

Newsletter July 2020



Sidney Chelsky, Executive Director, Canadian Fabricare Association.

Editor's Comments:

Included in this newsletter is an article by Jacquelyn Stevens of Willms & Shier Environmental Lawyers LLP. I encourage everyone to read it, especially at this time as some of you may be shutting down or switching from your perc plant operations. Her advice is especially important and as the saying goes, "Do not be penny wise and pound foolish". Failing to use the advice of an environmental lawyer may come back to haunt you later and eradicate most of your savings.

You can read the results of the webinar by MacDonald, Sager, Manis LLP regarding dealing with employee and employer relations during and after the COVIV-19 crisis. We are most thankful by Christine Jonathan for putting this program together for our members to participate in.

I would like to add more thoughts that I had on the topic of racism. We all deal with many ethnic people in our businesses and it is important that we understand and respect them. I learned from my late father-in-law Alex Shindman and his brother Jack Shindman that you treat your employees like family. They are all parents who are working hard to take care of their families. If you take care of them, they will take care of your business. As our business grew to over 70 persons, our plant was like the United Nations. I hope this helps.

As well, I have received many emails and calls from our members appreciating the assistance our association is giving them in keeping them aware of programs that are available to assist them in keeping their businesses open, assisting their employees, and providing information to share with their customers as to the essential service that our industry provides. This is what our association is all about. We are here for you in time of need and brig our members together to help each other.

This issue of the newsletter is lengthy but contains much important information to help you regain your lost sales. Worth taking the time to read.

Members Comments

Welcome to **Holly Murry** as the new President of **FRSTeam**, which is a member of CFA.

We received the email below from the Ministry of the Environment. I would suggest that you click on the discussion paper and make your comments. I would appreciate if you would copy me on your comments so that I can submit a report on behalf of our members to the Ministry. Please give this your immediate attention so that we can submit it on time. You now have an opportunity to have your concerns heard.

Greetings,

The Ministry of the Environment, Conservation and Parks is seeking your feedback on our proposed changes to modernize and transition Hazardous Waste digital reporting services to the Resource Productivity & Recovery Authority (the Authority). These proposed changes will make reporting simpler, faster and more cost-effective for the regulated community, while creating better oversight of hazardous waste management in the province by providing more timely, accurate information to the ministry.

The feedback we receive will be used to inform regulatory and program changes that support the modernization and transition of digital reporting services to the Authority.

The discussion paper includes a number of questions for your consideration. For example, we are considering changes to registration and reporting that would remove some duplicative reporting and unnecessary data entry. We are looking for your advice on how we can best implement the proposed changes.

We would also like to better understand the impacts of modernizing hazardous waste digital reporting services on businesses, so that we can help make reporting as easy as possible. For example, we want to know how much making the change to digital reporting would cost your business and the types of supports you need to ensure a seamless transition to the new digital reporting service.

This discussion paper has been posted to the <u>Environmental Registry</u> (https://ero.ontario.ca/notice/019-1760) for a 60-day comment period, from June 19, 2020 until August 18, 2020.

We encourage you to read the discussion paper and submit your comments by the close date. If you have any questions regarding this proposal, please reply to this email or email <a href="https://dww.hwin.com/hwi

Original Signed by:

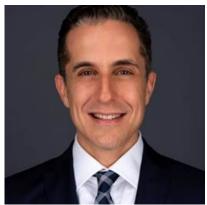
Steven Carrasco Director, Program Management Branch CFA is proud to be included in some of the first articles that the New All-Digital Fabricare Canada magazine. I encourage you to go online and check out the new format and sign up for up to date additional news.

CFA WEBINAR: AN EMPLOYER'S GUIDE TO RETURNING TO WORK DURING COVID-19

Becca Anderson | June 23, 2020 | Covid-19, Webinar | No Comments

On June 23, the Canadian Fabricare Association (CFA) hosted a webinar of legal experts from Macdonald Sager Manis LLP to discuss the intricacies of safely bringing employees back to work as the pandemic restrictions ease over time. The webinar was free to all CFA members and ran for an hour.

Attorneys Christine Jonathan, Matthew Wise and Christopher West gave in-depth information and fielded questions from participants, as well as invited after-webinar calls and emails with specific situations that required advice.



Matthew Wise focused on providing sufficient notice of a return date to employees when they had to be layed off due to the COVID-19 crisis, as well as any changes to their work schedule. Such notification should be given in writing, and employees should confirm if they can return. A staggered return plan was recommended (such as Monday, Wednesday, Friday start-up, or having different people work different schedules) to minimize contact.

Wise talked about the actions the Government of Ontario had taken regarding temporary layoffs due to the crisis, such as extending the normal 13 weeks layoff to 20 weeks before work benefits kick in (and it may be extended beyond the August 11 deadline.) Such a layoff is not to be confused with a constructive dismissal. The Infectious Disease Emergency Leave program is unpaid leave that also protects the worker's job. It will also end 6 weeks after COVID is deemed under control.

Webinar attendees were concerned about the legal ramifications of letting someone go if they didn't return to work, and the attorneys agreed that the courts will probably take a wholistic approach to any challenges, because these are unprescedented times and there is no legal history to which to refer. This means every case will stand on its own details, so document everything.



Christopher West took on the intricacies of the various government relief programs available to employees (CERB), employers (CEWS), landlords (CECRA) and business owners BCAP. They will send out a list of links to these programs, and we'll post them here as soon as we have them.



Christine Jonathan spoke about things to consider prior to reopening.

- how to configure the workplace to accommodate distancing,
- schedule of frequent disinfecting and cleaning,
- accommodations to be made for employees with preexisting health conditions,
- staggered return to work schedule,
- necessity of screening employees coming in,
- whether personal protective equipment (PPE) should or must be provided by the employer.

Employers are required to accommodate employees and provide a safe work environment. In these days of COVID-19, however, the definition of "safe" has changed.

She also urged companies to have either a management team or an individual designated to whom employees can go with their concerns, questions and to report illness. Employee privacy issues were also touched upon.



Much more information was covered in this hour-long webinar. Our hats off to CFA for sponsoring it and to the legal firm for providing their expert attorneys to address the topic.

For more information on CFA membership, visit www.fabricare.org.

For information or to schedule an appointment with Macdonald Sager Manis firm, visit www.msmlaw.ca. Per the website, even though the firm's attorneys are all working from home, they are available via email and phone for immediate attention.

Below is a summary of points that were discussed at the webinar and should be of interest to many of our members. We are thankful to Christine Jonathan and her associates at McDonald, Sager, Manis LLP for taking the time to work with me to set up this free seminar for our membership.



Macdonald Sager Manis LLP

COVID-19: Ontario Addresses the Temporary Layoff Dilemma with

O. Reg. 228/20

From the desk of: June 1, 2020



The COVID-19 pandemic has placed enormous burdens on employers, particularly those that were declared "non-essential" and could not transition their employees to work-from-home arrangements. In many Cases, this resulted in the difficult decision to place employees on temporary layoff or to reduce hours of Work or pay. In the case of temporary layoffs, as June approached, many employers were facing the risk of deemed terminations under the Employment

Standards Act, 2000 (Ontario) ("ESA"), even where both the employer and the employee wanted to continue the employment relationship.

Christine Jonathan

On May 29, 2020, the Government of Ontario moved to address these concerns when it tabled Ontario Regulation 228/20 – Infectious Disease Emergency Leave (the "Regulation"). The Regulation amends the ESA as it relates to Infectious Disease Emergency Leave, temporary layoffs and deemed terminations in respect of non-unionized employees, replacing the previous Infectious Disease Emergency Leave Regulation (O. Reg. 66/20).

Key Takeaways

Recognizing the ongoing and time-sensitive impacts of the COVID-19 pandemic on employers and employees, the Government of Ontario has moved to take a creative approach to certain workforce changes, including temporary layoffs, hours reductions and wage reductions, in order to protect employers and employees from undesirable statutory outcomes.

During the COVID-19 period prescribed by regulation, employees who have had their hours reduced or eliminated as a result of the COVID-19 pandemic will be deemed for ESA purposes to be on Infectious Disease Emergency Leave, which is an unpaid, job-protected leave.

This does away with the imposition of temporary layoffs and also eliminates constructive dismissal risk (whether connected to hours reductions or wage reductions) for statutory purposes.

What group of employees does the Regulation affect?

The bulk of the provisions of the Regulation only affect non-unionized employees (including assignment employees, with necessary modifications).

What constitutes an "infectious disease"?

COVID-19, along with SARS, MERS and other diseases caused by a novel coronavirus, are designated as infectious diseases for purposes of Infectious Disease Emergency Leave under the ESA.

While COVID-19 will constitute an infectious disease for purposes of the ESA leave provisions generally from January 25, 2020 forward, it will only trigger the deemed Infectious Disease Emergency Leave provisions described below for the "COVID-19 Period".

What is the "COVID-19 Period" for purposes of the Regulation?

The "COVID-19 Period" starts on March 1, 2020 and ends six (6) weeks after the day that the current emergency declaration in Ontario is terminated or disallowed.

What if an employee had their hours of work reduced or eliminated during the COVID-19 Period?

Any non-unionized employee who had their hours of work temporarily reduced or eliminated by their employer for reasons related to COVID-19, <u>and</u> is not performing the duties of his or her position as a result, shall be deemed to be on Infectious Disease Emergency Leave in respect of any and all time during the COVID-19 Period where those circumstances arise. This is both retroactive to March 1, 2020 and prospective to the end of the COVID-19 Period. What this means is that a reduction or elimination of hours of work, or a corresponding reduction of wages, by an employer as a result of COVID-19 does not trigger a temporary layoff during the COVID-19 Period. This is both retroactive to March 1, 2020 and prospective to the end of the COVID-19 Period.

Note that this only applies where there hasn't already been a deemed termination of employment as a result of the lapsing of a temporary layoff period under the ESA before May 29, 2020

What happens to a period of temporary layoff that may already have happened?

Any period of temporary layoff that arose before March 1, 2020 will remain intact and will count towards future statutory temporary layoff calculations. Any period of layoff that arose on or after March 1, 2020 that otherwise meets the requirements of the Regulation in that it was connected to COVID-19 will be eliminated and will not count for any statutory temporary layoff calculations in the future.

What about constructive dismissal?

The Regulation establishes that a temporary reduction or elimination of hours or a reduction of wages during the COVID-19 Period does not constitute a constructive dismissal. This is both retroactive to March 1, 2020 and prospective to the end of the COVID-19 Period.

Note that this only applies where there hasn't already been a resignation by the employee following a constructive dismissal before May 29, 2020.

What rights or benefits does an employee have who has been deemed to be on infectious disease leave during the COVID-19 Period?

All of the normal rules associated with statutory leaves under the ESA will apply to an employee who is deemed to be on Infectious Disease Emergency Leave during the COVID-19 period, except for the following:

The normal requirement for the employee to provide notice of their intention to take the leave does not apply; If the employee stopped participating in certain benefit plans as of May 29, 2020, the employee does not have to make a further election to not participate during the COVID-19 Period; and

If the employer stopped making employer-contributions to certain benefit plans as of May 29, 2020, the employer does not have to reinstate those contributions during the COVID-19 Period.

There is no impact on payments or benefits an employee received from their employer between March 1, 2020 to May 29, 2020.

What if an employee's employment was already terminated prior to May 29, 2020?

Where an employee's employment ended or ends as a result of:

- a termination by the employer on or after March 1, 2020;
- a layoff resulting from the permanent discontinuance of all of the employer's business at an establishment on or after March 1, 2020;
- a resignation by the employee after the provision of notice of termination on or after March 1, 2020;
- a resignation by the employee following a constructive dismissal before May 29, 2020; or
- a deemed termination as a result of the lapsing of an applicable temporary lay-off period before May 29, 2020;

that cessation of employment will stand - the Regulation does not reverse this outcome.

What if an employee is currently on working notice of termination?

If the employer and the employee agree, the notice can be withdrawn, and the employee can be deemed to be on Infectious Disease Emergency Leave. Without agreement of both parties, however, the notice of termination stands.

What if an employee has filed a complaint with the Ministry of Labour relating to a reduction or elimination of hours or a reduction of wages, alleging a termination?

Those complaints shall be deemed not to have been filed if the impugned change occurred during the COVID-19 Period for reasons related to COVID-19.

This does not apply if the complaint relates to:

- a termination by the employer;
- a layoff resulting from the permanent discontinuance of all of the employer's business at an establishment;
- a resignation by the employee after the provision of notice of termination;
- a resignation by the employee following a constructive dismissal before May 29, 2020; or
- a deemed termination as a result of the lapsing of an applicable temporary lay-off period before May 29, 2020.

Yes. Hours of work are considered to be reduced if the following occurs:

- where the employee has a regular work week, the employee works fewer hours in the work week than they worked in the last regular work week before March 1, 2020, noting certain exceptions; or
- where the employee does not have a regular work week, the employee works fewer hours in the work week than
 the average number of hours they worked per work week in the 12 consecutive work weeks preceding March 1,
 2020, noting certain exceptions.

Does the Regulation define what constitutes a reduction in wages?

Yes. Wages are considered to be reduced if the following occurs:

where the employee has a regular work week, the employee earns less regular wages in the work week than they worked in the last regular work week before March 1, 2020, noting certain exceptions; or where the employee does not have a regular work week, the employee earns less regular wages in the work week than the average amount of regular wages they earned per work week in the 12 consecutive work weeks preceding March 1, 2020, noting certain exceptions.

For employers who have questions about the impact of these changes on their business and their people, please contact Christine Jonathan at Macdonald Sager Manis LLP.

Practice Areas Employment

Litigation

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Canadian Fabricare Association - Environmental Update – July 2020 By Jacquelyn Stevens, Willms & Shier Environmental Lawyers LLP

Thank you Sid for the opportunity to contribute to the July 2020 Canadian Fabricare Newsletter and provide what I hope is helpful information for the membership. I've included a link below to an article that I published on May 17, 2020 about environmental compliance during the COVID-19 pandemic.

https://www.willmsshier.com/resources/details/do-i-have-to-comply-with-environmentalregulations-during-the-covid-19-pandemic?cat=Article

In the article, I summarize the continued and unchanged requirements to comply with all environmental laws. Save for specific reporting and monitoring requirements in Alberta not likely to be applicable to dry cleaners, the general message across Canada and federally has been that there is no postponement of or change to an owner and/or operator's environmental legal obligations.

In particular, there has been no postponement of requirements under the Canadian Environmental Protection Act ("CEPA"), its Tetrachloroethylene Regulations, and/or provincial law relating to waste disposal and reporting requirements.

Environment and Climate Change Canada ("ECCC") (the federal Ministry that enforces CEPA and the Tetrachloroethylene Regulations) and some provincial ministries have indicated a willingness to exercise discretion where a regulated entity has faced challenges to comply with environmental obligations due to the COVID-19 pandemic. However, ECCC and provincial governments have been clear that they expect regulated entities to act responsibly and minimize the effects and duration of any non-compliance. There is no guarantee that ECCC and/or a provincial ministry will not later take enforcement actions for any non-compliance.

Regulators may have a limitation period within which to prosecute for non-compliance. One aspect to consider in terms of the timing for regulatory enforcement is the current suspension of limitation periods in different jurisdictions on account of the COVID-19 pandemic. For example, in Ontario the provincial government's limitation period to commence a prosecution is currently suspended. That suspension is scheduled to be lifted as of September 11, 2020. What this means is that the Ontario government will have roughly an additional six months (the length of the limitation period suspension) to prosecute for non-compliance. There are typically no limitation periods across Canada for a regulator to issue an Order.

2 We know that in these difficult economic times, some of our friends and operators may not be able to sustain their business. If that is the case, there are requirements in terms of decommissioning dry cleaning machines that must be followed. I urge you to get in touch with your machine vendor and your environmental lawyer to discuss these requirements.

In particular, please pay special attention to the removal of solvent/cleaning products from the machines and ensuring the solvent and the machine are properly and safely disposed of in compliance with all waste management laws and regulations.

It will also be important to confirm on your next CEPA/Tetrachloroethylene Annual Report that you are no longer operating, or if you have transitioned away from Tetrachloroethylene, that you are no longer a PERC plant.

Given there was no suspension or extension for filing the CEPA/Tetrachloroethylene Annual Reports or requirements for waste disposal, we hope that everyone filed their reports by the April 30, 2020 deadline and continues to dispose of their waste and wastewater at least once every 12 months. If you did not do so, please get in touch with your environmental lawyer about steps you should take in order to bring your operation into compliance.

As a reminder, here is the link to the Tetrachloroethylene Regulation and also to helpful ECCC fact sheets.

https://laws-lois.justice.gc.ca/eng/regulations/SOR-2003-79/index.html http://publications.gc.ca/collections/collection_2015/ec/En14-206-1-2014-eng.pdf http://publications.gc.ca/collections/collection_2015/ec/En14-206-2-2014-eng.pdf http://publications.gc.ca/collections/collection_2015/ec/En14-206-3-2014-eng.pdf http://publications.gc.ca/collections/collection_2015/ec/En14-206-4-2014-eng.pdf http://publications.gc.ca/collections/collection_2015/ec/En14-206-5-2014-eng.pdf

I have also written three articles entitled "Key Things to Think About when Buying or Selling a Dry Cleaning Business", "Making the Most of Meeting An Environmental Lawyer" and "Environmental Legal Updates: What you Need to Know" published in the March/April 2020 issue of Fabricare Canada that you might find of interest.

https://content.yudu.com/libraryHtml/A43wih/2020MarchAprilFabric/reader.html?page= 18&origin=reader

Jacquelyn Stevens is a Partner with Willms & Shier Environmental Lawyers LLP in Toronto and is certified as a Specialist in Environmental Law by the Law Society of Ontario. Jacquelyn may be reached at 416-862-4828 or by e-mail at istevens@willmsshier.com.

The information and comments herein are for the general information of the reader only and do not constitute legal advice or opinion. The reader should seek specific legal advice for particular applications of the law to specific situations.

Conference Planning

The conference theme is "Building Relationships with Our Customers And Our Employees". Included in your registration fee this year will be free parking for the conference

The following speakers have been confirmed for our annual conference on October 23rd and 24th: Due to the need to update part of our program to reflect the situation after the pandemic, there might be some program changes to follow. As the time gets closer and we are aware of any restrictions or complications, we will advise you of any changes.

Karen Maxwell of GreenEarth Cleaning - Karen Maxwell will again give us ideas to grow our businesses and add excitement to our industry and make our days more satisfying.

Jon Meijer of Dry Cleaners & Launderers Institute (DLI) - Jon Meijer will bring you up to date on the current state of the industry and the direction it is going in.

Caslav Dinic; P.Eng. Technical Services Supervisor of TSSA

Caslav Dinic will be explaining the role of TSSA and will address any questions or complaints that you wish to discuss with him.

Christine Jonathan, Employment Law specialist of MacDonald, Sager, Manis LLP If you have any questions that you would like addressed by Christine Jonathan regarding employment regulations or HR, please email them to me ASAP, and I will forward them to her to include in her talk.

Jaquelyn Stevens, Environmental Law specialist of Willms & Shier Environmental Lawyers Jaquelyn Stevens will bring you up to date with current and anticipated regulations and how to deal with them.

Haddad & Associates specializing in Workers Compensation WSIB

Sandra Haddad will bring you up to date with what you need to know when dealing with WSIB and regulations.

Ross Smith & Chase Anderson of Marsh Canada Insurance

Marsh Canada will be presenting a specialized CFA insurance policy that is tailored strictly for CFA members only.

Robert Kuenzlen of GreenEarth Canada and Bruce Miller of Sparkle Solutions

Robert Keunzlen and Bruce Miller will have a panel discussion on the various solvents and systems available to you, while providing quality cleaning.

Kim Sekeleski -Polley of Wrights Cleaners in Barrie and CFA Board Member

Kim Sekeleski-Polley will discuss how to go that extra step to take care of difficult customers

BeCreative 360

Dave Troemel will discuss the various marketing tools that are available to promote your business to the public.

Allied Trade Members

Be Creative 360	(949) 270-1609	Dave Troemel
Cleaner's Supply Inc	(800) 531-2943	Jan Gary ext 199
Dalex Canada Inc.	(905) 738-2070	Ashlynn McConvey
East Coast Laundry Systems	(902) 403-4484	Peter Blunden
Extox Industries Inc.	(905) 670-7738	Arthur Keys
EZ Products	(877) 906-1818	Diane Rue / David Brown
Fabritec International	(905) 807-3579	John Regan
Flomen Insurance Group	(416) 410-4155	Stephen Flomen
GreenEarth Cleaning Canada Inc	(519) 636-9282	Robert Kuenzlen
Harco Co Ltd	(905) 890-1220	Rob Jackson
Lavanett	(905) 402-3140	Earl Eichen ext. 210
Marsh Canada Ltd	(416) 349-4649	Ross Smith
MacDonald, Sager, Manis LLP	(416) 364-1553	Jordan Cohen
Miele Canada	(705) 717-9884	Corey Gaucher
Ontario Laundry Systems	(905) 673-1308	Craig Gibson
Richard Ponsonby Creative	(416) 578-8961	Richard Ponsonby
Sparkle Solutions	(905) 660-2282	Bruce Miller
Spot Business Systems	(801) 208-2231	Mark Jones
Techstar Plastics Inc.	(905) 985-8479	Bill Barnes
Wiesner Insurance	(905) 451-4205	Jason Wiesner (ext 26)
Willms & Shier Environmental Law LLP	(416) 862-4828	Jacquelyn Stevens

Support our allied trades members, they support the Canadian Fabricare Association

Support our sponsors, they support the Canadian Fabricare Association

The following companies are sponsoring events for our upcoming conference:







Coffee breaks a.m. and p.m. Saturday Luncheon

Saturday Night Cocktail Party

RMBCL LIMITED & RIVARD INVESTMENTS



Wine for Saturday Night Dinner In Memory of Art Rivard, Bill Renaud, & Tom Hopkins







Friday Night Cocktail Party



Speakers Gifts

Tabletop Displayers

SPOT Systems

Harco
Extox
EZ Products
GreenEarth Cleaning Canada
Lavanett
Ontario Laundry Systems
Sparkle Solutions

There is still room for more sponsors. Let our members know that you support our association and their businesses.

PRESS RELEASE



Marketing Contact: Crystal Granish

Cleaner's Supply Inc. Tel: 607-775-7905

1059 Powers Rd x132

Conklin, NY 13748 Fax 800-457-8246

Support Your Local Dry Cleaner Campaign

Featuring Marla Gibbs (Florence from The Jefferson's)

June 2020: The COVID-19 pandemic drastically slowed, or even shuttered, many businesses — including dry cleaners. In an effort to help bring awareness to this issue, Cleaner's Supply launched a "Support Your Local Dry Cleaner" social media campaign. This series of engaging images and videos, posted over multiple social media platforms, brought visibility to often overlooked dry cleaning and laundry small businesses.

Many dry cleaners and laundries have been in the same family for generations. By informing customers that most remained open as essential businesses, often with free pick-up and delivery service or quick and safe store drop-off, the Cleaner's Supply campaign generated valuable traction and feedback for these local businesses.

Marla Gibbs (Florence from the TV show, *The Jeffersons*), has joined Cleaner's Supply in supporting local dry cleaners, and is featured in its most recent campaign segment. A beloved character to so many, she helps bring greater awareness about supporting your local dry cleaners. These posts have been widely shared on social media by dry cleaners and consumers alike.

The post is available for dry cleaners to share by visiting Cleaner's Supply on Facebook at https://www.facebook.com/cleanersupply.

While many of you are struggling to reclaim your sales, I would recommend that you consider reviewing your website or create one. Richard is a member of our association and is responsible for redoing it to its present form. However, we are continuing to review it to make it relevant to attract both consumers and cleaners. There will be more changes coming. Richard is reachable at richard.ponsonby@rogers.com



Richard Ponsonby of Richard Ponsonby Creative

Staying in touch (with customers) while social distancing

In these unprecedented times, we are all trying to figure out what business will look like in the future. Everyone has had to re-evaluate and reconfigure the way they are operating. And in spite of declining revenues, there has definitely also been some new opportunities for the dry cleaning and laundry industry.

All of a sudden front-line workers, police and emergency services are needing uniforms, garments, aprons, gloves, masks, etc. cleaned and sanitized more so than ever to help prevent the spread of COVID-19. Plus, some businesses have supported local community initiatives in various ways which is remarkable.

At the same time, there has been an surge in online traffic while everyone is staying home, staying safe. From online shopping to doing research to finding baking recipes to watching YouTube videos, your customers' online habits are changing.

So why not take advantage and take some time for a review of your website (if you have not already done so) and consider the following:

- 1. Is information current and up-to-date
- 2. Explain how you have new protocols in place to ensure safe handling of their garments and their in-store experience
- 3. Products and services you offer can be accessed/purchased via your website. i.e. pick up & delivery
- 4. Bring these offerings front and centre and not hidden in a dropdown menu. And consider using rotating banners with your key messaging
- 5. Talk about the community initiatives you're involved with. It shows you care.
- 6. Create a loyalty program accessible by a customer login (if don't already have one)
- 7. Create a customer login so they can place orders and make purchases. Then reward them for their

8. Offer a monthly discount on these products and services

Once you have completed this review and made the necessary changes, if any, let your customers know about them via:

- 1. A monthly eNewsletter/email
- 2. On social media
- 3. Your blog

Make sure your messaging is:

Clear

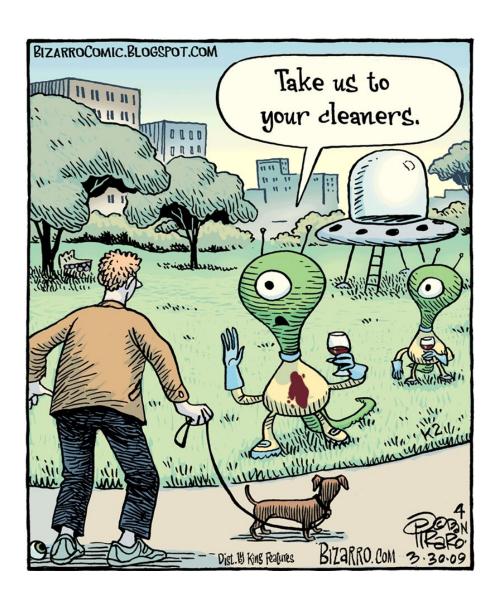
Offer driven (or discount if applicable)

Visual

Informative

Direct (them to your website or to take action)

Now that more and more businesses are opening, there is definitely optimism in the air. Are you ready to take advantage of this? Let's use **COVID** to your advantage.



The old lady handed her bank card to a bank teller and said, "I would like to withdraw \$500."

The female teller told her, "For withdrawals less than \$5,000, please use the ATM."

The old lady then asked, "Why?"

The teller irritably told her, "These are rules. Please leave if there is no other matter. There is a queue behind you."

She then returned the card to the old lady.

The old lady remained silent ... but then she returned the card to the teller and said, "Please help me withdraw all the money I have."

The teller was astonished when she checked the account balance.

She nodded her head, leaned down and said to the old lady, "My apologies Granny, you have \$3.5 million in your account and our bank does not have so much cash currently. Could you make an appointment and come again tomorrow?"

The old lady then asked, "How much am I able to withdraw now?"

The teller told her, "Any amount up to \$300,000"

The old lady then told the teller that she wanted to withdraw \$300,000 from her account.

The teller did so quickly and handed it to the old lady respectfully.

The old lady kept \$500 in her bag and asked the teller to deposit the balance of \$299,500 back into her account.

Don't be difficult with old people ... we can easily outwit the young, the disrespectful and the dumb.