



Nova Scotia/Nunavut Command
The Royal Canadian Legion

61 Gloria McCluskey Avenue
Dartmouth, Nova Scotia B3B 2Z3

Tel.: 902-429-4090
Fax: 902-429-7481
Email: info@ns.legion.ca

ns.legion.ca

All Branch Mail Out #24

Date: March 27, 2020

TO: NS/NU Branches
NS/NU Executive Council
NS/NU Zone Commanders
NS/NU Past Presidents
NS/NU Command Staff

From: Comrade Valerie Mitchell-Veinotte
Executive Director
NS/NU Command, RCL

Subject: For Information

Message: Comrades:

Please find attached communication from National Command outlining resources that may be available to RCL Branches. National Command has circulated the information to Branches via all branch e-mail. It can be viewed at <http://portal.legion.ca/branch-and-command-resources/covid-19/covid-19-financial-assistance>

Please find attached communication from Nova Scotia/Nunavut Command President Marion Fryday-Cook.

Please find attached recent decisions of Dominion Executive Council that affect Branch operations.

Please be advised that the Nova Scotia Legion Capital Assistance program application deadline has been extended to April 30, 2020 with no change in criteria.

Information regarding interruption of business coverage from PIB Insurance will be circulated through the Chain of Command when received and forwarded in an all branch mailing as soon as possible.

All Branches have been contacted with a reminder of usernames and passwords required to access All Branch Mail Outs on NSNU Command website.

Be assured that NS/NU Command is experiencing no interruption in representation, advocacy or support of Veterans and their families and staff are standing by to assist Branches and Members throughout our Command.

We extend our best wishes and remain yours in comradeship.

Valerie Mitchell-Veinotte

Valerie Mitchell-Veinotte
Executive Director
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*Branch financial assistance during COVID-19
Important message from the Dominion President
This page will be updated as further resources become known.*

March 25, 2020

Comrades,

This time of unprecedented challenges brought about by the COVID-19 outbreak has impacted the operations and programs of the Legion at all levels of the organization. Each member, Branch and Command has contributed to the collaborative effort to stop the potential spread of the virus and thank you all for your quick action.

I also am impressed by how Branches and members right across this country have stepped up to help their community meet some of the challenges they are facing. Well done and keep up this great work!

One major impact on the organization is the closure of Branches nationwide. These closures have put a serious strain on the financial resources of Branches everywhere...but help is available! As researched by our Dominion Treasurer, Comrade Mark Barham, what follows is a summary of options Branches have which may allow for some interim financing.

Summary of Resources

1. Branches should check their operational insurance policies. Most insurance policies have "Force Majeure" clauses which MAY cover directed closure as a result of government action. Explore the policy with your insurance provider.
2. All large banks have announced they will work with small businesses in this time of need. Banks are putting in place "INTEREST ONLY" payments on existing mortgages and loans. The plans will run for up to six months and can be set up with a call to your bank. In addition, with the lowering of interest rates, ensure you are getting the best possible rate by asking for it.
3. The Federal Government moved 10 Billion Dollars to the Business Development Corporation for the purpose of helping small and medium size businesses through the hard times of the Pandemic. Small businesses can apply online. Legion Branches can apply online. There is no guarantee, but it does not hurt to ask.
4. Provincial Governments have put in place assistance programs for small businesses and senior's centers and not for profits. As an example, Alberta has set aside 10 Million Dollars for Senior Centers and local gathering centers. To access the potential funding, you must apply online. Again, no guarantees, but it does not hurt to ask.



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5. There have been a number of utility companies that have announced payments for utilities can be delayed for up to three months. Again, explore that with your provider.

6. Food suppliers such as GFS are willing to work with Legion Branches to extend payment schedules. Again, it is up to the Branch to make the inquiries.

Command Specific Resources

National Assistance

- The Business Credit Availability Program has been established effective March 13, 2020 for the purposes of helping businesses obtain financing during the period of significant uncertainty. The Program is administered by the Business Development Bank of Canada. The website is BDC.ca. In addition, more info is located at www.tradecommissioner.gc.ca

Provincial Assistance

- **British Columbia:** The BC Economic Development Association has set up a fabulous resource website where access points and assistance are identified. This is a one-stop shopping location. The website is <https://smallbusinessbc.ca/article/resources-for-small-businesses-affected-by-coronavirus-covid-19/>. Electricity will not be disconnected if not paid in BC. Also, there can be a deferral of property taxes in Vancouver.
- **Alberta:** The province has set up a COVID-19 website where provincial assistance and action is highlighted. It is www.alberta.ca/coronavirus-info-for-albertans. \$10 Million has been set aside for Social Assistance for Seniors Centers, and Municipalities. The Legion qualifies as a Senior Gathering Center.
- **Saskatchewan:** At the time of writing this, the province is setting a mini budget in place of 1.3 Billion dollars to mitigate the effects of the Virus in the province. Nothing is available as an indication of funding accessibility for not for profits.
- **Manitoba:** The province has a web site: www.gov.mb.ca/covid19. They have an information line set up for assistance. The number is 1-866-626-4862. Manitoba Hydro announced they will keep power on for customers unable to pay. The customer must speak with the Hydro representative to make arrangements. The number is 1-800-652-4490.



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- Ontario: At the time of writing this, the province is in the process of rewriting the 2020 budget and instead, will release an economic and fiscal update on March 25, 2020.
- Quebec: The province has put into effect a temporary income replacement program for employees affected. The amount is \$573.00 per week if self-isolating. Montreal has postponed the second installment of municipal tax payment. In addition, loans with PME MTL will be postponed for six months.
- New Brunswick: Work Safe NB are waiving premiums for three months. Property taxes will be reviewed on a case by case basis to see if penalties for late payment can be waived for financial challenges due to ordered closures. NB Power will not disconnect customers for non-payment until further notice. The provincial budget released two weeks ago will be reformulated to protect businesses and individuals. At the time of writing this, there is no indication what the reformulation will mean for businesses and not for profits.
- Nova Scotia: On March 20, 2020, the province announced \$161 Million to help small businesses weather COVID-19. The money is for businesses to immediately address cash flow and access to credit. The loans will not have to be paid back until the end of June. Some fees will also be deferred or waived. Worker's compensation premium payments are delayed until July. The small business loan guarantee program is increased to \$500K. For businesses that cannot qualify, the province will guarantee the first \$100K.
- Prince Edward Island: The province announced a \$25 Million Emergency Contingency Fund for small businesses. The application process can be started with a phone call to the provincial government offices.
- Newfoundland and Labrador: At the time of writing this, there would appear that no outreach has been made to businesses as a result of the COVID-19 Pandemic.
- Territories: At the time of writing this, there would appear that no outreach has been made to businesses as a result of the COVID-19 Pandemic.

Comrades, these are very difficult times. We are The Royal Canadian Legion and normally in hard times, the Legion is the one providing assistance. It is unusual for all of us to find ourselves in the position of having to ask for the assistance. But, nevertheless, the ask must be made.

In comradeship,

Tom

Tom Irvine

*Thomas D. Irvine, CD
Dominion President
The Royal Canadian Legion*



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Comrades All:

I just wanted to touch base with everyone and see how you are during these trying times. Although our branches are closed, I know that many of you are reaching out to the veterans and the members of your branch to check on their welfare. I thank you for ensuring that everyone is safe in their homes.

These are uncertain times, but we, as members of The Royal Canadian Legion will continue on in the spirit of this great organization keeping in mind the safety of our veterans, our members and our communities.

NS/NU Command is fully operational albeit primarily from offsite.

I encourage all Branches to stay in touch through Executive Director Valerie either by phone 902-429-4090, ext.4 or by e-mail v.mitchell-veinotte@ns.legion.ca.

Please monitor e-mail and post communication frequently so you remain well informed.

Look after yourselves, be safe and healthy.

Marion Fryday-Cook
President
Nova Scotia/Nunavut Command
The Royal Canadian Legion

DEC DECISIONS AFFECTING BRANCH OPERATIONS

Complaint Hearings

Situation: The GBLs do not specifically address Article III delays (other than GBL 307) or the postponement of complaint hearings. As branches are closed and operations cancelled, some in-progress complaint situations are left pending.

Decision: Effective immediately, all current and new complaints will be held in abeyance and GBL 308.d will be amended to remove the 45 day requirement.

Dominion Convention Resolution Deadline

Situation: The current due date for receipt of dominion convention resolutions at Dominion Command is 3 May. This provides time for review by the respective DC Committee and for the resolution to be included in the Convention Reports and Resolutions book, which must be printed and mailed to all branches 6 weeks prior to convention (GBL 919.e). Resolutions received at DC after the 3 May deadline are considered as late resolutions (GBL 919.d); those of a routine nature will be returned to Provincial Commands and urgent resolutions will be reviewed and considered. With branch closures, this 3 May deadline is now unmanageable for those branches that intended to submit resolutions.

Decision: The deadline date for submission of dominion convention resolutions remains unchanged, with all resolutions received after that date considered as late resolutions. HOWEVER, all late resolutions will receive consideration at the pre-convention DEC meeting and none will be returned in advance of that meeting for being routine.

Branch Elections

Situation: Branch elections are often held in the spring, with the new executive taking office in early summer. Branch closures have impacted the branch election process.

Decision: Branch elections and transitions to a new executive, and branch by-laws / regulations pertaining to branch elections, are suspended pending a return to normal branch operations.

Note: As Districts and Zones are administrative units of a Command, any change to elections at those levels will be the decision of the respective Provincial Command.

Go Fund Me Pages

Situation: Some branches have started Go Fund Me pages to raise funds to help pay bills during the period of branch closure caused by the COVID-19 outbreak. This type of online fundraising is in conflict with section 129 of the GBLs, which places geographical limitations on where branches can appeal for financial assistance.

Decision: Section 129 of the GBLs is rescinded in its entirety effective immediately and until further notice.

With this action, Branch Go Fund Me pages are no longer in conflict with the GBLs and can proceed.

As information, there are government sources available to branches for financial assistance:

- Business Development Corporation: apply online for loans up to \$100K
- All banks can be approached regarding a branch mortgage; interest-only charges for 6 months are possible, as well as re-negotiating the mortgage in light of lower rates
- Some provinces have programs in place for Not-for-Profit organizations; applications are online

Detail on government support programs is being developed and will be shared early next week.

In comradeship,

Steven

Steven Clark