



## Online Tourism Operators Forum – Thursday April 9, 2020 (11am)

### Meeting Minutes

11am – Welcome and Overview:

TIA Yukon Executive Director, Blake Rogers

- Slido #54289 for questions
- 79 participants on Zoom
- We do our best to respond to all emails that come in – we do review our general inbox a few times per day. If we don't get back, we are not ignoring you, there is a lot of volume. We do our best to respond in 24 hours. We ask for your patience and understanding.
- We aren't doing a TIA survey this week. Moving to bi-weekly survey.s

11:05am – TIA Yukon Status Report

TIA Yukon Chair, Neil Hartling

- This is our 4<sup>th</sup> weekly forum, which means we have been active in this for over a month
- Next week we will return to the Friday noon slot
- We are in a marathon now and not a sprint
- Last night, received an email from BMO, announcing CEBA - this is the \$40k interest free for 2 years with \$10k forgivable if you repay by 2022
  - PM Justin Trdueau has been speaking about this and that details would be out by mid-April – ahead of forecast.
  - In the email, there was a link to apply on the BMO Covid support website.
  - You should be getting an email from your bank.
  - If not, Google CEBA with name of your bank and something should come up. If that doesn't work, contact us.
  - To access this/criteria you need:
    - Operating company registered in Canada, annual payroll of \$50k-\$1 million, which is based on your 2019 business T4 summary of remuneration paid slip, if BMO is not primary bank, visit your primary bank's website for more information
  - Eligibility criteria is problematic for some
  - A number of you have businesses but because of your business model it doesn't fit the parameters – we need to know this, or if you run into any problem with your application – name the problem you are having. This

will allow us to help you. Please put in subject line: **CEBA problem and send to [info@tiayukon.com](mailto:info@tiayukon.com)**

- We will get this up to the appropriate channels
- New tool – COVID Tourism Funding Guide – simple, spreadsheet format – very user friendly. Will include information on CEBA – keeping it as current as possible – updating it daily and will have it on the TIA website by the end of today
- Another useful tool – Zeb Smith (Seminar) – America Outdoors – wasn't available until Monday – <https://www.americaoutdoors.org/covid-19/>
- Recommend joining America Outdoors membership – sometimes it is hard to appreciate the value of an advocacy association when life is good, this is when you need to be supporting, so when things go awry you have support.
- Yukon Tourism video-call out for #ExploreYukonLater that was in the most recent e-news from Tourism Yukon – collaborate to show our audience we care. They have received over 20 videos – would like more. Extended deadline to April 15
- You should also be getting the TIA e-newsletter weekly. Please contact us at [info@tiayukon.com](mailto:info@tiayukon.com) and we will add you to the list/update your listing.
- Our MP Larry Bagnell is the hardest working MP in Parliament – won this award 6 years ago. Doing what the constituents need right now. With Larry Bagnell's long time in Parliament, knowledge he is at the front of that line (ahead of 337 other MP's) to get our files right to the front. He is also in charge of CanNor, which is a financial conduit to the North.
- If you are sending emails to government officials (Ministers) common to copy other people, put Ministers names in the to line and cc line. To line, expected to do a personal response.
- A way to make it easier, if you have a long cc line. Don't hit reply to all if you have one point to share with one person.

#### 11:15am – Government of Canada Update

Yukon MP and Parliamentary Secretary for CanNor, Larry Bagnell

- Wage subsidy most YT businesses would be eliminated. Didn't work out to 30%. PM announced that they are changing that, for that exact reason. For March you only need a 30% reduction. Use Jan/Feb figures of 2020 to compare against March 2020.
- The issue related to the CERB (personal one) – you could have a small amount of revenue, but then you are ineligible, PM is making changes for some categories of people. We have been pushing this hard on Ottawa
- Another change, Federal summer students
  - 1. Now be funded at 100%
  - 2. Extended to February 28, 2021
  - 3. If you have been approved, not going to need them for what you are approved for, you can change their work to an essential service that is needed

- 4. You can hire part-time students
- A number of people who have applied for a student, but don't need anymore. If you have an idea or need a student for an essential service and the work place makes it available; put in an application even though the deadline was long ago.
- Any issues with Federal programs, send them to myself and Neil to get them pushed up the line

#### 11:25am – The Funding Application Experience – An Overview

Owner of Caribou Crossing, Denise McHale

- So many acronyms out there – funding guide – thank you
- Applied for the CERB for both of us in our house – surprisingly easy & quick – go on Service Canada website (make an account) applied Monday with funds in my bank account on Wednesday morning. That is the \$2k a month for self-employed, re-apply every month – make sure to do that. \$8k per person over 4 months goes a long way.
- One thing to keep in mind – it is taxable
- The CEBA just opened this morning – I use BMO – done in 10 minutes, if you have the documents you need it is very easy - 2019 T4 remuneration, business line, line 4 for income. 5 days for application review, \$40k directly deposited to your account, act as line of credit that you can use, as you need until December 31, 2020. Come January 1, 2021, it goes into a 2-year interest free loan. If you don't pay off, goes into another loan until December 2025 at a 5% interest rate.
- If you haven't filed taxes yet - a problem.
- Temporary Wage Subsidy, 10% you have to do through your payroll company. The 75% a bit of an issue for us seasonal people because we no income until May every year – that is an issue. A lot of us won't qualify. We are hanging on – lay employees off? What is the best thing to do for employees? Get up and running in July we have keep employees working.
- Defer personal mortgage for 6 months – very easy process – message to bank, phoned back within a few days, sent us papers, filled out and drop them off.
- Deferring loans, line of credit, credit cards – whatever your personal situation. Contact your bank because they are being easy to work with
- Business Credit Availability Program by BDC \$65 billion in lending – flushing out details

#### 11:35am – Yukon Tourism & Culture Update

Director of Tourism, Pierre Germain

- The surveys are very important as they are shared with us and we share with our Minister who reports on the findings on a weekly call with Federal Minister Joly.
- There has been a lot of discussion around communication and efficiencies, recommend visiting Canada.ca and Yukon.ca to get the latest information on Yukon Programs.
  - Sign up for the Travel Yukon Industry Advisory by emailing [industryservices@gov.yk.ca](mailto:industryservices@gov.yk.ca)
  - TIA e-newsletters, email [info@tiayukon.com](mailto:info@tiayukon.com)

- Yukon Chamber of Commerce, <https://www.yukonchamber.com>
- Our immediate focus is addressing the needs of the industry
- We know that business solvency and liquidity is the #1 issue
- The Department is working on TCMF and YTAB is fine tuning the program – share through all of our channels and through TIA
- The Department is advancing efforts and support for industry with a 3-phased approach by addressing Covid-19
- The VIC's historically open on May 1<sup>st</sup>, but that won't be the case this year. We are monitoring the situation; we intend to open when we have an opportunity when it is safe for everyone.

11:45am – Q&A

1. **Small businesses don't have \$50K payroll, in fact they often just pay what's left to themselves at the end of the season, no T4's. Any support for them?** (Larry Bagnell responded)
  - Made suggestion and has been heard loud and clear.
  - If a sole proprietor lost all income they are eligible for CERB
2. **With government's projections of continuing waves of the virus until a vaccine is developed -- should we responsibly stand down until then?** (Neil Hartling responded)
  - We should responsibly follow and respect the call of Yukon's Chief Medical Officer of Health, Dr. Brendan Hanley

Blake Rogers' Comments:

- Really important to be nimble and adaptive for what comes down the pipe
  - Difficult to keep up with changes, if there is any industry that can turn on a dime it is tourism
  - And to be aware when things come down the pipe
  - TIA will do everything we can as soon as we have it
3. **Are there still tour operators running tours in Yukon?** (Neil Hartling responded)
    - Do not believe anyone is
    - There may be operates providing services to the community. May have adapted their business to serve during this time.
    - Tourism service, being redeployed

Pierre Germain's Comments

- Within the Department we are not aware of anyone operating
  - Remind people, there are individuals and resources at the border
  - Airport asked to provide information about themselves and their itinerary
4. **Is there an update on Condor (Pierre Germain responded)**

- No confirmed update on Condor at this moment.
- There is a lot of speculation within industry of what the future of Condor might be.
  - LOT Airlines looking to purchase Condor
  - Rumour Lufthansa has made changes that may look at inquiring Condor
  - German Government purchasing
- Until there is a confirmed source we can point to – it is all speculation
- No information on summer schedule we can share at this moment in time

**5. Are there any updates regarding the \$40,000 loan, if there is any chance to get it without having \$50,000 payroll?** (Larry Bagnell responded)

- Wrestling with this in Ottawa
- Made the point it is too high for businesses
- No news yet

**6. What is T&C recommending to Canada regarding the cruise ship port ban?** (Pierre Germain responded)

- Communication we have had is that we have shared the value the cruise industry provides to the Yukon as a travel destination.
- Submitted info on cruise traffic in Yukon both same day, Carcross and multi-day traffic through Whitehorse and Dawson City.
- Aware of economic impact.
- There are border services through Alaska and Stewart Cassair – stopping people. Fairly prescriptive requirements
- Dawson City Ferry is an essential service – doesn't apply to trips under 30 minutes. Won't stop ferry

Larry Bagnell's Comments

- Boats aren't allowed in the Arctic, no small tourism boats, more than 12 seats, you can't operate – watercraft – even if you have 1 person on-board, if there are 12 seats you can't run

**7. 75 % wage contribution is for March 15th-June 6th. We are opening earliest on June 1 likely July 1. Why does the Canadian Government not extend so that seasonal businesses can get help?** (Larry Bagnell responded)

- If the virus goes longer, hopefully programs are extended

Neil Hartling's Comments

- That is exactly the thing we need, tabulate these questions – complain to us in a brief email ([info@tiayukon.com](mailto:info@tiayukon.com)) to fire up the line

Announcement from Economic Development at 2pm today – tune in.

Larry Bagnell's last comments

- There is other funding coming focusing on students, on the seasonal businesses - you can be rest assured the Federal minister is aware of this.
- The wage subsidy has to go through parliament – yes.
  - Work together to get it quick.

12pm – Adjourn

**Questions on Slido that the call didn't get to, but noted for future discussions.**

***Please note: All of these questions will be put on Slido for the Thursday, April 9<sup>th</sup> meeting.***

1. CEBA qualifications are too restrictive. Only accepts T4 Summary of Remuneration Paid statement for employees NOT wages paid to contractors so we can't apply!!!
2. If your company hires seasonal guides/employees, starting May/June, can the 75% wage subsidy be applied to them, even if they have not worked since last August?
3. When can we apply for the wage subsidy
4. Are there any provisions for the delivery of Tourism related goods from BC to the Yukon and transiting to Alaska?
5. What can be done to improve communication to Tourism Operators form Government and Health Officials? There was no guidance at all!
6. If a business did not fully use the TCMF for last year can the clawback be forgiven under these extraordinary circumstances?
7. First Aid licenses of several guides expired. Are there any new directives regarding First Aid courses/recerts?
8. Larry when do we find out if we approved for Summer Students? I have applied a while back. I would like to keep students going this summer as they need work
9. What is the Dept doing to be proactive with Condor? Is there a strategy?
10. I am still swimming in refund requests. Any thoughts from the industry or YG on this? (Help!)
11. Our liability insurance needs renewing soon. We may cancel it until we start guiding again. Possible to keep wilderness tourism license issued already?

12. have asked the WT License fee for this year to be waived? I know its only \$100 but it all helps. We dont know if we can open this year, best be ready to open
13. Would the 75% subsidy be retroactive and cover 75% of the pre-crisis wages even if employees didn't work due to lack of business?
14. What is the holdup with the federal gov't recalling Parliament to pass the CEWS? I understand that the Opposition has had the draft legislation since Sunday.
15. What are employers supposed to do until the wage subsidy kicks in? How are we supposed to cover these wages with no revenue coming in?
16. Scamming and SPAM are already on the rise, can we think of a central point to keep all informed on the biggest or most common scams?
17. One of our members is asking whether local folks could deliver training courses for \$ via Skype/Zoom instead of using Emerit? Just as a stimulus idea
18. Are there efforts underway to track impact on independent contractors, i.e. the only paid employee is themselves?
19. Not sure if that has been asked before. Re' accepting gift certificates, will that have influence on to the eligibility for CERB?
20. Keeping Employees on the payroll requires us to pay CPP, EI and Federal Tax. Can this be delayed?
21. Regarding CERB: Does someone know if foreign students, that have a study visa, which also allows them to work Part Time during school year, qualify?
22. Government assistance needs to be available for all sized business, assistance can be a stepped approach
23. Besides CEBA, there is also the Business Credit Availability Program for those who may not qualify for CEBA

### **Zoom sidebar chat**

Kalin Pallett, resource: [http://www.chamber.ca/resources/pandemic-preparedness/?fbclid=IwAR0JF9aWd51p8I6aY5r6\\_d2FNkhsIzhZHEesea78Cn16Iq87eCZx4dzwKvQ](http://www.chamber.ca/resources/pandemic-preparedness/?fbclid=IwAR0JF9aWd51p8I6aY5r6_d2FNkhsIzhZHEesea78Cn16Iq87eCZx4dzwKvQ)

Mal: There are two important surveys that Yukon businesses can complete that will provide good data to governments to guide their efforts to assist business. One is a joint

project by StatCan and the Canadian Chamber of Commerce; the other is a Yukon government Economic Impact Study. Links to both are on the Yukon Chamber of Commerce COVID-19 webpage: <https://www.yukonchamber.com/post/yukon-chamber-members-covid-19-resources>

Sarah Marsh: Here's a link to subscribe to Tourism Yukon's Industry E-newsletter: <https://confirmsubscription.com/h/j/4B6B16720D670225>

Jesse Cooke: Just to be clear, the application to the 75% wage subsidy is not yet available, correct?

CRA website, 3 weeks

CREB taxable, but don't deduct like normal

Wage subsidy is taxable as income

As 4 million, 500,000 mortgages have been deferred

Daniel Sokolov: Re Condor: We need to get CBSA back to YXY before we can get any international flights. Currently, borders are closed for tourists until June 30 (except for those coming from the US).

Joost van de Putten: I understood the June 30 deadline was withdrawn?

Pierre responded: discussed at multiple different forums. Standing order and council borders are shut to international arrivals until June 30. TIAC has been lobbying. We understand has been removed as a date on Fed gov websites and order still remains.

Denise McHale: BMO is our bank and they are excellent to work with