



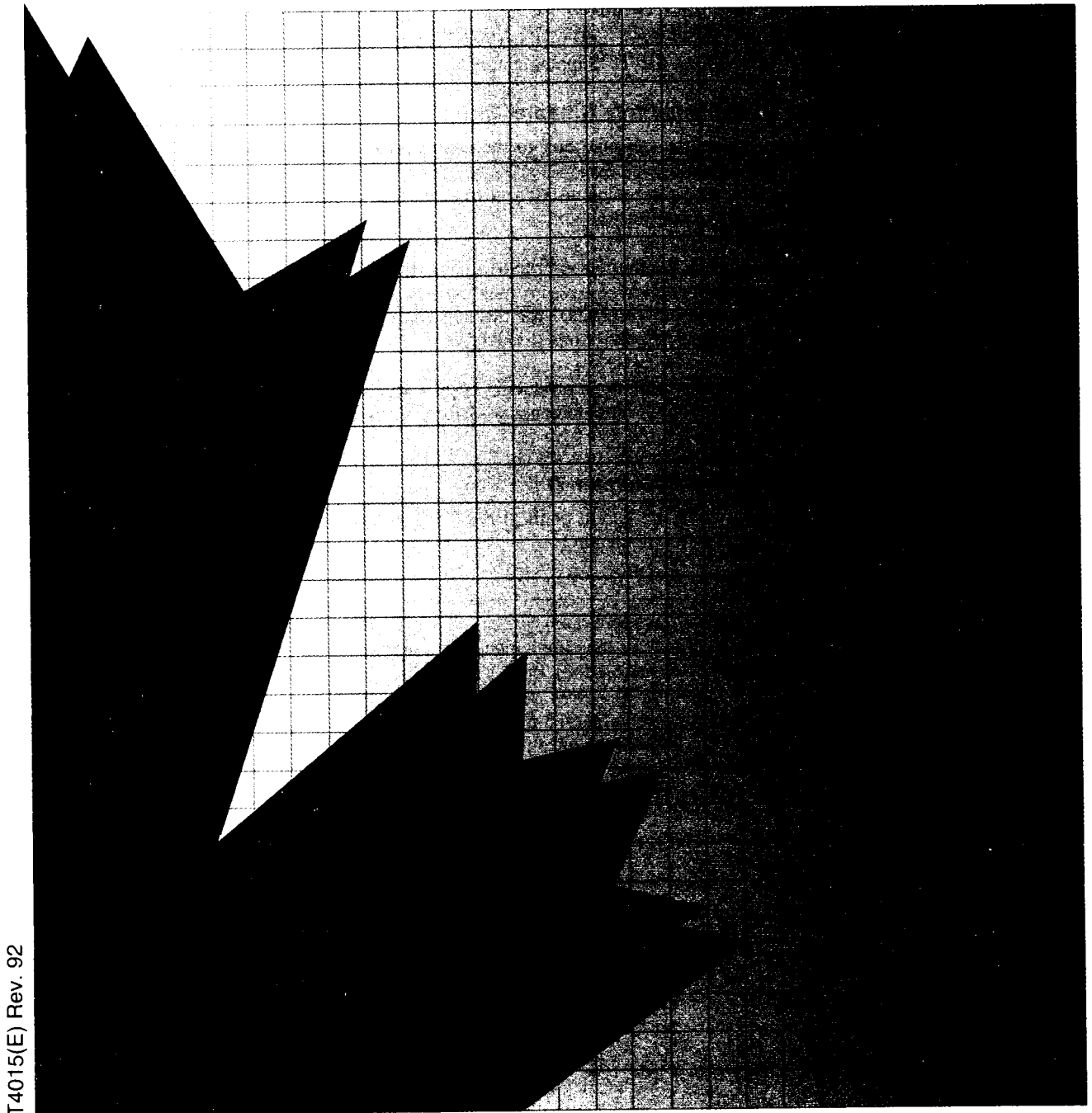
Revenu Canada  
Taxation

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# T5 GUIDE

## Return of Investment Income

1992



T4015(E) Rev. 92

Canada

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## What's new for 1992

### **Non-eligible capital gains**

Under proposed legislation, capital gains on real property that accrue after February 1992 do not qualify for the capital gains deduction available to individuals. See Chapter 14 for details on how this affects T5 reporting.

### **Indexed debt obligations**

Proposed legislation sets out the tax treatment of the index adjustment both for taxpayers who are holders of indexed debt obligations as defined in subsection 248(1), and for borrowers who have issued such obligations. Please refer to "Indexed debt obligations issued after October 16, 1991" in Chapter 11.

### **The T5 Summary (Chapter 6)**

We have increased the length of the 1992 T5 Summary to 12 inches. It is now the same length as the T5 Supplementary.

### **The T5 Supplementary (Chapter 5)**

We have moved the "Void" box to the centre area of each supplementary.

We have changed the recipient address to a six-line format. You now have to enter the postal code on line six.

We have reduced the number of report codes (box 21) from four to two.

We have added a new box (24), for the non-eligible portion of amounts reported in box 18 (capital gains dividends).

The Department is no longer producing copy 4 (the filer's copy) of the supplementary. The T5 Supplementary — Rev. 92 is a three-copy carbon-loaded form.

### **The T5 Segment (Chapter 7)**

We have increased the length of the 1992 T5 Segment to 12 inches, the same length as the T5 Supplementary.

To help us quickly and accurately process your T5 returns, **do not enter information by hand** on the supplementaries, segments, or summaries. **PLEASE TYPE OR MACHINE PRINT.** See Chapter 3.

The T5 Summary — Rev. 91, T5 Supplementary — Rev. 91, and T5 Segment are now obsolete. Please use only the T5 Summary — Rev. 92, T5 Supplementary — Rev. 92, and T5 Segment — Rev. 92.

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This guide uses plain language to explain the most common tax situations. If you need more help, please contact your district taxation office.

References to bulletins and circulars in this guide are to the current version available, unless otherwise noted.

## Chapter 1 Before You Start

This guide explains how to complete the T5 Summary, *Return of Investment Income*, and the T5 Supplementary, *Statement of Investment Income*, as well as the T5 Segment for the 1992 calendar year. Since the guide cannot describe every possible situation, we provide a list of various departmental interpretation bulletins and information circulars for your information in Appendix I. You can get them from any district taxation office.

### Note

Please remember that in some cases, the *Income Tax Act* treats certain payments in a specific way. For example, you have to report some interest payments as dividends because of subsections 15(3), 15.1(1), and 15.2(1). On the other hand, you have to report some dividend payments as interest, according to subsections 130.1(2) and 137(4.1). This guide explains these and other rules.

Unless otherwise stated, the words "section," "subsection," and "paragraph" used in this guide refer to the *Income Tax Act*.

The term "filer" in this guide refers to the person (individual, organization, etc.) who is responsible under the *Income Tax Act* for preparing and filing the *T5 Return of Investment Income*. This is different than a service bureau or anyone else who may be submitting the return on the filer's behalf.

### Privacy Act

The information you provide on the *T5 Return of Investment Income* and related forms may only be used for the purposes specifically provided under the *Income Tax Act*.

### When do you have to file a T5 Return of Investment Income?

If you make certain payments to a resident of Canada, or if you receive certain payments as a nominee or agent for a person resident in Canada (refer to Chapter 9 for payments to non-residents), you must file a *T5 Return of Investment Income*.

These payments, which are described in section 201 of the *Income Tax Regulations*, include:

- dividends (including most deemed dividends);
- interest from:
  - 1) a fully registered bond or debenture;
  - 2) money loaned to, or on deposit with, or property of any kind placed with, a corporation, association, organization, or institution;
  - 3) an account with an investment dealer or broker;
  - 4) an insurance policy or annuity contract; or
  - 5) an amount owing for compensation of property expropriated;

- royalties from the use of a work, invention, or a right to take natural resources;
- blended payments made by a corporation, association, organization, or institution (for more information on blended payments, see Chapter 10).

For investment contracts acquired **before** January 1, 1990, you must report accrued interest for items 1 through 5 every three years, unless the recipient has elected to report annually. The calendar year is the basis for this calculation (see Chapter 11).

For investment contracts acquired **after** December 31, 1989, you must report accrued interest for items 1 through 5 every year. Base this calculation on the date the investment was issued. A contract acquired before 1990 may be considered as a new contract acquired after 1989. Therefore, it would be subject to the annual reporting rule if certain material changes were made to the contract after 1989. Please refer to Interpretation Bulletin IT-448, *Dispositions — Changes in terms of securities*. Special accrual rules for indexed debt obligations are explained in Chapter 11.

**You do not have to use the T5 return to report debt obligations in bearer form.** For information on reporting debt obligations in bearer form, refer to the *T5008 Guide — Return of Securities Transactions*.

### Note

If your corporation amalgamated with one or more corporations during the year, the "new" corporation may prepare the T5 Summary and Supplementaries on a consolidated basis for itself and the predecessor corporation(s).

### When don't you have to file a T5 Return of Investment Income?

You do not have to file T5 Summaries and T5 Supplementaries:

- to report the interest portion of blended payments;
- to report interest paid by one individual to another such as interest paid on a private mortgage (this does not include investment dealers or brokers making payments for client accounts);
- for interest paid on loans from banks, financial houses, or other institutions whose usual business includes lending money;
- to report capital dividends, as described in Interpretation Bulletin IT-66R6, *Capital Dividends and Life Insurance Capital Dividends* (the payments described are tax exempt);
- for amounts paid or credited to non-residents of Canada (see Chapter 9);
- for interest accrued or payable during the year to a corporation, partnership, unit trust, or any trust of which a corporation or a partnership is a beneficiary; or

- for amounts paid to one recipient when the total amount for the year is less than \$100.

### Are you acting as a trustee?

If you are acting as a trustee and you have ownership and control of a property on behalf of another person, we require a *T3 Trust Return*. If the beneficial owner retains

ownership and control of the property, we need a *T5 Return of Investment Income*.

If you are acting as a trustee and are not sure if you should complete a T3 or a T5 return, get a copy of the *1992 T3 Guide and Trust Return*. The information in that guide and in this one will help you determine which return to complete. If you still have questions after that, contact your district office.

## Chapter 2 The T5 Return of Investment Income

The *T5 Return of Investment Income* has two parts: the T5 Summary, and the related T5 Supplementaries. A paper-filed return may also include T5 Segments. If you are filing your T5 return on paper, it is important that you read the instructions under "Paper filing" in Chapter 3.

### The T5 Supplementary

The T5 Supplementary is a three-copy carbon-loaded form. The forms are printed three to each page or sheet. Use the supplementary to record the various types of investment income which residents of Canada have to report. You do not generally report investment income paid to non-residents of Canada on the T5 Supplementary. See Chapter 9 for more information about payments to non-residents.

If you have to prepare one or more T5 Supplementaries, you must also prepare a T5 Summary and file it with the related T5 Supplementaries. Be sure to use the T5 Supplementary — Rev. 92 since the T5 Supplementary — Rev. 91 and earlier forms are obsolete.

You need to prepare only one T5 Supplementary for interest credited to a joint account.

You must get departmental approval if you intend to use customized T5 Supplementaries. Follow the instructions in Information Circular 85-5R, *Custom and Facsimile Tax Forms*, available at any district office.

Chapter 5 tells you how to complete the T5 Supplementary, and Appendix II has a sample of the form.

### The T5 Summary

The T5 Summary is a single-copy form used to record the total of the amounts reported on all the related T5 Supplementaries. The T5 Summary is also available in continuous-feed format.

We require a T5 Summary, even if you prepare only one T5 Supplementary. Be sure to use the T5 Summary — Rev. 92 since the T5 Summary — Rev. 91 and earlier forms are obsolete.

Do not include amounts in the T5 Summary for which you do not prepare a T5 Supplementary.

Chapter 6 tells you how to complete the T5 Summary, and you can find a sample of the form in Appendix II.

#### Note

You must prepare a separate T5 Summary when a resident of Canada claims previously unclaimed interest or dividends from which tax has been withheld. Identify this T5 Summary as "unclaimed dividend account," or "unclaimed interest account," or both. See Chapter 13 for more details.

### The T5 Segment

The T5 Segment is a single-copy form that paper filers have to use when the T5 return contains more than 300 T5 Supplementaries (100 sheets). This form helps to balance the T5 Supplementaries to the T5 Summary.

Chapter 7 tells you how to complete the T5 Segment. You can find a sample of the form in Appendix II.

## Chapter 3 Filing Requirements

### Due date

You must file the *T5 Return of Investment Income* before March 1 following the calendar year for which you prepare the return.

#### Note

When a business or activity ends, you must file the T5 return within 30 days from the date the business or activity ended.

You have to send (or deliver by hand) the recipient's copies of the T5 Supplementaries to the recipient at his or her last known address. Do this by the date the return is due.

### Magnetic media filing

We encourage filers to file their *T5 Return of Investment Income* on magnetic tape, cartridge, or diskette (magnetic media).

Filers who get approval to file their return on magnetic media must still send us one completed paper copy of the T5 Summary with their tape or diskette before the March 1 deadline. However, they do not have to submit the Department's paper copy of the T5 Supplementaries.

If you would like to participate in the magnetic media filing program for the first time, submit a test tape or diskette for the Department's approval. You should send the test tape or diskette at least two months before the filing deadline.

See the booklet called *1992 Computer Specifications for Data Filed on Magnetic Media — T5, T5008, T4RSP, T4RIF* for the necessary technical data. It is available at any district office. If you would like to find out more about this method of filing, please write to:

Magnetic Media Processing Unit  
Revenue Canada, Taxation  
Ottawa Taxation Centre  
875 Heron Road  
Ottawa, Ontario K1A 1A2

Or telephone (toll-free): 1-800-665-5164

## Paper filing

You have to file one completed T5 Summary, along with copy 1 of the related T5 Supplementaries, before March 1 following the calendar year for which you prepare the return. You will need one T5 Segment for every 300 T5 Supplementaries (100 sheets) filed in the T5 return.

File the completed *T5 Return of Investment Income* at your taxation centre. For a list of addresses, see Appendix III.

### Note

In 1992, we began processing T5 returns using optical character recognition machines that "read" the information entered by the filer on the supplementaries, segments, and summary. This is the fastest and most cost-effective way for us to compile the information from the millions of paper-filed T5 forms we receive.

When filers prepare their returns, they often make errors which make T5 processing more difficult and costly. If you are submitting a paper-filed return, please keep the following in mind when completing the T5 forms:

- Do not write or print by hand.
- Do not use red ink (the machines which process the forms cannot read it).
- Do not use proportional spacing (PS).
- Do not use italics or "script" printing.
- Do not use a non-standard size of print. For example, do not use a print font that is smaller than 12 characters-per-inch (CPI) or larger than 10 CPI.

- Do not cut or separate copy 1 of the T5 Supplementary forms, since they are printed three to a page. If you have filled out one or two forms on the page correctly, submit the entire page. Use the Void box to cancel a portion of a page.
- Do not tape, tear, or staple any of the forms submitted in the T5 return.
- Do not submit photocopies of T5 forms.
- Do not use T5 forms from prior years.
- Do not use dollar signs (\$).
- Do not use NIL, N/A, dashes (—), zeroes, etc. in boxes where no entry is required.
- Do not use any other mark (tick, check mark, etc.) in those boxes that require an "X."
- Do not change the title of any box or area on the forms.
- Do not print any information within a half-inch of the reference marks (black lines) or the form-identifier numbers (upper right-hand corner).

In order for us to efficiently and quickly process your paper-filed T5 return, follow these instructions when you prepare the T5 Supplementaries, T5 Summary, and T5 Segment:

- All forms that you need to complete and file your T5 return are available free of charge from any district office or taxation centre.
- Use the current-year T5 forms (Rev. 92) when filing your T5 return.
- Type or machine-print data entries. Insert data in the middle of the white areas, separated from other printing and entries. Entries should present a clear, sharp, dark black image.
- Use black ink only.
- When printing, use a font that has characters with fixed spacing, not proportional spacing (PS). Use a standard 10 or 12 CPI font; capital letters, high quality, non-italicized.
- For all dollar amounts, use a comma to separate thousands and a period to separate dollars from cents.

**Examples**      2,222.22  
                              222.00

Be sure to omit dollar signs (\$).

- Leave boxes and areas blank when no entry is required.
- Report information only in the appropriate box or area provided. If you are not sure where to enter the information, contact your district office.
- Remove side borders (pin feed edges) from copy 1 of T5 Supplementary forms and the continuous-feed T5 Summary.
- Submit only copy 1 of the T5 Supplementary to us.

## Chapter 4 Penalties and Offenses

Legislation in Bill C-18, enacted December 17, 1991, gives Revenue Canada, Taxation discretion to cancel or waive all or a portion of any interest or penalties that have to be paid. This applies to taxation years back to 1985. Please refer to Information Circular 92-2, *Guidelines for the Cancellation and Waiver of Interest and Penalties*, for more information.

### Failure to file by the required due date

The penalty for filing the *T5 Return of Investment Income* late, or for distributing the T5 Supplementaries late, is \$25 per day, with a minimum penalty of \$100, and a maximum of \$2,500.

### Failure to make or file a return

Persons who fail to make or file the *T5 Return of Investment Income* as required under the *Income Tax Regulations* may be guilty of an offence. In addition to any other penalty, they are liable on summary conviction to:

- a fine ranging from a minimum of \$1,000 to a maximum of \$25,000; or
- a fine and imprisonment for a term not exceeding 12 months.

### Failure to provide a social insurance number (SIN)

Individuals must provide their social insurance numbers, when requested, to any person who has to prepare supplementaries on their behalf. Penalties for failing to provide a SIN apply to both the filer and the individual.

- **Filer (payer)** — Any filer who has to prepare the *T5 Return of Investment Income* has to make a reasonable effort to obtain the SINs of individuals for whom supplementaries are to be made. Unless the filer makes a reasonable effort to get the SIN, filers are liable to a \$100 penalty each time they do not list a SIN on a supplementary.

If a filer has existing clients who have not yet provided their SINs, and supplementaries are being prepared on their behalf, the clients must be advised (preferably in writing) that they have to provide their SINs. The filer should ask new clients to give their SINs whenever they open a new account, or enter into a transaction that may require the preparation of a supplementary.

- **Recipient** — Individuals (other than trusts) must give their SIN upon request to any person who has to prepare the *T5 Return of Investment Income* on their behalf. If the individual does not have a SIN, he or she has 15 days from the day the information slip preparer asks for the number to apply for one at any Canada Employment Centre. When the individual receives the SIN, he or she then has 15 days to give the SIN to the information slip filer. Individuals who, for any reason, do not comply with these requirements are liable to a penalty of \$100 for each failure.

For more information about SIN reporting requirements and the penalties that may apply, see Information Circular 82-2R, *Social Insurance Number Legislation as It Relates to the Preparation of Information Slips*. You can get a copy from your district office.

### Use of the social insurance number

Any person who has to prepare an information return cannot knowingly use, communicate, or allow an individual's SIN to be communicated, other than as required or authorized by law, or for a purpose for which it was provided by the individual.

### Interest on penalties

We charge interest, compounded daily at the prescribed rate, on the total amount of penalties and interest outstanding. Both interest and penalties are payable to the Receiver General.

### Notice of Assessment

We will issue a *Notice of Assessment* for the *T5 Return of Investment Income* only if a penalty is applied.

## Chapter 5 The T5 Supplementary

### Completing the T5 Supplementary

#### Note

Before you complete the T5 Supplementary forms, see the instructions in Chapter 3 under "Paper filing" and "Magnetic media filing." By following these instructions, you allow us to process your T5 return in the most economical manner.

#### Void

If you make an error while typing or machine printing a T5 Supplementary, or if a completed or partially completed

supplementary is incorrect, enter an "X" in the "VOID" box in the centre area of the form, above the recipient address area. (When indicating that a supplementary is void, you can enter the "X" using a medium lead pencil, as well as typing or machine printing.) We will disregard this supplementary during processing. Do not cut or separate the Copy 1 T5 Supplementary forms that are three to a page; you must submit the entire page.

#### Recipient's name and full address (six lines)

Type or machine print the information in the white areas provided.

For an individual, enter the surname first, followed by the usual first name and initials. Even if more than one recipient is entitled to the investment income, you need to prepare only one T5 Supplementary. If there are two individual recipients, enter both their names. For a corporation, enter the corporation's name.

If the payment is made to an organization, association, or institution, enter that name. Do not enter the name of the secretary-treasurer or any other individual who has signing authority.

Enter the recipient's full mailing address in all cases.

Enter the information on the lines as follows:

**Line 1** — individual's last and first names, as indicated, or name of organization, institution, etc.

**Line 2** — second recipient's last and first names (if only one recipient, it may be left blank).

**Lines 3, 4, and 5** — recipient's full address, including city and province (some lines may be left blank). **Please use the two-letter abbreviations for the names of the provinces, as found in Appendix IV.**

**Line 6** — recipient's postal code.

#### **Name and address of payer**

Complete this area on each T5 Supplementary. Enter the filer's full name and postal address.

#### **Year**

In the box provided on each T5 Supplementary, enter the calendar year during which the investment income was earned. Enter the last two digits only. For example, enter "92" for 1992.

#### **Boxes 10, 11, and 12 — Dividends from taxable Canadian corporations**

Generally, dividends include all dividends in cash or kind (including stock dividends) and all payments deemed to be dividends. For details on deemed dividends, refer to Chapter 12. For information on unclaimed dividends, see Chapter 13.

To calculate the taxable amount of dividends that the recipient has to report, increase by one-quarter the actual amount of dividends from taxable Canadian corporations paid to an individual, other than a trust that is a registered charity. These "grossed up" dividends are eligible for the federal dividend tax credit. See the instructions for boxes 10 and 11.

For more information on this subject, see Interpretation Bulletin IT-67R3, *Taxable Dividends from Canadian Resident Corporations*.

#### **Box 10 — Actual amount of dividends**

Enter (in Canadian currency) the actual amount of taxable dividends, or the amount deemed to be taxable dividends, paid by a taxable Canadian corporation to an individual

resident in Canada (other than a trust that is a registered charity).

#### **Do not include:**

- dividends paid or payable by a credit union to a member who has a share in the credit union. We treat these amounts as interest;
- taxable dividends, other than capital gains dividends, paid by a mortgage investment corporation to any of its shareholders. We treat these amounts as interest payable on a bond issued after 1971;
- capital gains dividends;
- dividends paid to corporations; or
- dividends that are not eligible for the federal dividend tax credit.

To report capital gains dividends, dividends paid to corporations, or dividends that are not eligible for the federal dividend tax credit, see the instructions for boxes 14 and 18.

#### **Box 11 — Taxable amount of dividends**

Calculate and enter the taxable amount of dividends. The taxable amount is 5/4 of the actual amount reported in box 10.

#### **Box 12 — Federal dividend tax credit**

Calculate and enter the amount of federal dividend tax credit. The amount is 13 1/3% of the taxable amount entered in box 11.

#### **Box 13 — Interest from Canadian sources**

Enter (in Canadian currency) the following amounts, to the extent that they were not previously reported:

- interest on a fully registered bond or debenture;
- interest on money loaned to, or on deposit with, or any kind of property placed with a corporation, association, organization, or institution;
- interest on an account with an investment dealer or broker;
- interest paid by an insurer in connection with an insurance policy or annuity contract;
- interest on an amount owing as compensation for property that has been expropriated;
- the interest portion of blended payments (see Chapter 10);
- dividends paid or payable by a credit union to a member who has a share in the credit union (we treat these amounts as interest, not as dividends);
- taxable dividends, other than capital gains dividends, paid by a mortgage investment corporation to any of its shareholders (we treat these amounts as interest payable on a bond issued after 1971); and
- amounts to be included in a policyholder's income (as reported by life insurers) under paragraph 56(1)(j) (except to the extent that they arise from a policy loan, see box 14).



Do not include:

- interest from a source outside Canada (report these amounts in box 15, "Foreign income"); or
- the accrued income from an annuity, an annuity according to paragraph 56(1)(d.1), or accrued income of certain life insurance policies (refer to box 19).

For information on accrued interest on investment contracts, refer to Chapter 11. See Chapter 13 for information on unclaimed interest.

If you cannot report the amount in Canadian currency, enter the name of the foreign currency in the space below the recipient address area.

If you prepare T5 Supplementaries reporting income in foreign currency, you have to prepare a separate T5 Summary, one for each type of currency reported.

#### Box 14 — Other income from Canadian sources

"Other income" includes the following amounts:

- dividends or amounts treated as dividends that are not reported in box 10.

##### Example

- taxable dividends and deemed dividends (see Chapter 12) from a corporation resident in Canada that is **not** a taxable Canadian corporation; and
- taxable dividends and deemed dividends from a taxable Canadian corporation paid to a corporation resident in Canada.
- amounts to be included in the income of a policyholder under a life insurance policy, if they arise from a policy loan (see reference to life insurers under box 13).

#### Box 15 — Foreign income

(This box was previously titled "Gross foreign income" — we have made no change in the type of income to be reported here.)

Enter (in Canadian currency) the gross foreign income received from sources outside Canada. Include any foreign income tax that was withheld. If you cannot report the amount in Canadian currency, enter the name of the foreign currency in the space below the recipient address area.

If you prepare T5 Supplementaries reporting income in foreign currency, you have to prepare a separate T5 Summary, one for each type of currency reported.

#### Box 16 — Foreign tax paid

The recipient of the T5 Supplementary will need to know this amount to calculate a foreign tax credit. Enter the amount of foreign income tax, if any, that was withheld from the gross foreign income reported in box 15. Report the amount of the foreign income tax withheld in Canadian currency.

#### Box 17 — Royalties from Canadian sources

Royalties include payments for the use of a work or invention, or a right to take natural resources.

#### Box 18 — Capital gains dividends

Enter the amount of capital gains dividend that is deemed to be a capital gain and was paid by:

- an investment corporation;
- a mortgage investment corporation; or
- a mutual fund corporation.

If any portion of the total amount in box 18 represents a capital gain on dispositions of non-qualifying real property, enter that portion in box 24 below the recipient address area. See Chapter 14.

#### Box 19 — Accrued income — Annuities

In this box, enter the amount to be included in a policyholder's income as accrued income under section 12.2, and annuity income under paragraph 56(1)(d.1).

#### Box 20 — Amount eligible for resource allowance deduction

Enter all amounts included in box 17 that qualify as "production royalties" for purposes of the resource allowance deduction.

#### Box 21 — Report code

The code in this box will help us to determine if this is the original T5 Supplementary issued to the recipient, or if it amends the original.

Enter **0** if this is the original slip.

Enter **1** if this changes the financial or identification information of a previously submitted slip.

When using code 1, enter a brief description at the top of the supplementary (e.g., "AMENDED"), and include a written explanation of the reason for filing the slip(s) when you submit the T5 forms to us. For more information, see the section called "Correcting, amending, or replacing the T5 Supplementary" at the end of this chapter.

#### Box 22 — Social insurance number

Enter the recipient's social insurance number (SIN). For interest credited to a joint account, enter the SIN of only one of the individuals.

If you have not received a SIN for the recipient by the time you have to prepare an information slip, leave the SIN area blank. If an individual indicates that he or she does not have a SIN but is applying for one, we do not expect you to delay completing the T5 return beyond the required filing date.

You should ask all individuals to provide their SINs. However, we do not require those under 18 years of age to give their SINs if their total income for the year is expected to be \$2,500 or less.

Leave this box blank if the recipient is not an individual.

**Box 23 — Recipient type**

Enter one of the following codes to identify the types of recipient:

- Enter **1** if the investment income was earned by an individual.
- Enter **2** if the investment income was earned by a joint account.
- Enter **3** if the investment income was earned by a corporation.
- Enter **4** if the investment income was earned by an association, a trust (fiduciary-trustee, nominee or estate), a club, a partnership, or other.
- Enter **5** if the investment income was earned by a government, government enterprise, or international organization.

**Box 24 — Non-eligible portion of box 18**

Enter the portion of the amount in box 18 that is not eligible for the capital gains exemption. See Chapter 14 for more information.

**Distributing the T5 Supplementary**

- Copy 1** Send us copy 1 of each T5 Supplementary (printed three per sheet) along with the T5 Summary before March 1 of the year following the calendar year for which the return is required. You have to include T5 Segments if it is a paper-filed return with more than 300 supplementaries (100 pages). See Appendix III for the taxation centre addresses.
- Copies 2 and 3** Send both copies to the recipient before March 1 following the calendar year for which the return is required.
- Copy 4** We no longer produce this copy.

**Note**

You do not have to have a filer's copy of the T5 Supplementary. However, you have to keep the information from which the T5 was prepared in an accessible and readable format.

When a business or activity ends, you must file the T5 return within 30 days from the date the business or activity ended.

**Correcting, amending, or replacing the T5 Supplementary**

If you find that a T5 Supplementary contains an error, you have to issue an amended slip. Clearly enter the word "AMENDED" at the top of the revised slip and enter code 1 in box 21. Send a covering letter to your taxation centre with copy 1 of the amended Supplementary explaining the error. Be sure to include your filer identification number. Send copies 2 and 3 to the recipient.

If the amended slip contains changes to any of the dollar amounts on the original slip (boxes 10 to 20), you have to file an amended T5 Summary with revised totals. See Chapter 6 for more information.

If you find a supplementary was issued in error, you can cancel or delete the supplementary by advising us in writing. Your letter of explanation should clearly identify the incorrect supplementary (recipient's name, address, SIN, amounts and boxes). You can also send us a duplicate of the incorrect supplementary; enter the word "DELETED" at the top of the slip and enter code 1 in box 21. The recipient should also be advised.

Do not file a single T5 Summary that contains both original slips and amended slips with financial changes. Report amended slips on a separate return.

If you issue a T5 Supplementary to replace the one lost by the recipient, **you do not have to send us a copy**. Clearly enter the word "DUPLICATE" at the top of the replacement slip you give to the recipient, and enter code 0 in box 21.

## Chapter 6 The T5 Summary

**Completing the T5 Summary****Note**

Before you complete the T5 Summary, refer to the instructions in Chapter 3 under "Paper filing" and "Magnetic media filing." By following these instructions, you allow us to process your T5 return in the most economical manner.

Please do not mark on, type in, or print on the areas labelled "For departmental use only."

**Magnetic media filed returns**

If you file your T5 return on magnetic media, enter an "X" inside the "Magnetic Media" symbol in the top

left-hand area on the front of the T5 Summary. If you are filing your T5 return on paper, leave this area blank.

**Return for the year ended**

Type or machine print the taxation year of this return (last two digits only; for example, enter "92" for 1992).

**Filer identification number**

Enter your filer identification number in the space provided. This number applies to information returns (including the *T5 Return of Investment Income*). If you filed a 1990 T5 return, we mailed you your number in December 1991. If your 1991 T5 return was the first one you filed, we mailed you your number in the fall of 1992.

If you do not receive this advice, or are unsure of your number, write to the Taxroll, Information Returns section at your taxation centre. Do not delay filing your return if you have not received your identification number before the due date.

#### Note

The filer identification number is a unique number for information returns. It has two alphabetical and seven numerical characters (for example: YZ1234567). Do not enter your employer account number or your corporation account number in this area.

#### Amended T5 Summary

If you are filing an amended T5 Summary, enter an "X" in this box.

File an amended T5 Summary with revised totals if you issued supplementaries with amended financial information using code 1 in box 21 (see "Box 21 — Report code" in Chapter 5). If it is not possible to show the revised totals, you can report the net change.

Do not submit another return if you are issuing replacement T5 Supplementaries only. We consider these to be duplicates (see Chapter 5).

#### Additional T5 Summary

Use this box if you are preparing more than one T5 return, and:

- the returns are for the same filer name with the same filer identification number; and
- the returns are for the same taxation year.

Enter "X" in this box on the T5 Summary for the second return, and on each subsequent T5 Summary as described in a) and b).

#### Name and address of filer or nominee (four lines)

Enter the name of the filer or nominee, and the full address of the branch or office filing this summary. Type or machine print the information in the white areas. When entering this address, please use the two-letter code for the province or territory. See Appendix IV for a list of these codes.

#### Employer account number

If you have employees, enter the employer account number found on your Form PD7A, *Tax Deduction, Canada Pension Plan, Unemployment Insurance Remittance Return*. Leave this area blank if you do not have an employer account number.

#### Corporation account number

Enter the account number found on your *T2 Corporation Income Tax Return*. Leave this area blank if you do not have a corporation account number.

#### Language

Enter an "X" in the appropriate box. This will ensure that correspondence and information we send you after you

have filed your T5 return will be in the language of your choice.

#### Have you filed a T5 return before?

If you, as a filer, have submitted a T5 return in a previous year, enter "X" in the "YES" box.

If you have not previously submitted a T5 return, and this is the first year you have filed one, enter "X" in the "NO" box.

#### Address on last return (two lines)

Please enter the address from the last T5 return in the space provided, if you:

- entered an "X" in the "YES" box in response to the question "Have you filed a T5 return before?" and
- the address on the last T5 return was not the same as the address you entered in the area labelled "Name of filer or nominee and address" on this summary.

#### Line 10 — Actual amount of dividends

Enter the total amount of actual dividends reported in box 10 on all related T5 Supplementaries.

#### Line 11 — Taxable amount of dividends

Enter the total of taxable amount of dividends reported in box 11 on all related T5 Supplementaries.

#### Line 12 — Federal dividend tax credit

Enter the total amount of federal dividend tax credits reported in box 12 on all related T5 Supplementaries.

#### Line 13 — Interest from Canadian sources

Enter the total amount of interest reported in box 13 on all related T5 Supplementaries.

If you are not reporting this amount in Canadian currency, prepare a separate T5 Summary for each type of foreign currency reported.

#### Line 14 — Other income from Canadian sources

Enter the total amount of other income reported in box 14 on all related T5 Supplementaries.

#### Line 15 — Foreign income

Enter the total amount of gross foreign income reported in box 15 on all related T5 Supplementaries.

If you are not reporting this amount in Canadian currency, prepare a separate T5 Summary for each type of foreign currency reported.

#### Line 16 — Foreign tax paid

Enter the total amount of foreign tax paid as reported in box 16 on all related T5 Supplementaries. Enter this amount in Canadian currency.

#### Line 17 — Royalties from Canadian sources

Enter the total amount of other royalties reported in box 17 on all related T5 Supplementaries.

**Line 18 — Capital gains dividends**

Enter the total amount of capital gains dividends reported in box 18 on all related T5 Supplementaries.

**Line 19 — Accrued income — Annuities**

Enter the total amount of accrued income and annuity income reported in box 19 on all related T5 Supplementaries.

**Line 20 — Amount eligible for resource allowance deduction**

Enter the total amount eligible for resource allowance deduction as reported in box 20 on all related T5 Supplementaries.

**Line 31 — Total number of T5 slips filed**

Enter the total number of T5 Supplementaries (printed three per sheet or page) that you will file with the T5 Summary. Do not include in this total any supplementaries being submitted that you have marked "VOID" or have left blank.

**Line 32 — Unclaimed amounts — Dividends and interest**

Special reporting is required when you have held an unclaimed amount and you finally identify the rightful owner and pay out the amount.

On line 32 of the T5 Summary claim any amounts identified as unclaimed dividend account or unclaimed interest account and reported in box 10 or box 13 on the T5 Supplementaries.

See Chapter 13 for more information on preparing T5 Summaries and Supplementaries to report unclaimed amounts subsequently paid out.

**Line 33 — Tax deducted from unclaimed amounts**

Enter the amount of tax deducted reported on T5 Supplementaries identified as "Unclaimed dividend

account" or "Unclaimed interest account." On the T5 Supplementary, show the amount of tax deducted directly below the name and address of the recipient. Refer to Chapter 13.

**Line 41 and 42 — Person from whom we may obtain more information**

Enter the name and telephone number of the person who can answer any questions we may have about this return.

**Certification**

Sign and date the T5 return in this area of the summary.

**Distributing the T5 Summary**

Send us the completed T5 Summary along with the related T5 Supplementaries (and T5 Segments, if required) before March 1 of the year following the year for which the return is required. See Appendix III for the applicable addresses.

When a business or activity ends, you have to file the T5 return within 30 days from the date the business or activity ended.

You may wish to keep a working copy of the summary for your records.

**Note**

You must submit a completed T5 Summary with your tape(s) or diskettes(s) if you are filing on magnetic media.

**Correcting, amending, or replacing the T5 Summary**

For more information, see the "Amended T5 Summary" in the "Completing the T5 Summary" section of this chapter.

## Chapter 7 The T5 Segment

**Completing the T5 Segment**

If you are filing on magnetic media, you do not have to use the T5 Segment. Use the T5 Segment if:

- a) you are filing your T5 return on paper; and
- b) your T5 return contains more than 300 T5 Supplementaries (100 sheets or pages of T5 Supplementary forms).

You have to file one T5 Segment form for each bundle (or "segment") of 300 T5 Supplementaries (100 sheets or pages) filed. If, for example, you have 375 slips to file, prepare one T5 Segment for the first 300, and another T5 Segment for the remaining 75 slips. The totals recorded on each T5 Segment should balance to the total number of supplementaries reported on the T5 Summary.

Please type or machine print when entering the information

on the T5 Segment. Do not handwrite. For more information, see the instructions under "Paper filing" in Chapter 3.

The filer identification number and the filer's name entered on the T5 Segment must match the filer identification number and filer's name on the accompanying T5 Summary.

It is possible that the recipient's surname (or name of company, association, etc.) on the first or last T5 Supplementary in the bundle does not fit in the space provided for that name on the T5 Segment. If this is the case, enter the portion of the surname (or equivalent) that fits into the space provided.

When you file the T5 Segment, please make sure you submit it with the correct bundle of T5 Supplementaries.

## Chapter 8 Payments Made to or by Nominees and Agents

As a nominee or agent receiving income described in this guide, or holding an interest in an investment contract for a person resident in Canada, you will have to prepare a *T5 Return of Investment Income*. Complete the T5 Supplementaries as follows:

- Depending on the type, report income from Canadian sources in boxes 10, 11, 13, 14, 17, and 18. Follow the instructions in Chapter 5 for those boxes.
- Report income from foreign sources in box 15. If foreign income tax was withheld, enter the amount in box 16. Read the instructions in Chapter 5 for those boxes.

## Chapter 9 Payments to Non-residents of Canada

Use the NR4B Summary and Supplementary, *Return of Amounts Paid or Credited to Non-Residents of Canada*, to report amounts paid or credited, or considered to be paid or credited, by residents of Canada to non-resident persons. You must report most payments to non-residents, where the total annual amount paid or credited is \$10 or more.

For more information on how to complete the NR4B return, see T4061, *Guide for Payers of Non-Resident Tax*.

You have to withhold an income tax of 25% (or any other percentage established by a tax convention or agreement). Complete Form PD7AR-NR, *Non-resident Tax (Part XIII) Remittance Form*, and send it along with the tax to:

Revenue Canada, Taxation  
International Taxation Office  
Ottawa, Ontario K1A 0L8

For more detailed information, see Information Circulars IC 76-12, *Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries*, and IC 77-16R4, *Non-Resident Income Tax*.

A person who is a resident of Canada who pays or credits amounts to, or for, a non-resident of Canada, but does not withhold (or who withholds but fails to remit) non-resident tax, is liable for the amount of tax that should have been withheld and remitted, plus a penalty of 10% of the tax. If a penalty has already been assessed, the penalty is 20% of the tax for any second or subsequent failures made knowingly or under circumstances amounting to gross negligence in the same calendar year. We charge interest, compounded daily at the prescribed rate, on the total of the tax, penalties, and outstanding interest.

You do not have to withhold non-resident income tax from anyone who we have confirmed is a resident of Canada. If requested, we will issue written authorization to the Canadian resident payer to not withhold non-resident tax from the payments.

For more information about how we determine an individual's residence for tax purposes, see Interpretation Bulletin IT-221R2, *Determination of an Individual's Residence Status*, and its Special Release.

## Chapter 10 Blended Payments

A "blended payment" is an amount that is made up partly of interest or some other payment of an income nature, and partly of capital. You may not be able to easily identify the interest and capital portions. Treat the part that can reasonably be considered interest as interest on a debt obligation. Report this amount in the same way as other interest.

We do not consider a payment to be a blended payment if:

- the income element is definitely known;

- the amount is received as an annuity payment or in satisfaction of the recipient's rights under an annuity contract; or
- the payment is from certain types of obligations.

Interpretation Bulletin IT-265R3, *Payments of Income and Capital Combined*, has more detailed information about blended payments and the types of obligations that result in interest payments that are exempt from reporting.

## Chapter 11 Accrued Interest

### Contracts acquired after December 31, 1989

You must prepare T5 Supplementaries each year for all investment contracts last acquired on or after January 1, 1990. You have to prepare these annual T5 Supplementaries even if the interest was not paid.

On the supplementary, enter the total of all interest accrued to each "anniversary day." Do not include any interest previously reported.

The anniversary day is:

- the day that is one year less a day after the day the contract was issued (and the day it happens at every successive one-year interval); and

- the day the contract was disposed of.

We consider an investment contract to be disposed of when it is:

- sold;
- redeemed;
- cancelled;
- converted; or
- rolled over at maturity into another debt obligation.

#### Example

An investment contract was issued on November 10, 1991. It is disposed of on March 3, 1996, and all the interest is paid at that time. You would have to prepare and file T5 Supplementaries each year to report the accrued interest to:

- November 9, 1992
- November 9, 1993
- November 9, 1994
- November 9, 1995
- March 3, 1996.

### Contracts acquired after November 12, 1981 and before January 1, 1990

You must prepare a T5 Supplementary for an investment contract for each year that includes a “**third anniversary.**” Report the total of all interest accrued after 1981 (or the date the contract was last acquired, if known). You should omit from the amount being reported any part of the interest that was included on a T5 Supplementary for a previous year.

“Third anniversary” means the third December 31 following the end of the year in which the contract was originally issued, and each third December 31 after that.

#### Example

On April 30, 1989, a taxpayer acquired a five-year investment contract issued the same day. The interest will not be paid to the taxpayer until April 30, 1994.

You must prepare a T5 Supplementary in 1993 to report the interest earned from April 30, 1989, to December 31, 1992 (the “third anniversary”).

If a contract is disposed of before its third anniversary date, or between third anniversary dates, you have to prepare a T5 Supplementary to report the interest earned from the date it was acquired, or its previous third anniversary, to the date of disposal.

The first three-year period for investment contracts last acquired before 1982 begins on December 31, 1988. You should have prepared T5 Supplementaries for these contracts in 1992 for the first three-year period, ending December 31, 1991. If the contract was disposed of before 1991, then you should have prepared a T5 Supplementary for the year of disposal.

### Contracts acquired before November 13, 1981

Investment contracts last acquired **before** November 13, 1981, are exempt from the three-year reporting requirement if they meet all the conditions in subsection 12(10). Contracts that may be cancelled subject to a penalty on payout are **not** exempt.

### Indexed debt obligations issued after October 16, 1991

Under subsection 16(6), any increase in the amount owing under an indexed debt obligation that is determined by reference to a decrease in the purchasing power of money is to be treated as interest.

Where the purchasing power of money has declined, you have to treat an amount (as prescribed in Regulation 7001) as interest payable in the year to the holder of the obligation. You have to include the increase on an accrual basis in computing the holder’s income.

(If the purchasing power of money increases, the decrease in the amount payable is treated as interest received and receivable in the year by the debtor. Under paragraph 20(1)(c), a deduction will be available to the holder of the obligation.)

## Chapter 12 Deemed Dividends

### Section 84 — Deemed dividends

In some situations, section 84 will consider a dividend to be paid by a corporation resident in Canada and received by a shareholder. These situations include when:

- the paid-up capital is increased without a corresponding increase in net assets (or a decrease in net liabilities) other than by means of a stock dividend;
- property is distributed to shareholders when a corporation’s business is wound-up, discontinued, or reorganized;

- any of the company’s own shares are redeemed, acquired, or cancelled other than by an ordinary purchase in the open market; or
- the paid-up capital is reduced for any class of share of capital stock.

There are exceptions to these “deeming” provisions: certain payments from public corporations, term preferred shares and guaranteed shares involving specified financial institutions.

#### Example

A public corporation redeems, acquires, or cancels “prescribed shares” held by an individual resident in

Canada who deals at arm's length with the corporation. In this case, we treat the amounts paid for redeeming, acquiring, or cancelling as proceeds of disposition of a share and **not** as deemed dividends.

“Prescribed shares” are those shares identified under section 6206 of the *Income Tax Regulations*.

Section 84 of the *Income Tax Act* provides for calculating the “deemed dividend” for each of the situations described above as follows:

- In item **a)** above, include the increase in paid-up capital of the shares in that class. However, subtract any increase in the value of net assets (or decrease in the value of net liabilities), or any decrease in the paid-up capital of the shares of any other class.
- In item **b)** above, include the full amount or value of the funds or property distributed. However, subtract any reduction in the paid-up capital for the class of shares for which the distribution was made.
- In item **c)** above, include the full amount paid. However, deduct the paid-up capital for the shares which were redeemed, acquired, or cancelled.
- In item **d)** above, include the amount paid **minus** any decrease in paid-up capital.

For more information on dividends that we classify as deemed dividends, see Interpretation Bulletin IT-149R4, *Winding-up Dividend*.

### Subsection 15(3) — Deemed dividends

We may consider interest or dividends received by a taxpayer to be deemed dividends. We will consider this if the interest or dividends are paid by a corporation resident in Canada and relate to an income bond or income debenture.

Report deemed dividends in boxes 10 and 11 if they are paid to an individual by a taxable Canadian corporation. Report them in box 14 in any other case.

Report amounts not deemed to be dividends as interest income in box 13 or 14. For more detailed information, see Interpretation Bulletin IT-52R4, *Income Bonds and Income Debentures*.

### Sections 15.1 and 15.2 — Deemed dividends

We consider any amount of interest from a small business development bond, or a small business bond, to have been received by the holder (lender) as a taxable dividend from a taxable Canadian corporation. Report these amounts in box 10 if they are paid to an individual. In any other case, report them in box 14. Interpretation Bulletin IT-507, *Small Business Development Bonds and Small Business Bonds*, has more information on this subject.

## Chapter 13 Unclaimed Amounts — Dividends or Interest

### Remittances

We use the terms “unclaimed dividends” or “unclaimed interest” to refer to dividends or interest that a filer receives in a particular taxation year on behalf of another person (beneficial owner) who remains unknown at the end of the filer’s **subsequent** taxation year.

If you received any of these “unclaimed” amounts, you have to deduct a specified percentage (refer to the following table) on account of the amount of tax payable by that beneficial owner. Send the tax withheld to the Receiver General within 60 days after the end of your subsequent taxation year (due date). Include a statement showing the period covered, the gross income amount, and the amount of tax deducted. Please submit the payment and statement separate from any T5 returns you may be filing.

Type of unclaimed amount <b>A</b>	% to be withheld and remitted <b>B</b>
Dividend	33 1/3%
Interest	50%

We charge interest, compounded daily at the prescribed rate, on amounts that you deduct but do not remit as required. You can pay to the Receiver General all interest

covering the period from the required date of remittance, to the actual date you remit it.

In addition, there is a two-tier penalty for failing to remit amounts that have been withheld. The first time in the calendar year that you fail to remit, the penalty is 10% of the amount that was withheld but not remitted. Once we have assessed this penalty, second or subsequent failures in the same calendar year (if you make them knowingly or under circumstances amounting to gross negligence) could result in a penalty of 20% of the amount that was withheld but not remitted.

#### Note

You do not have to withhold or remit taxes for unclaimed amounts that were included in the filer’s income for the current or any previous year, or on which tax was withheld and remitted in a preceding year.

### Unclaimed amounts subsequently paid out — T5 requirements

Special reporting is required when you have held an unclaimed amount and you finally identify the rightful owner and pay out the amount. The owner, if a resident of Canada, must report the amount of dividends, interest, and tax withheld in the taxation year that you originally received the amount.

You must prepare a separate T5 Supplementary and T5 Summary stating the earlier year, the amount received for the recipient, and the amount of tax that you remitted on it.

You may find you are paying out unclaimed amounts received in different calendar years to the same claimant in the same year. When this happens, make sure to prepare separate T5 Supplementaries and T5 Summaries for each calendar year you actually received the amounts. The calendar year on each T5 Supplementary issued must be the calendar year you received the amount, **not** the year it was paid out to its rightful owner.

Prepare a separate T5 Supplementary for the previously unclaimed amount in all cases regardless of the amount of income from which tax was withheld. This is the case even though the rightful owner may have received other amounts in the same calendar year from which no tax was withheld.

Each T5 Supplementary of this type must also identify the account, show the amount of tax deducted, and indicate the year in which the interest or dividend was paid to the recipient. You should enter the year in which the payment was made to the recipient in the space directly above the recipient's name and address (below boxes 15 and 16). Enter the amount of tax deducted directly below box 24 and name and address of the recipient. Identify the account with the words "Unclaimed dividend account" or "Unclaimed interest account," directly below the area for the name and address of the payer (filer). In addition, enter the name of the person paying the amount, if different from that of the filer, directly below this description of the account (refer to the examples of T5 Supplementaries at the end of this chapter).

A separate T5 Summary has to accompany this type of T5 Supplementary. Identify this T5 Summary by entering either "Unclaimed dividend account" or "Unclaimed interest account" on the second line provided for the name and address of the filer or nominee.

To calculate the federal dividend tax credit, use the rate in effect for the calendar year you received the dividends. For example, the taxable amount of 1988 and subsequent-year dividends is 5/4 of the actual amount, and the 1988 and subsequent-year federal dividend tax credit is 13 1/3% of the taxable amount.

## Note

Information Circular 71-9R, *Unclaimed Dividends*, provides more information on this topic. Please note, however, the following facts not included in the circular:

- Subsection 153(4) was amended for taxation years of recipients starting after 1986, and applies to all recipients not just brokers or security dealers.
- The dividend withholding rate is 33 1/3%.
- Unclaimed amounts also include unclaimed interest and unclaimed proceeds of disposition.

The T5 Supplementary no longer has separate boxes to report interest or dividends eligible for the interest and dividend income deduction. Report unclaimed interest or dividends received in the 1987 or previous taxation years that are eligible for this deduction on the T5 Supplementary when claimed by the beneficial owner. On the T5 Supplementary, indicate that the amounts are eligible for the deduction.

## Example

Unclaimed dividend — Over a period of several years, Brokers Inc. ("Brokers") received dividend payments from XYZ Company Limited ("XYZ"), a taxable Canadian corporation. Some of the dividends were on shares held by Brokers for an unknown shareholder. The dates and amounts appear in columns A and B in the following table.

These amounts represent unclaimed dividends. They remained unclaimed as of April 30, Brokers' next fiscal year end. Before the due date (within 60 days following the year end after the year the amount was received), Brokers deducted 33 1/3% of the dividend amount (as shown in column D) and sent it to the Receiver General.

On June 20, 1992, Mrs. Jean A. Smith advised Brokers that she had inherited some stock in XYZ and was expecting dividends totalling \$3,700.

Brokers paid Mrs. Smith \$3,367 (as shown in column E), the amount left over after the unclaimed dividend tax was remitted. They gave her separate T5 Supplementaries for the 1990 and 1991 dividends showing the actual amounts in column B. (The T5 Supplementary for the 1992 dividend will be issued before March 1, 1993.)

Date dividend received	Dividend amount	Deadline for remitting tax on unclaimed	Amount of tax remitted	Available for Mrs. Smith
A	B	C	D	E
March 15, 1990	\$1,000	June 29, 1991	\$333	\$667
April 15, 1991	\$1,200	June 29, 1992*	N/A	1,200*
June 15, 1992	\$1,500	N/A*	N/A	\$1,500*
Totals	\$3,700		\$333	\$3,367

\* Owner of dividend amounts identified June 20, 1992.



Complete the T5 Supplementary for the 1990 dividend as follows:

Revenue Canada Taxation		Revenu Canada Impôt		STATEMENT OF INVESTMENT INCOME ÉTAT DES REVENUS DE PLACEMENTS		T5 Supplementary - Supplémentaire Rev.92		For departmental use 22222 Réserve au ministère				
Dividends from Taxable Canadian Corporations - Dividendes de corporations canadiennes imposables												
10	Actual Amount of Dividends Montant réel des dividendes	11	Taxable Amount of Dividends Montant imposable des dividendes	12	Federal Dividend Tax Credit Crédit d'impôt fédéral pour dividendes	13	Interest from Canadian Sources Intérêts de source canadienne	14	Other Income from Canadian Sources Autres revenus de source canadienne			
	1,000.00		1,250.00		166.66							
15	Foreign Income Revenus étrangers	16	Foreign Tax Paid Impôt étranger payé	17	Royalties from Canadian Sources Redevances de source canadienne	18	Capital Gains Dividends Dividendes sur gains en capital	19	Accrued Income: Annuities Revenus accumulés : Rentes			
19	YEAR ANNÉE 90			VOID ANNULÉ	20	Amount eligible for Resource Allowance Deduction Montant donnant droit à la déduction relative aux ressources	21	Report Code Code du feuillet	22	Social Insurance Number Numéro d'assurance sociale	23	Recipient Type Type de bénéficiaire
	PAID TO CLAIMANT IN 1992					0	0	789 123 456	1			
RECIPIENT - BÉNÉFICIAIRE				NAME AND ADDRESS OF PAYER (Must appear on each slip) NOM ET ADRESSE DU PAYEUR (À inscrire sur chaque feuillet)								
Full name, surname first - Nom et prénom au complet SMITH, JEAN A.				BROKERS CO. LTD. MAIN STREET ANYTOWN CANADA								
Full address - Adresse complète				UNCLAIMED DIVIDEND ACCOUNT PAYING CORPORATION: XYZ LTD.								
10 SECOND AVENUE				• For Taxation Office • Pour le bureau d'impôt 1								
THIS TOWN ON												
Postal code - Code postal												
P1A P1A												
Non-eligible portion of box 18: Partie non admissible de la case 18 : 24												
INCOME TAX DEDUCTED 333.33												
DO NOT CUT, SEPARATE OR STAPLE FORMS ON THIS PAGE - NE PAS COUPER, SÉPARER OU BROCHER LES FORMULES SUR CETTE PAGE PLEASE TYPE OR MACHINE PRINT IN CAPITAL LETTERS - VEUILLEZ DACTYLOGRAPHIER OU IMPRIMER À LA MACHINE EN LETTRES MAJUSCULES												
T4015E-A Nov. 92												

Complete the T5 Supplementary for the 1991 dividend as follows:

Revenue Canada Taxation		Revenu Canada Impôt		STATEMENT OF INVESTMENT INCOME ÉTAT DES REVENUS DE PLACEMENTS		T5 Supplementary - Supplémentaire Rev.92		For departmental use 22222 Réserve au ministère				
Dividends from Taxable Canadian Corporations - Dividendes de corporations canadiennes imposables												
10	Actual Amount of Dividends Montant réel des dividendes	11	Taxable Amount of Dividends Montant imposable des dividendes	12	Federal Dividend Tax Credit Crédit d'impôt fédéral pour dividendes	13	Interest from Canadian Sources Intérêts de source canadienne	14	Other Income from Canadian Sources Autres revenus de source canadienne			
	1,200.00		1,500.00		200.00							
15	Foreign Income Revenus étrangers	16	Foreign Tax Paid Impôt étranger payé	17	Royalties from Canadian Sources Redevances de source canadienne	18	Capital Gains Dividends Dividendes sur gains en capital	19	Accrued Income: Annuities Revenus accumulés : Rentes			
19	YEAR ANNÉE 91			VOID ANNULÉ	20	Amount eligible for Resource Allowance Deduction Montant donnant droit à la déduction relative aux ressources	21	Report Code Code du feuillet	22	Social Insurance Number Numéro d'assurance sociale	23	Recipient Type Type de bénéficiaire
	PAID TO CLAIMANT IN 1992					0	0	789 123 456	1			
RECIPIENT - BÉNÉFICIAIRE				NAME AND ADDRESS OF PAYER (Must appear on each slip) NOM ET ADRESSE DU PAYEUR (À inscrire sur chaque feuillet)								
Full name, surname first - Nom et prénom au complet SMITH, JEAN A.				BROKERS CO. LTD. MAIN STREET ANYTOWN CANADA								
Full address - Adresse complète				UNCLAIMED DIVIDEND ACCOUNT PAYING CORPORATION: XYZ LTD.								
10 SECOND AVENUE				• For Taxation Office • Pour le bureau d'impôt 1								
THIS TOWN ON												
Postal code - Code postal												
P1A P1A												
Non-eligible portion of box 18: Partie non admissible de la case 18 : 24												
NO INCOME TAX DEDUCTED												
DO NOT CUT, SEPARATE OR STAPLE FORMS ON THIS PAGE - NE PAS COUPER, SÉPARER OU BROCHER LES FORMULES SUR CETTE PAGE PLEASE TYPE OR MACHINE PRINT IN CAPITAL LETTERS - VEUILLEZ DACTYLOGRAPHIER OU IMPRIMER À LA MACHINE EN LETTRES MAJUSCULES												
T4015E-B Nov. 92												

## Chapter 14 Capital Gains Dividends

### Non-qualifying real property

Capital gains realized on the disposition of non-qualifying real property after February 1992 may not be eligible for the capital gains exemption available to the individual.

“Non-qualifying real property” (with a number of exceptions) includes:

- real estate;
- a share of the capital stock of a corporation, or interest in a partnership or trust, the fair market value of which is derived principally from real property; and

- interest or options which relate to such real property.

Generally “non-qualifying real property” does not include real estate that has been used in an active business.

If any portion of the capital gains dividends reported in box 18 represents a capital gain on the disposition of non-qualifying real property, enter that non-eligible amount in box 24, below the recipient address area.

The payer (a mutual fund, for example) will normally provide the information concerning non-eligible portions of capital gains dividends to any nominee or agent.

## Improving the Guide

We review this guide and the related T5 Supplementary, T5 Summary, and T5 Segment each year. If you have any comments or suggestions for improvements, we would like to hear from you. Please write to us at:

Tax Forms Directorate  
875 Heron Road  
Ottawa, Ontario K1A 0L8

## Appendix I Related Publications

The following publications relate to topics included in this guide and are available free of charge from any district office. The office addresses are listed at the end of this guide.

### Guides and returns

T4013(E) *T3 Guide and Trust Return*  
T4031 *Computer Specifications for Data Filed on Magnetic Media — T5, T5008, T4RSP, T4RIF*  
T4061(E) *Guide for Payers of Non-Resident Tax*  
T4091(E) *T5008 Guide — Return of Securities Transactions*

### Interpretation bulletins

IT-52R4 *Income Bonds and Income Debentures*  
IT-66R6 *Capital Dividends and Life Insurance Capital Dividends*  
IT-67R3 *Taxable Dividends from Canadian Resident Corporations*  
IT-88R2 *Stock Dividends*

IT-114 *Discounts, Premiums and Bonuses on Debt Obligations*  
IT-149R4 *Winding-up Dividend*  
IT-221R2 *Determination of an Individual's Residence Status (and its Special Release dated February 20, 1991)*  
IT-265R3 *Payments of Income and Capital Combined*  
IT-396R *Interest Income*  
IT-448 *Dispositions — Changes in Terms of Securities*  
IT-507 *Small Business Development Bonds and Small Business Bonds*

### Information Circulars

71-9R *Unclaimed Dividends*  
76-12 *Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries*  
77-16R3 *Non-Resident Income Tax*  
82-2R2 *Social Insurance Number Legislation as It Relates to the Preparation of Information Slips*  
85-5R *Custom and Facsimile Tax Forms*

# Appendix II Forms

## T5 Supplementary

<b>Revenue Canada</b> / <b>Revenu Canada</b> Taxation / Impôt		<b>STATEMENT OF INVESTMENT INCOME</b> <b>ÉTAT DES REVENUS DE PLACEMENTS</b>			<b>T5</b> Supplementary - Supplémentaire Rev. 92	For departmental use <b>22222</b> Réserve au ministère
Dividends from Taxable Canadian Corporations - Dividendes de corporations canadiennes imposables						
10	Actual Amount of Dividends <small>Montant réel des dividendes</small>	11	Taxable Amount of Dividends <small>Montant imposable des dividendes</small>	12	Federal Dividend Tax Credit <small>Credit d'impôt fédéral pour dividendes</small>	
13	Interest from Canadian Sources <small>Intérêts de source canadienne</small>	14	Other Income from Canadian Sources <small>Autres revenus de source canadienne</small>			
15	Foreign Income <small>Revenus étrangers</small>	16	Foreign Tax Paid <small>Impôt étranger payé</small>	17	Royalties from Canadian Sources <small>Redevances de source canadienne</small>	
18	Capital Gains Dividends <small>Dividendes sur gains en capital</small>	19	Accrued Income: Annuities <small>Revenus accumulés : Rentes</small>			
YEAR ANNÉE		VOID ANNULÉ		20	Amount eligible for Resource Allowance Deduction <small>Montant donnant droit à la déduction relative aux ressources</small>	
21		22	Social Insurance Number <small>Numéro d'assurance sociale</small>	23	Recipient Type <small>Type de bénéficiaire</small>	
<b>19</b> <b>RECIPIENT - BÉNÉFICIAIRE</b> Full name, surname first - Nom et prénom au complet 1 _____ 2 Full address - Adresse complète 3 _____ 4 _____ 5 Postal code - Code postal 6 _____				<b>NAME AND ADDRESS OF PAYER (Must appear on each slip)</b> <b>NOM ET ADRESSE DU PAYEUR (À inscrire sur chaque feuillet)</b>		
				24		
				• For Taxation Office • Pour le bureau d'impôt 1		

DO NOT CUT, SEPARATE OR STAPLE FORMS ON THIS PAGE - NE PAS COUPER, SÉPARER OU BROCHER LES FORMULES SUR CETTE PAGE  
PLEASE TYPE OR MACHINE PRINT IN CAPITAL LETTERS - VEUILLEZ DACTYLOGRAPHIER OU IMPRIMER À LA MACHINE EN LETTRES MAJUSCULES

<b>Revenue Canada</b> / <b>Revenu Canada</b> Taxation / Impôt		<b>STATEMENT OF INVESTMENT INCOME</b> <b>ÉTAT DES REVENUS DE PLACEMENTS</b>			<b>T5</b> Supplementary - Supplémentaire Rev. 92	For departmental use <b>22222</b> Réserve au ministère
Dividends from Taxable Canadian Corporations - Dividendes de corporations canadiennes imposables						
10	Actual Amount of Dividends <small>Montant réel des dividendes</small>	11	Taxable Amount of Dividends <small>Montant imposable des dividendes</small>	12	Federal Dividend Tax Credit <small>Credit d'impôt fédéral pour dividendes</small>	
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15	Foreign Income <small>Revenus étrangers</small>	16	Foreign Tax Paid <small>Impôt étranger payé</small>	17	Royalties from Canadian Sources <small>Redevances de source canadienne</small>	
18	Capital Gains Dividends <small>Dividendes sur gains en capital</small>	19	Accrued Income: Annuities <small>Revenus accumulés : Rentes</small>			
YEAR ANNÉE		VOID ANNULÉ		20	Amount eligible for Resource Allowance Deduction <small>Montant donnant droit à la déduction relative aux ressources</small>	
21		22	Social Insurance Number <small>Numéro d'assurance sociale</small>	23	Recipient Type <small>Type de bénéficiaire</small>	
<b>19</b> <b>RECIPIENT - BÉNÉFICIAIRE</b> Full name, surname first - Nom et prénom au complet 1 _____ 2 Full address - Adresse complète 3 _____ 4 _____ 5 Postal code - Code postal 6 _____				<b>NAME AND ADDRESS OF PAYER (Must appear on each slip)</b> <b>NOM ET ADRESSE DU PAYEUR (À inscrire sur chaque feuillet)</b>		
				24		
				• For Taxation Office • Pour le bureau d'impôt 1		

DO NOT CUT, SEPARATE OR ATAPLE FORMS ON THIS PAGE - NE PAS COUPER, SÉPARER OU BROCHER LES FORMULES SUR CETTE PAGE  
PLEASE TYPE OR MACHINE PRINT IN CAPITAL LETTERS - VEUILLEZ DACTYLOGRAPHIER OU IMPRIMER À LA MACHINE EN LETTRES MAJUSCULES

<b>Revenue Canada</b> / <b>Revenu Canada</b> Taxation / Impôt		<b>STATEMENT OF INVESTMENT INCOME</b> <b>ÉTAT DES REVENUS DE PLACEMENTS</b>			<b>T5</b> Supplementary - Supplémentaire Rev. 92	For departmental use <b>22222</b> Réserve au ministère
Dividends from Taxable Canadian Corporations - Dividendes de corporations canadiennes imposables						
10	Actual Amount of Dividends <small>Montant réel des dividendes</small>	11	Taxable Amount of Dividends <small>Montant imposable des dividendes</small>	12	Federal Dividend Tax Credit <small>Credit d'impôt fédéral pour dividendes</small>	
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18	Capital Gains Dividends <small>Dividendes sur gains en capital</small>	19	Accrued Income: Annuities <small>Revenus accumulés : Rentes</small>			
YEAR ANNÉE		VOID ANNULÉ		20	Amount eligible for Resource Allowance Deduction <small>Montant donnant droit à la déduction relative aux ressources</small>	
21		22	Social Insurance Number <small>Numéro d'assurance sociale</small>	23	Recipient Type <small>Type de bénéficiaire</small>	
<b>19</b> <b>RECIPIENT - BÉNÉFICIAIRE</b> Full name, surname first - Nom et prénom au complet 1 _____ 2 Full address - Adresse complète 3 _____ 4 _____ 5 Postal code - Code postal 6 _____				<b>NAME AND ADDRESS OF PAYER (Must appear on each slip)</b> <b>NOM ET ADRESSE DU PAYEUR (À inscrire sur chaque feuillet)</b>		
				24		
				• For Taxation Office • Pour le bureau d'impôt 1		

**T5 Summary**



Revenu Canada Taxation / Revenu Canada Impôt

**RETURN OF INVESTMENT INCOME / DÉCLARATION DES REVENUS DE PLACEMENTS**

T5 Summary - Sommaire Rev.92

For departmental use / Réserve au ministère  
**22111**

PLEASE TYPE OR MACHINE PRINT IN CAPITAL LETTERS - VEUILLEZ DACTYLOGRAPHIER OU IMPRIMER À LA MACHINE EN LETTRES MAJUSCULES

See information on reverse. Complete this return using the instructions in the "T5 Guide, Return of Investment Income".  
Lisez les renseignements au verso. Remplissez cette déclaration selon les instructions du «Guide T5 - Déclaration des revenus de placements».

<input checked="" type="checkbox"/> MAGNETIC MEDIA SUPPORT / MAGNÉTIQUE	Return for the Year Ended December 31, / Déclaration pour l'année se terminant le 31 décembre	<b>19</b>	Filer Identification Number / Numéro d'identification du déclarant	FOR DEPARTMENTAL USE ONLY / RÉSERVÉ AU MINISTÈRE
If this is an AMENDED T5 SUMMARY, enter "X" here. / S'il s'agit d'une T5 SOMMAIRE MODIFIÉE, inscrivez un «X» ici.		<input checked="" type="checkbox"/>	If this is an ADDITIONAL T5 SUMMARY, enter "X" here. / S'il s'agit d'une T5 SOMMAIRE ADDITIONNELLE, inscrivez un «X» ici.	
Name of Filer or Nominee and Address of Branch or Office filing this summary. / Nom du déclarant ou du mandataire et adresse de la succursale ou du bureau qui établit la présente Sommaire.				
Name - Nom				
Full Address - Adresse complète				
City - Ville Province Postal Code - Code postal				
Have you filed a T5 return before? / Avez-vous déjà produit une déclaration T5?			Indicate the language of your choice for correspondence. / Indiquez dans quelle langue vous désirez recevoir votre correspondance.	
Yes <input checked="" type="checkbox"/> / OUI			English <input checked="" type="checkbox"/> / Anglais	
No <input checked="" type="checkbox"/> / NON			French <input checked="" type="checkbox"/> / Français	
Employer Account Number (per form PD7A) / Numéro de compte de l'employeur (selon la formule PD7A)				
Corporation Account Number (per T2 Return) / Numéro de compte de la corporation (selon la déclaration T2)				
Full Address - Adresse complète				
City - Ville Province Postal Code - Code postal				

**T5 SUPPLEMENTARY TOTALS - TOTAUX DES T5 SUPPLÉMENTAIRE**

Do not include amounts for which a T5 Supplementary has not been issued. / N'inscrivez pas des montants pour lesquels un T5 Supplémentaire n'a pas été produit.

Actual Amount of Dividends - Montant réel des dividendes	10		FOR DEPARTMENTAL USE ONLY / RÉSERVÉ AU MINISTÈRE
Taxable Amount of Dividends - Montant imposable des dividendes	11		
Federal Dividend Tax Credit - Crédit d'impôt fédéral pour dividendes	12		
Interest from Canadian Sources - Intérêts de source canadienne	13		
Other Income from Canadian Sources - Autres revenus de source canadienne	14		
Foreign Income - Revenus étrangers	15		
Foreign Tax Paid - Impôt étranger payé	16		
Royalties from Canadian Sources - Redevances de source canadienne	17		
Capital Gains Dividends - Dividendes sur gains en capital	18		
Accrued Income: Annuities - Revenus accumulés: Rentes	19		
Amount Eligible for Resource Allowance Deduction / Montant donnant droit à la déduction relative aux ressources	20		50
Unclaimed Amounts - Dividends and Interest / Revenus de propriétaires inconnus - dividendes ou intérêts	32		51
Tax Deducted from Unclaimed Amounts / Impôt retenu sur revenus de propriétaires inconnus	33		52
Total Number of T5 slips Filed / Nombre total de feuillets T5 produits			31

Person to contact about this return - Personne avec qui communiquer au sujet de cette déclaration

41 First Name - Prénom Surname - Nom de famille Telephone Number - N° de téléphone 42

**CERTIFICATION - ATTESTATION**

I HEREBY CERTIFY that the information given in this T5 return, T5 Summary form and related T5 Supplementary forms is true, correct and complete in every respect.  
J'ATTESTE PAR LA PRÉSENTE que les renseignements fournis dans la déclaration T5, la formule T5 Sommaire et les formules connexes T5 Supplémentaire sont vrais, exacts et complets sous tous les rapports.

Signature of authorized person - Signature de la personne autorisée Position or Office - Titre ou poste Date

# T5 Segment



Revenue Canada Revenu Canada  
Taxation Impôt

## T5 SEGMENT – SEGMENT T5

Rev. 92

For departmental use  
22333  
Réserve au ministère

PLEASE TYPE OR MACHINE PRINT IN CAPITAL LETTERS

VEUILLEZ DACTYLOGRAPHIER OU IMPRIMER À LA MACHINE EN LETTRES MAJUSCULES

**NOTE:** You are not required to file segments if you file your return on magnetic media.

**REMARQUE :** Vous n'avez pas à remplir les segments si vous produisez votre déclaration sur support magnétique.

This form will help balance your T5 Supplementaries to your T5 Summary.

Cette formule vous permettra de faire concorder vos T5 Supplémentaire et votre T5 Sommaire.

If your T5 return contains more than 100 T5 sheets or 300 T5 Supplementaries, you should divide the T5 Supplementaries into segments of approximately 100 sheets or 300 supplementaries.

Si votre déclaration T5 renferme plus de 100 feuilles T5 ou plus de 300 T5 Supplémentaire, divisez les supplémentaires en segments d'environ 100 feuilles ou de 300 supplémentaires.

Attach a T5 Segment form to the top of each bundle of 300 supplementaries. Complete all areas of the segment form and keep a duplicate copy for your files.

Placez une formule de Segment T5 sur le dessus de chaque lot de 300 supplémentaires. Remplissez toutes les parties de la formule et conservez-en une copie dans vos dossiers.

All totals of T5 Segment forms must agree with corresponding T5 Summary totals.

Les totaux des formules de Segment T5 doivent correspondre aux totaux de la T5 Sommaire.

Complete this form using the instructions in the "T5 Guide – Return of Investment Income" (T4015).

Cette formule doit être remplie selon les instructions du «Guide T5 – Déclaration des revenus de placements» (T4015).

If you need more information or forms, please contact your district taxation office.

Si vous avez besoin de plus amples renseignements ou d'autres formules, communiquez avec votre bureau de district d'impôt.

### COMPLETE THE FOLLOWING AREAS AS SHOWN – REMPLISSEZ LES PARTIES SUIVANTES

Filer Identification Number Numéro d'identification du déclarant		Filer's Name (as shown on T5 Summary) Nom du déclarant (doit correspondre à celui de la T5 Sommaire)		Number of T5 Slips in this segment Nombre de feuillets T5 dans ce segment
<input type="text"/>		<input type="text"/>		<input type="text"/>
<input type="text"/>		<input type="text"/>		<input type="text"/>
T5 Segment number (Starting at 1) Numéro du Segment T5 (en commençant par 1)	Total Number of T5 Segments in this Return Nombre total de Segments T5 dans cette déclaration	Surname on First T5 Supplementary in this Segment Nom de famille sur le premier T5 Supplémentaire de ce segment	Surname on Last T5 Supplementary in this Segment Nom de famille sur le dernier T5 Supplémentaire de ce segment	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

### TOTALS OF THE AMOUNTS REPORTED ON THE ATTACHED T5 SUPPLEMENTARIES TOTAUX DES MONTANTS INSCRITS SUR LES T5 SUPPLÉMENTAIRES CI-JOINTS

Actual Amount of Dividends Montant réel des dividendes	10	<input type="text"/>
Taxable Amount of Dividends Montant imposable des dividendes	11	<input type="text"/>
Federal Dividend Tax Credit Crédit d'impôt fédéral pour dividendes	12	<input type="text"/>
Interest from Canadian Sources Intérêts de source canadienne	13	<input type="text"/>
Other Income from Canadian Sources Autres revenus de source canadienne	14	<input type="text"/>
Foreign Income Revenus étrangers	15	<input type="text"/>
Foreign Tax Paid Impôt étranger payé	16	<input type="text"/>
Royalties from Canadian Sources Redevances de source canadienne	17	<input type="text"/>
Capital Gains Dividends Dividendes sur gains en capital	18	<input type="text"/>
Accrued Income: Annuities Revenus accumulés : Rentes	19	<input type="text"/>
Amount Eligible for Resource Allowance Deduction Montant donnant droit à la déduction relative aux ressources	20	<input type="text"/>

## Appendix III Taxation Centres

Taxation Centre  
St. John's, Newfoundland A1B 3Z1

Summaries with addresses in Newfoundland,  
Prince Edward Island, Nova Scotia, or New Brunswick.

Taxation Centre  
Shawinigan-Sud, Quebec G9N 7S6

Summaries with addresses served by Montréal, Laval, or  
Saint Hubert district offices.

Taxation Centre  
Jonquière, Quebec G7S 5J1

Summaries with addresses served by Québec, Rouyn-  
Noranda, Chicoutimi, Rimouski, Trois-Rivières, or  
Sherbrooke district offices.

Taxation Centre  
Ottawa, Ontario K1A 1A2

Summaries with addresses served by Ottawa, Toronto,  
Scarborough, Mississauga, or North York district offices.

Taxation Centre  
Sudbury, Ontario P3A 5C1

Summaries with addresses in Ontario other than those  
served by the Ottawa taxation centre.

Taxation Centre  
Winnipeg, Manitoba R3C 3M2

Summaries with addresses in Manitoba, Saskatchewan,  
Alberta, or the Northwest Territories.

Taxation Centre  
Surrey, British Columbia V3T 5E1

Summaries with addresses in British Columbia or the  
Yukon Territory.

## Appendix IV Province Codes

Please use these abbreviations when entering the province portion of the recipient's address on the T5 Supplementary, and the filer's address on the T5 Summary.

Newfoundland	NF	Quebec	PQ	Alberta	AB
Prince Edward Island	PE	Ontario	ON	British Columbia	BC
Nova Scotia	NS	Manitoba	MB	Northwest Territories	NT
New Brunswick	NB	Saskatchewan	SK	Yukon Territory	YT

DISTRICT TAXATION OFFICES	ENGLISH SERVICES			
	ENGLISH SERVICES		FORMS REQUEST	
	LOCAL	LONG DISTANCE	LOCAL	LONG DISTANCE
<b>NEWFOUNDLAND</b> St. John's – Sir Humphrey Gilbert Building, P.O. Box 5968, A1C 5X6	772-2610	1-800-563-2600	772-5088	1-800-563-2600
<b>PRINCE EDWARD ISLAND</b> Charlottetown – 94 Euston St., P.O. Box 8500, C1A 8L3	628-4200	1-628-4200	628-4250	1-628-4250
<b>NOVA SCOTIA</b> Halifax – 1256 Barrington St., P.O. Box 638, B3J 2T5 Sydney – 47 Dorchester St., P.O. Box 1300, B1P 6K3	426-2210 564-7080	1-426-2210 1-564-7080	426-2210 564-7120	1-426-2210 1-564-7120
<b>NEW BRUNSWICK</b> Bathurst – 120 Harbourview Blvd., 4th floor, P.O. Box 8888, E2A 4L8 Saint John – 126 Prince William St., E2L 4H9	548-7100 636-4600	1-800-561-6104 1-800-222-9622	548-7100 636-4618	1-800-561-6104 1-800-222-9622
<b>QUEBEC</b> Chicoutimi – 100 Lafontaine St., Office 211, G7H 6X2 Laval – 3131 Saint-Martin Blvd. W., H7T 2A7 Montréal – 305 René-Lévesque Blvd. W., H2Z 1A6 Québec – 165 de la Pointe-aux-Lièvres St. S., P.O. Box 1787, G1K 7L3 Rimouski – 320 St-Germain E., 4th floor, G5L 1C2 Rouyn-Noranda – 11 Terminus St. E., J9X 3B5 Calls from area code 418 Calls from area code 819	698-5580 956-9101 283-5300 648-3180 722-3111 764-5171	1-800-463-4421 1-800-363-2218 1-800-361-2808 1-800-463-4421 1-800-463-4421 1-800-567-6428 1-800-567-6403	698-5580 956-9115 283-5623 648-4083 1-800-463-4421 797-4299	1-800-463-4421 1-800-363-2218 1-800-361-2808 1-800-463-4421 1-800-463-4421 1-800-567-6428 1-800-567-6403
Sherbrooke – 50 Place de la Cité, J1H 5L8 Saint-Hubert – 5245 Cousineau Blvd., Suite 200, J3Y 7Z7 Trois-Rivières – 25 des Forges St., Suite 411, G9A 2G4	564-5888 283-5300 373-2723	1-800-567-7360 1-800-361-2808 1-800-567-9325	821-8565 445-5264 373-2723	1-800-567-7360 1-800-361-2808 1-800-567-9325
<b>ONTARIO</b> Belleville – 11 Station St., K8N 2S3 Hamilton – 150 Main St. W., L8N 3E1 Calls from area code 416 Calls from area code 519 Kingston – 385 Princess St., K7L 1C1 Kitchener – 166 Frederick St., N2G 4N1 London – 451 Talbot St., N6A 5E5 Mississauga – 77 City Centre Drive, P.O. Box 6000, L5A 4E9 Calls from area code 416 Calls from area codes 519, 705 North York – 5001 Yonge St., Suite 1000, M2N 6R9 Calls from area code 416 Calls from area codes 519, 705 Ottawa – 360 Lisgar St., K1A 0L9 Calls from area code 613 Calls from area code 819 Peterborough – 185 King St. W., K9J 8M3 St. Catharines – 32 Church St., P.O. Box 3038, L2R 3B9 Scarborough – 200 Town Centre Court, M1P 4Y3 Calls from area code 416 Calls from area code 519, 705 Sudbury – 19 Lisgar St. S., P3E 3L5 Calls from area code 705 Calls from area codes 613, 807 Thunder Bay – 201 North May St., P7C 3P5 Toronto – 36 Adelaide St. E., M5C 1J7 Windsor – 185 Ouellette Ave., N9A 5S8	969-3706 522-8671 545-8371 579-2230 645-4211 566-6700 954-4600 598-2275 876-6412 688-4000 296-1950 671-0581 623-3443 869-1500 258-8302	1-800-267-8030 1-800-263-9200 1-800-263-9210 1-800-267-9447 1-800-265-2530 1-800-265-4900 1-800-387-1700 1-800-387-1710 1-800-387-1700 1-800-387-1710 1-800-267-8440 1-800-267-4735 1-800-267-8030 1-800-263-5672 1-800-387-5229 1-800-387-5183 1-800-461-4060 1-800-461-6320 1-800-465-6981 1-800-265-4841	969-3707 522-7902 1-800-267-8043 579-8951 645-4244 566-6005 954-4671 957-8088 688-4000 296-0104 671-0581 623-2751 865-9469 252-3611	1-800-267-8043 1-800-263-9205 1-800-263-9215 1-800-267-8043 1-800-265-2210 1-800-265-4900 1-800-387-1700 1-800-387-1710 1-800-387-1700 1-800-387-1710 1-800-267-8440 1-800-267-4735 1-800-267-8043 1-800-263-5672 1-800-387-5229 1-800-387-5183 1-800-461-4060 1-800-461-6320 1-800-465-6981 1-800-265-4841
<b>MANITOBA</b> Winnipeg – 391 York Ave., R3C 0P5	983-6350	1-800-282-8079	983-3942	1-800-282-8079
<b>SASKATCHEWAN</b> Regina – 1955 Smith St., S4P 2N9 Saskatoon – 201-21st St. E., S7K 0A8	780-6015 975-4595	1-800-667-7555 1-800-667-2083	780-6015 975-4577	1-800-667-7555 1-800-772-1644
<b>ALBERTA</b> Calgary – 220-4th Ave. S.E., T2G 0L1 Calls from southern Alberta Edmonton – 9700 Jasper Ave., Suite 10, T5J 4C8 Calls from northern Alberta Calls from Northwest Territories and northeastern B.C.	221-8919 423-3510	1-800-332-1410 1-800-232-1966 1-800-661-6451	221-8900 423-4044	1-800-472-9701 1-800-661-4597 1-800-661-3350
<b>BRITISH COLUMBIA</b> Penticton – 277 Winnipeg St., V2A 1N6 Vancouver – 1166 West Pender St., V6E 3H8 Calls from Yukon Territory and northwestern B.C. Victoria – 1415 Vancouver St., V8V 3W4	492-9200 689-5411 363-0121	1-800-565-5125 1-800-663-9033 1-800-663-9033 1-800-742-6108	492-9200 669-1033 363-3291	1-800-663-5065 1-800-663-1665 1-800-663-1665 1-800-663-7006

**Regular Hours of Service:** Monday to Friday – 8:15 a.m. to 5:00 p.m. (except holidays).

We accept collect calls.

CA-E 11/92