



September 2020



**HEALTH & DENTAL PLANS**  
exclusively for  
**CHAMBER MEMBERS**  
**1.833.285.1123**  
**chamberplan.ca** 

**GET A QUOTE**

*Call the Chamber office today and we'll get you connected*



Chambers of Commerce  
Group Insurance Plan<sup>®</sup>

**PLAN  
NEWS**

### Simple

Looking for an employee benefits plan that's simple to manage? Spend less time administering your benefits program with:

- Chambers Plan's exclusive advisor support
- Quick set-up
- Easy-to-use forms
- 48-hour claim processing
- Simple administration

### Stable

Concerned about rising group insurance premiums? Then you need a pooled program from the Chambers Plan. Rates are based on the average of claims from thousands of similar firms, keeping premiums manageable and predictable and providing stability year after year.

### Smart

Don't add to someone else's profit. The Chambers Plan is a not-for-profit program—all surpluses stay in the Plan and help lower premiums.

Give your employees more for less. Health and Dental premiums are a deductible business expense and a TAX FREE benefit for your employees.



**Congratulations to Pride In Your Ride and Kinosoo Car Wash on their grand opening last month!**







## Member Directory



**The preferred shipping partner of the Alberta Chamber of Commerce**

As a Member of your local Chamber of Commerce you can receive volume discounts up to 30% on Purolator Express and Purolator Ground Services. Use the Purolator Mobile App, E-Ship services and online billing options.

**V i s i t** [www.Purolator.com/acc](http://www.Purolator.com/acc) **for more information or to register**

## Business News



### Small and Medium Enterprise Relaunch Grant

The Small and Medium Enterprise Relaunch Grant application process is still open. This grant provides up to \$5,000 to eligible organizations to help with the costs of relaunch. View complete program details [here](#).



### Grant Application Window Opens Aug 31

Mark your calendar and be sure you're ready to submit your application for a Canada United Small Business Relief Fund grant when the window opens on August 31. Grants of up to \$5,000 will be awarded based on eligibility on a first come first serve basis. Learn more about the program and eligibility criteria.

<https://occ.ca/canada-united-small-business-relief-fund/>

## Latest Economic News

- Restaurants make plea for government support as over half of eateries face bankruptcy in next three months [Read more](#)
- Province signs pact with firm seeking to build 1,000 km/h link between Calgary and Edmonton [Read more](#)
- Canadian economy posted steepest decline on record as coronavirus struck: StatCan [Read more](#)

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## Government awards design contract for future fighter infrastructure in Cold Lake

On August 27, the Minister of National Defence announced that a \$9.2 million contract for the design of the new fighter jet facility has been awarded to EllisDon Construction Services Inc.

This is important as it provides significant economic opportunities for the Canadian construction industry, as well as the local community.

[Click here for further details](#)

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Government  
of Canada

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du Canada

Canada

### *Canada Emergency Business Account*

Questions regarding the Canada Emergency Business Account can be directed to the new CEBA call centre.

This line will be able to answer questions such as:

- What is the status of my application?
- Why was my application declined?
- Why was my submitted document rejected?

**The new CEBA Call Centre can be contacted at 1-888-324-4201. It is open Monday to Friday from 8:00 am to 9:00 pm EST.**

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### *Canada Emergency Response Benefit Changes*

With the Canada Emergency Response Benefit coming to an end on September 26, new changes will take place to the Employment Insurance program.

Also, 3 additional benefits to support individuals will be introduced.

Read the full information [here](#).

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# HELP THE HUNGRY in our TRANSIT CHARITY CONTEST

DONATE to the  
**COLD LAKE FOOD BANK**  
and your business could receive  
6 months FREE bus shelter advertising!

- ▶ **6 month unlit interior space** (Value of \$1,745)  
*with minimum \$250 donation*
- ▶ **6 month lit exterior space** (Value of \$2295)  
*with minimum \$500 donation*

Contest Deadline: Sept. 18, 2020

Proof of donation must be emailed to [clt@coldlake.com](mailto:clt@coldlake.com).  
For more information contact Cold Lake Food Bank at **780-201-6589**  
or Cold Lake Transit **780-594-4494 ext. 8041**.

Information is collected for the sole use of the City of Cold Lake and is protected under the authority of the Freedom of Information and Protection of Privacy (FOIP) Act, Sec. 33 (c) which regulates the collection.



Watch this short video on why joining the  
**Alberta Perspectives** community could be  
beneficial to you.

If you wish to join, you can do so at this  
[link.](#)



# Take another look at the Canada Emergency Wage Subsidy

Looking to keep your employees on your payroll or bring them back to work? The CEWS can work for you. The CEWS is now more flexible to fit your situation.



## Extended Program

We've extended the CEWS until **November 21, 2020** to support you as the economy re-opens.



## Expanded Eligibility

A wider range of employers can now qualify.



Sole proprietorships and taxable corporations



Certain Indigenous government-owned corporations



Non profit organizations



Partnerships consisting of 50% or more eligible employers



Registered charities



## Accessible Base Subsidy

All eligible employers who've experienced a revenue drop\* can now qualify for a base subsidy. Your subsidy amount is based on your revenue drop.\*



## Top-up Subsidy

Employers who are especially hard-hit can qualify for a top-up of up to 25%.



## Flexibility

You can calculate your revenue drop\* in different ways, and choose the way that works best for your situation.



## Predictability

To provide certainty as you make business decisions, you can calculate your base subsidy using your revenue drop\* in the current period or the previous period – whichever is greater. Also, if your revenue drop\* is 30% or more in Periods 5 and 6 (July – August) you are entitled to a CEWS rate of at least 75% - what you'd get under the previous CEWS rules – or potentially even more if you qualify for a higher rate under the new rules.

**\*Go to [Canada.ca/coronavirus](https://canada.ca/coronavirus) to learn more and calculate your subsidy.**

[canada.ca/coronavirus](https://canada.ca/coronavirus)

Canada



# The Canada Emergency Wage Subsidy Can Work for You

Get the support you need to keep your employees on your payroll or bring them back to work.

## The CEWS can fit your situation

You can get a base subsidy for each of your eligible employees. The amount you get per employee is based on your revenue drop.\*



How much can you qualify for?

	Revenue drop 50% or more	Revenue drop 0-49%
Base rate	60% up to \$677.40/week per employee	Your revenue drop % x 1.2 (eg. 20% x 1.2 = 24% base rate or \$270.96/week per employee)

Subsidy rates apply to remuneration of up to \$1,129 per week per eligible employee. The rates shown here are in effect for Period 5 (July 5 – August 1) and Period 6 (August 2 – August 29).

The maximum base subsidy rate will be gradually reduced from 60% in Periods 5-6 to 20% in Period 9 (October 25 – November 21).

## Were you especially hard-hit?

If you've been especially hard-hit by the COVID-19 crisis, you may qualify for an additional top-up subsidy, based on your average revenue drop for the previous 3 months.\*



Do you qualify for a top-up?

	Revenue drop 70% or more	Revenue drop between 50-70%	Revenue drop between 0-50%
Top up	25% up to \$282.25/week per employee	1.25 x (your 3-month average revenue drop % - 50%) (eg. 1.25 x (60% - 50%) = 12.5% or \$141.13/week per employee)	No top-up

\* You can calculate your revenue drop in different ways, and use the way that works best for your situation.



**NOTE:** The Safe Harbour rule provides certainty to employers that have already made business decisions for July and August. If your revenue dropped by 30% or more in any of periods 4, 5, or 6, under the Safe Harbour rule your subsidy rate will be at least 75% (and possibly more) for periods 5 or 6 (or both).

Go to [Canada.ca/coronavirus](https://Canada.ca/coronavirus) to learn more and calculate your subsidy.

[canada.ca/coronavirus](https://Canada.ca/coronavirus)

Canada

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## Recent Changes to Employment Standards

Changes have taken place regarding temporary layoffs, group termination and variance have taken effect as of August 15. Other changes to employment standards will take place on November 1.

Read the full news release [here](#).

- [EI changes positive, but much more to do to restore economic health](#)
- [Canadian Chamber welcomes cabinet shuffle, urges focus on economic fundamentals](#)

## What has made YOUR Chamber of Commerce valuable as of late?

**Monthly Newsletters-** Your membership to the Chamber gives you access to our monthly newsletters to keep you updated on upcoming events and relevant information and discounts offered to all members.

## Chamber Exclusive Member-to-Member Deals



10% Discount on reg. priced appliances & electronics  
15% discount on reg. priced furniture & mattresses for Chamber members



**Cold Lake  
CHRYSLER**  
DODGE | JEEP | RAM

Employee pricing on new in stock vehicles  
"You pay what we pay"  
Chamber members



**BLACK BEAR  
CUSTODIAL SERVICES**

5% off any cleaning contract  
10% off move out clean  
Chamber member exclusive!



**KIA COLD LAKE**  
Nothing's cooler than a KIA

15% off Auto & light truck windshield rock chip repairs and wheel Alignments  
15% off RV trailer winterizations for Chamber members



**Kinross Beach  
Cold Lake, AB  
780-545-0WEY**

10% off for Chamber members



10% off any advertising  
Chamber members only



15% discount on all products & services



Military rates on green fees for Chamber members



50% off Consultation on renovations, contract/ customer mediation - Chamber members



10% off for members  
Commercial cleaning, Janitorial daily cleans, stripping waxing, carpet shampooing, move out clean up, post-construction clean up, lawn maintenance, snow removals  
(780) 201-7954

Update Your Member Profile to  
Attract more Business

Add Pictures & Descriptions to Sell  
Products & Services

Utilize Member Value Added Benefits  
to SAVE you \$\$

Promote Events

Have the Chamber Create Your  
Member-to-Member or HOT Deals!

Add Job Postings

Visit our website



4009 50th Street  
Cold Lake, Alberta T9M 1K6

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