunities for growth and development.</p>
<p>Confederation College Northwest Enterprise Centre 1450 Nakina Drive P.O. Box 398 Thunder Bay ON P7C 4W1 Tel: (807) 475-6392 Or (807) 623-7250 http://www.confederationc.on.ca/</p>	<p>The Northwest Enterprise Centre offers business training programs, seminars, workshops, and counseling designed to help you get your business started and keep it growing. You will learn how to assess the feasibility of your idea and how to write your business plan. The College also has a number of credit courses in Entrepreneurship and Small Business through part-time, full-time and distance education studies.</p>
<p>Lakehead University School of Business Administration Small Business Consulting Service 955 Oliver Road Thunder Bay, Ontario P7B 5E1 Tel: (807) 343-8660 Fax: (807) 343-8443 http://www.sbcs.ca/</p>	<p>The Small Business Consulting Service offers affordable consulting services to existing businesses and to people wishing to start their own business. For example, consultants may prepare business plans, undertake market research and feasibility studies.</p>

<p>Northwestern Ontario Technology Centre (NOTC) Suite 150, 1294 Balmoral Street Thunder Bay, ON P7B 5Z5 Tel: (807) 768-6682 or Fax: (807) 768-6683 1-866-768-6682 Contact: Judy Sander www.notc.on.ca</p>	<p>The Northwestern Ontario Technology Centre is designed to assist technology-based businesses that are in the start-up phase or a spin-off from an existing business and are ready to benefit from a support team. NOTC nurtures both resident businesses and affiliate clients. The Centre provides:</p> <ul style="list-style-type: none"> • a variety of business support programs networking opportunities flexible space in a dynamic environment • use of shared equipment • meeting rooms and office support staff linkages with a business and resource network • joint marketing opportunities • and a team that will develop an action plan for growth.
<p>Thunder Bay Ventures 1294 Balmoral Street P.O. Box 10116 Thunder Bay, Ontario P7B 6T6 Tel: (807) 768-6650 Fax: (807) 768-6655 www.thunderbayventures.com/</p>	<p>Thunder Bay Ventures provides financial assistance to businesses that have had difficulty obtaining financing from traditional lenders. Financial assistance can be in the form of a term loan, a loan guarantee or an equity investment in a well established growing business. The maximum amount of funding available from Ventures is \$125,000.00.</p>
<p>FedNor 244 Lincoln Street Thunder Bay, Ontario P7B 5L2 Tel: (807) 766-1800 Toll Free: 1-877-333-6673 Fax: (807) 346-8474 www.ic.gc.ca/eic/site/fednor-fednor.nsf/Intro</p>	<p>FedNor's mission is to promote economic growth, diversification, job creation and sustainable, self-reliant communities in Northern Ontario, by working cooperatively with community partners and other organizations to improve small business access to capital, information & markets.</p>

<p>Canada Small Business Financing Act Business Improvement Loan (BIL) - Contact any chartered bank for further information or Strategis (Industry Canada) at www.strategis.ic.gc.ca</p>	<p>The maximum amount of business improvement loans a borrower may have outstanding at any one time may not exceed \$250,000.00. Subject to this maximum, business improvement loans can be used to finance up to 90% of asset acquisition costs. The maximum rate of interest approved lenders may charge on business improvement loans cannot exceed 3% over the prime lending rate.</p>
<p>Aboriginal Business Canada Robinson-Superior Treaty and Thunder Bay Residents call: Tel: (807) 628-8330 Nishnawbe-Aski Nation members Tel: (807) 623-5397 Toll Free 1-800-465-6821 Fax: (807) 622-8271 www.nadf.org</p>	<p>Aboriginal Business Canada (ABC) provides financial support and assistance to Aboriginal entrepreneurs across Canada. The program focuses on strategic priority areas for growth, including youth entrepreneurship. They can help Aboriginal youth-owned businesses with the preparation of business plans, marketing costs, as well as with financing the start-up, expansion, modernization or acquisition of a commercially viable business. Through a network of national and regional offices ABC, can support the costs of workshops, conferences, on-line resources and other activities that clearly lead to the entrepreneurial development of young Aboriginal people.</p>

<p>Business Development Bank of Canada Suite 102, 1136 Alloy Drive Thunder Bay, Ontario P7B 6M9 Tel: (807) 346-1780 Fax: (807) 346-1790 www.bdc.ca</p>	<p>Term Loans: The Business Development Bank of Canada offers term loans to finance many business proposals, including the purchase of an existing business. BDC's term loans can also be used by customers to acquire fixed assets such as land, buildings, machinery and equipment. These loans can be offered at floating rates or at rates fixed for varying periods of time. Amortization can extend for longer periods depending on the nature of the financing, available security, repayment ability, etc. Floating interest rates can be switched to fixed rates at the borrower's request, for a nominal fee. In some cases term loans can also be made to replenish or increase the working capital of a business when it has been depleted by recent capital expenditures. Working capital loans can also be granted to finance increasing sales. The Business Development Bank of Canada also has a Venture Financing program that provides loans to companies that require financing, have established earnings and strong growth potential, but lack the requisite owner equity or asset security to obtain the necessary funding for programs they may be contemplating. For information on other BDC products and services, please call.</p>
<p>Canadian Youth Business Foundation Suite 105, 1294 Balmoral Street Thunder Bay, ON P7B 5Z5 Tel: (807) 768-6689 Fax: (807) 768-6683 http://www.cybf.ca/</p>	<p>Canadian Youth Business Foundation is a non-profit organization dedicated to helping enterprising young people achieve their business dreams. The program consists of volunteer business and community leaders who choose promising loan applicants with the most viable business ideas to receive start-up financing. Loans up to \$15,000 are approved for aspiring young entrepreneurs with a sound business plan.</p>

<p>My Company Small Business Consultant Thunder Bay & Area Business Self-Help Office Suite 201, 34 Cumberland St. North Thunder Bay, ON P7C 5K4 Tel: (807) 625-3960 Fax: (807) 623-3962 Web: www.ThunderBayCEDC.ca</p> <p>Further information can be found at www.youthjobs.gov.on.ca or contact any branch of the Royal Bank of Canada</p>	<p>If you qualify, you can receive a business loan of up to \$15,000.00. You must be between the age of 18 and 29 years old and must take 12 hours of business training (available through the Small Business Enterprise Centres, Business Self-Help Offices or on-line). You need to be able to contribute at least 35% of the amount you're applying for and must be starting a new business in Ontario.</p>
<p>PARO: A Women's Community Loan Fund and Gateway 105 May St. N., Suite 114 Thunder Bay, Ontario P7C 3N9 Tel: (807) 625-0328 Fax: (807) 622-6435 http://www.paro.ca/</p>	<p>Using a system of peer-group lending, each borrower's circle (4-7 women) chooses their own members, all of who wish to start or expand their own micro-enterprise. Circles meet on a regular basis to examine and ultimately approve each other's loan proposals, as well as provide support and advice for each other's businesses. A training program, individual counselling, networking and mentoring with the group members provides the knowledge required for making these decisions and for other basic business skills that the group might need.</p>
<p>Credit Bureau of Thunder Bay 1135 Roland Street Thunder Bay, ON P7B 5M5 Tel: (807) 623-2833 Fax: (807) 623-9076 http://www.cbnwo.com/</p>	<p>Provides computerized collection service.</p>

<p>Self-Employment Assistance Program Human Resources Development Canada (HRDC) 975 Alloy Drive Thunder Bay, ON P7B 6N5 Phone: (807) 346-2000 Fax: 807) 346-2099 http://www.hrsdc.gc.ca/</p>	<p>The Self-Employment Assistance Program provides financial assistance for people who want to start their own business. People who receive Unemployment Insurance (UI) benefits normally lose those benefits when they start a business. If you are a UI claimant, the Self-Employment Assistance Program provides you with the greater of your regular UI benefits or a basic allowance. The financial support can be provided for a maximum period of 52 weeks while you develop and implement your business plan.</p>
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NOTE: You may wish to contact a lawyer where specific legal issues need to be explored, an accountant where specific financial or tax issues need to be determined, or a banker where specific lending requirements need to be determined. Some business issues (such as shareholders' and partnership agreements) can be complex and appropriate advice should be obtained before entering into complex agreements.

BUSINESS DEVELOPMENT RESOURCE

GENERAL

Business Development Bank of Canada www.bdc.ca
 Comprehensive financial and management services

Canada Business Service Centre www.cbosc.org
 Provides single contact for a wide range of information on government services, assistance and regulations for starting and expanding your business

Canadian Federation of Independent Business www.cfib.ca
 National organization representing 89,000 small and medium businesses

Canadian Franchise Association www.cfa.ca
 National trade organization representing Canadian franchisers

Confederation College (Business Division) www.confederationc.on.ca
 Information on business programming and Northwest Enterprise Centre, which offers, specialized business programming

Thunder Bay Community Economic Development Commission (CEDC)
www.ThunderBayCEDC.ca
 Demographic information for the City of Thunder Bay and Business Start- up information

FedNor <http://www.ic.gc.ca/eic/site/fednor-fednor.nsf/Intro>

Interactive information products designed for small business owners, information on accessing capital, going international, getting connected, technology in the north, statistics, youth and so much more...

Human Resources Development Canada (HRDC) <http://www.hrsdc.gc.ca/>

Ensures the timely and relevant labour market information

Statistics Canada <http://www.statcan.gc.ca/>

A must-see for the entrepreneur conducting market research

Strategis (Industry Canada) www.strategis.ic.gc.ca

Comprehensive information on markets, trade, industrial perspectives, technology and innovation, micro-economic research, managing your business and marketplace services

Thunder Bay Chamber of Commerce www.tb-chamber.on.ca

The voice of business for the City of Thunder Bay

Census USA <http://www.census.gov/>

U.S. government website for business

Universal Currency Converter www.xe.net/ucc/

YOUTH

Canadian Youth Business Foundation www.cybf.ca

Great Information to help you start your business and get advice from other young entrepreneurs

The Young Entrepreneur Network www.youngandsuccessful.com

Helpful information and support for young entrepreneurs

Youth Opportunities Ontario www.youthjobs.gov.on.ca

Human Resources Development Canada (HRDC) www.youth.gc.ca

YES Employment Services <http://www.yesjobsnow.com/>

Employment services, resources and programming for youth including referrals to opportunities for young entrepreneurs

WOMEN

Women's Community Loan Fund/PARO <http://www.paro.ca/>

Small business loans for women and support

ABORIGINAL

The Canadian Council for Aboriginal Business (CCAB) www.ccab.com/

Youth driven council created as a resource for other youth to learn about business

Aboriginal Youth Employment Network www.ayn.ca

Mandate to unify Aboriginal youth in Canada and provide start-up help for businesses

Nishnawbe-Aski Development Fund www.nadf.org

Gives information on the funding programs offered and provides links to other relevant sites

STARTING YOUR BUSINESS REQUIREMENTS CHECKLISTS FOR:

**THUNDER BAY
NORTHWESTERN ONTARIO
UNORGANIZED TOWNSHIPS**

LICENCES:

Thunder Bay

Licensing & Enforcement Division
2nd Floor, 111 Syndicate Avenue South
Victoriaville Civic Centre (Victoriaville Mall) Box 800
Thunder Bay, Ontario P7C 5K4
Telephone: (807) 625-3234 or 625-2710
Facsimile: (807) 625-2977

Web Address: www.thunderbay.ca

Northwestern Ontario

Contact your local Municipal Licensing Office

Unorganized Townships

Ministry of Municipal Affairs
Municipal Advisor
Telephone: (807) 475-1651
1-800-465-5027

ZONING:

Thunder Bay

City of Thunder Bay, Planning Division
2nd Floor, 111 S. Syndicate Avenue
Victoriaville Civic Centre (Victoriaville Mall) Box 800
Thunder Bay, Ontario P7C 5K4
Telephone: (807) 625-2574
Facsimile: (807) 623-2206
Web Address: <http://www.thunderbay.ca>

Northwestern Ontario

Contact your local Municipal Planning Division

Unorganized Townships

Ministry of Municipal Affairs
Municipal Advisor
Telephone: (807) 475-1651
1-800-465-5027

RETAIL SALES TAX/PROVINCIAL SALES TAX (P.S.T.) VENDOR'S PERMIT

In some situations, a Vendor's Permit is required and you must charge and remit 8% Provincial Sales Tax.

THUNDER BAY/NORTHWESTERN ONTARIO/UNORGANIZED TOWNSHIPS

Ministry of Finance
130 South Syndicate Avenue
Thunder Bay, Ontario P7E 1C7
Telephone: (807) 625-5840

Additional information can be obtained by contacting the Retail Sales Branch at: 1-800-461-1564. You may register for your Vendor Permit by phone.
For information, call 1-800 263-7965.
Web Address: <http://www.rev.gov.on.ca>

GOODS AND SERVICES TAX (G.S.T.)

If your gross sales are over \$30,000 in a twelve-month period, you are legally required to register and charge G.S.T. If your sales are under this amount, or you are uncertain of your projected sales level, you may or may not want to register. You cannot charge G.S.T. unless you are registered.

Web Address: <http://www.cra-arc.gc.ca/>

Thunder Bay/Northwestern Ontario/Unorganized Townships

Canada Customs and Revenue Agency
130 South Syndicate Avenue
Thunder Bay, Ontario P7E 1C7
Telephone: 1-800-959-5525

BUSINESS NAME REGISTRATION

SOLE PROPRIETORSHIP/PARTNERSHIP

Operating a business under a name other than just your own name: It is legal if you register the name with the Ministry of Consumer & Commercial Relations. You can complete your business name Registration, Retail Sales Tax Vendor's Permit, Employer Health Tax and the Workplace Safety & Insurance Board (formerly The Worker's Compensation Board) requirements using the Ontario Business Connects Workstations available at the locations below (also available online at: http://www.ontario.ca/en/services_for_business/STEL02_038762

If you are self-employed, you can also obtain Health Packages from these offices.

Thunder Bay/Northwestern Ontario/Unorganized Townships

Ministry of Finance
130 South Syndicate Avenue

Thunder Bay, Ontario
P7E 1C7
Telephone: (807) 625-5840

Thunder Bay Land Registry Office
Province of Ontario Building
189 Red River Road, 2nd Floor
Thunder Bay, Ontario P7B 1A2
Telephone: (807) 343-7436

Thunder Bay Government Information Centre, Government Building
Suite 114, Main Floor
435 James Street South
Thunder Bay, ON P7E 6S9
Telephone: (807) 475-1425 or 1-877-817-6636

Kenora Land Registry Office (**Kenora District**)
220 Main Street
Kenora, Ontario P9N 3X7
Telephone: (807) 468-2794

BUSINESS NAME REGISTRATION BY MAIL

To register by mail, call the Ministry of Consumer and Commercial Relations to request a name registration form (available online at

http://www.ontario.ca/en/services_for_business/STEL02_038762

Upon receipt of the completed form by the ministry, the process will take approximately 4-6 weeks with confirmation returned to you by mail.

Thunder Bay/Northwestern Ontario/Unorganized Townships

Ministry of Consumer and Commercial Relations
Telephone: (416) 314-9151 or 1-800-565-1921

INCORPORATING YOUR BUSINESS

If you are incorporating your business you must file articles of incorporation with the Ministry of Consumer and Commercial Relations.

Thunder Bay/Northwestern Ontario/Unorganized Townships

Ministry of Consumer and Commercial Relations
Corporate Services, Companies Branch
393 University Ave., 2nd Floor
Toronto, Ontario M7A 2H6
Telephone: 1-800-361-3223 or (416) 314-0096

Articles of Incorporation can also be delivered to the Land Registry Office in Thunder Bay:



P.O. Box 800
Suite 201, 34 Cumberland St. N.
Thunder Bay, ON Canada
P7C 5K4

Phone: 807.625.3960
Toll Free: 1.800.668.9360
Fax: 807.623.3962
develop@thunderbay.ca

Thunder Bay Land Registry Office

Province of Ontario Office Building
189 Red River Road, 2nd Floor
Thunder Bay, Ontario P7B 1A2
Telephone: (807) 343-7436

For additional information:

Web Address: <http://www.cbs.gov.on.ca>

SALE OF MOTORIZED VEHICLES, TRAVEL ARRANGEMENT, ITINERANT

If your business involves the sale of motorized vehicles, travel arrangements, or is of an itinerant nature (i.e. home renovations) you should contact the Ministry of Consumer & Commercial Relations.

Thunder Bay/Northwestern Ontario/Unorganized Townships

Ministry of Consumer & Commercial Relations
Consumer Services
Telephone: 1-800-268-1142 or (416) 326-8555

For additional information:

Web Address: <http://www.cbs.gov.on.ca>

BUSINESS TAXES

As of December 31st, 1997 business tax no longer exists, but has been combined with the realty taxes. For additional information, contact:

Thunder Bay/Northwestern Ontario/Unorganized Townships

Provincial Assessment Office
Province of Ontario Office Building
189 Red River Road
Thunder Bay, Ontario P7B 1A2
Telephone: (807) 343-7200 or 1-800-387-3019
Facsimile: (807) 343-7210

HIRING EMPLOYEES

To obtain information about The Employment Standards Act, The Ontario Human Rights Code, and The Occupational Health and Safety Act, as they pertain to employees, contact:

Thunder Bay/Northwestern Ontario/Unorganized Townships

Ministry of Labour

435 James Street South, Ste. 222
Thunder Bay ON P7E 6S7
Tel: 807-475-1691 or 1-800-465-5016
Fax: 807-475-1646



P.O. Box 800
Suite 201, 34 Cumberland St. N.
Thunder Bay, ON Canada
P7C 5K4

Phone: 807.625.3960
Toll Free: 1.800.668.9360
Fax: 807.623.3962
develop@thunderbay.ca

For additional information:
Web Address: <http://www.labour.gov.on.ca/>

WORKPLACE SAFETY & INSURANCE BOARD (formerly the Worker's Compensation Board)

Thunder Bay/Northwestern Ontario/Unorganized Townships

Workplace Safety & Insurance Board
(formerly The Worker's Compensation Board)
1113 Jade Court, Suite 200
Thunder Bay, Ontario P7B 6V3
Telephone: (807) 343-1710 or 1-800-465-3934
Facsimile: (807) 343-1702

For additional information:
Web Address: http://www.wsib.on.ca/wsib/wsibsite.nsf/public/Home_e

REQUIRED DEDUCTIONS (INCOME TAX, CPP, EI)

For a publication entitled 'Employers Guide to Payroll Deductions' and a payroll deduction number contact:

Thunder Bay/Northwestern Ontario/Unorganized Townships

Canada Customs and Revenue Agency
130 South Syndicate Avenue
Thunder Bay, Ontario P7E 1C7
Telephone: (807) 623-3039 or 1-800-959-5525
International & U.S. 1-800-267-5177

For additional information:
Web Address: <http://www.cra-arc.gc.ca/tax/business/menu-e.html>

EMPLOYER HEALTH TAX (EHT)

You are required to pay EHT for you employees if total payroll exceeds \$400,000.00 or has affiliated companies.

Thunder Bay/Northwestern Ontario/Unorganized Townships

Ministry of Finance
130 South Syndicate Ave.
Thunder Bay, Ontario P7E 1C7
Telephone: (807) 625-5840 or 1-800-465-6699

Thunder Bay Land Registry Office
Province of Ontario Office Building
189 Red River Road, 2nd Floor
Thunder Bay, Ontario P7B 1A2



P.O. Box 800
Suite 201, 34 Cumberland St. N.
Thunder Bay, ON Canada
P7C 5K4

Phone: 807.625.3960
Toll Free: 1.800.668.9360
Fax: 807.623.3962
develop@thunderbay.ca

Telephone: (807) 343-7436

For additional information:
Web Address: www.rev.gov.on.ca

BUILDING LOCATION INSPECTIONS

For information on the Ontario Fire Code:

Thunder Bay

Thunder Bay Fire Prevention Division
Telephone: (807) 625-2104 or 625-2763
Web Address: <http://www.thunderbay.ca>

Northwestern Ontario

Your local Fire Prevention Division

Unorganized Townships

Fire and Building Inspection, Fire Marshall's Office (to ensure the building meets all safety requirements)
Telephone: 1-800-263-7418

ONTARIO BUILDING CODE:

Thunder Bay

City of Thunder Bay, Building Division
2nd Floor, 111 S. Syndicate Avenue
Victoriaville Civic Centre (Victoriaville Mall)
Box 800
Thunder Bay, Ontario P7C 5K4
Telephone: (807) 625-2574
Web Address: <http://www.thunderbay.ca>

Northwestern Ontario

Your local Fire Prevention Division

Unorganized Townships

Fire and Building Inspection, Fire Marshall's Office (to ensure the building meets all safety requirements)
Telephone: 1-800-263-7418

SELLING FOOD OR BEVERAGES

If you are planning on selling food or beverages, contact:

Thunder Bay/Northwestern Ontario/Unorganized Townships

The Thunder Bay District Health Unit
Public Health Inspection Department
999 Balmoral Street



P.O. Box 800
Suite 201, 34 Cumberland St. N.
Thunder Bay, ON Canada
P7C 5K4

Phone: 807.625.3960
Toll Free: 1.800.668.9360
Fax: 807.623.3962
develop@thunderbay.ca

Thunder Bay, Ontario P7B 6E7
Telephone: (807) 625-5926
Web Address: <http://www.tbdhu.com/>

SPECIFIC TO UNORGANIZED TOWNSHIPS

Ministry of Transportation (business traffic access to the highway)
Telephone: (807) 473-2000
1-800-465-5034 Ext. 2237

Thunder Bay Public Health Unit (septic and other health concerns)
Telephone: (807) 625-5900
Zenith 33220
Web Address: <http://www.tbdhu.com/>

Ministry of Environment (if your proposed business has a potential impact on the environment)
Telephone: (807) 475-1205

HOME OCCUPATION

Thunder Bay

City of Thunder Bay, Planning Division
2nd Floor, 111 S. Syndicate Avenue
Victoriaville Civic Centre (Victoriaville Mall)
Box 800
Thunder Bay, Ontario P7C 5K4
Telephone: (807) 625-2574
Facsimile: (807) 623-2206
Web Address: <http://www.thunderbay.ca>

Northwestern Ontario

Your local Municipal Planning Division in the community where you are planning to start your business.

Unorganized Townships

Municipal Advisor
Ministry of Municipal Affairs
Telephone: (807) 475-1651
1-800-465-5027

CITY OF THUNDER BAY PROPERTY (MUNICIPAL) TAXES

Property taxes in Thunder Bay (and throughout Ontario) are based on assessment figures determined by "current values" assessed by MPAC. Current values are defined as "the amount of money a property would realize if sold at arm's length by a willing seller to a willing buyer."

Current value is just one part of the calculation. The other parts are the municipal tax rate, set by the municipality, and the education tax rate, determined by the province.

Calculation of Property Taxes:

Current Value Assessment × Municipal Tax Rate
=Municipal Property Taxes+

Current Value Assessment × Education Tax Rate
=Education Property Taxes

Education Property Taxes + Municipal Property Taxes
=Property Taxes

DEFINITION OF TERMS

Assessed Value (Assessment):

The value of a property (land and buildings) for taxation purposes.

Property Classification:

A grouping of the same type of property for assessment and taxation purposes. There are seven standard classes of property: residential/farm, multi-residential, commercial, industrial, pipe line, farmlands and managed forests.

Property Tax:

The combined tax on a property. It is made up of a municipal (local) tax and, if applicable, a region or county tax. An education tax may apply to certain property classes.

Tax Rate:

A percentage of the assessed value of a property. It is normally a composite of a municipal tax rate and an education tax rate, which is set by the Province. Each property class will have its own tax rate. Property owners are able to calculate how much tax they owe on their property by multiplying the tax rate for the property class by the assessed value of the property.

For further details on property taxes:

Source: Ontario Property Assessment Corporation (www.mpac.ca). Update: October 2007

Contact the City of Thunder Bay Revenue Division for more tax related inquiries at: www.thunderbay.ca

CITY OF THUNDER BAY LICENSES REGULATIONS

The City's Licensing & Enforcement Division issues business and dog licences, and assists the public with information about the applicable regulations and requirements. Contact the Division for information and application forms for licences for businesses such as bars, laundromats, lodging houses, taxis and limousines, pet shops, pawn brokers, travelling circuses, commercial art shows, restaurants, hairdressers and theatres.

LICENSING & ENFORCEMENT DIVISION

Victoriaville Civic Centre
2nd Floor, 111 Syndicate Ave. S.
Thunder Bay, ON
P7E 6S4
Phone: (807) 625-2710

LOTTERY LICENSING

2nd Floor, City Hall
500 Donald Street East
Thunder Bay, ON
P7E 5V3
Phone: (807) 625-2559
Fax: (807) 625-2233

Website: www.thunderbay.ca