

Survive and Advance

Support of the America's Recovery Fund

5.20.2020

We hope that this message finds you and your family safe and healthy.

As we find ourselves continuing to navigate the various economic challenges the COVID-19 pandemic has presented to our families, our business, and our country, we feel compelled to use our voice to advocate for legislation that will aid our clients in minimizing financial losses during this difficult time. We are proud of the role we play in assisting you in managing risk, and while this crisis is certainly unprecedented, we remain ardent in our responsibility to do so.

With the goal of providing much-needed liquidity to businesses and protecting employees' wages, we have joined the [America's Recovery Fund Coalition \(ARFC\)](#). In addition to our partners at The Council of Insurance Agents and Brokers (CIAB), the ARFC represents over 58 million American workers across different industries and is working to get the America's Recovery Fund passed through Congress. This grant-based federal assistance program will provide liquidity to businesses to retain and rehire staff, pay rent, adapt to new requirements, meet certain debt obligations, and pay state and local taxes.

We feel the ARFC has the potential to be the quickest and least frictional way for our clients who have felt the negative impacts in their business of Covid-19 to get liquidity in the future as we attempt to open up as a collective economy.

- For more in depth information about the goals and administration of the fund, please look [here](#).
- To see the current list of ARFC members, please look [here](#).

We have written to 15 different legislators across the states we have physical offices in - CT, MA, NY, and NJ - asking them to look at the proposal drafted by the ARFC as it passes through Congress. If you are interested in supporting this initiative, you can use the link [here](#), provided by the International Council of Shopping Centers (ISCS), one of the ARFC members, to send a message to the elected representatives in the districts your business operates in.

In our purpose of Helping Others, we are here to help your business survive during these difficult times and advance out the other side stronger. More information on Coronavirus/ COVID-19 can be found [HERE](#) on our Smith Brothers Survive and Advance page. If you have any questions or would like to discuss this information further, please contact your Smith Brothers risk advisor.