

# The GTA Financial Information Hand-Book

COVID-19 SPECIAL EDITION – VERSION 3



בי"ה



**COVID-19**  
CORONAVIRUS

Call Or Text:  
647-221-1741

E-Mail:  
thelamplighterfoundation@gmail.  
com

# Covid – 19

## Free Help Line!



# Canada Government

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## General Information & Brief Descriptions:

The Government of Canada is taking immediate, significant and decisive action to support Canadians and businesses facing hardship as a result of the global COVID-19 outbreak.

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

## [Support for individuals](#)

### Individuals and families

- Temporary wage top-up for low-income essential workers.
- Increasing the Canada Child Benefit.
- Special Goods and Services Tax credit payment.
- Extra time to file income tax returns.
- Mortgage payment deferral.

### People facing loss of income

- Canada Emergency Response Benefit (CERB).

### People who need it most

- Improving access to essential food support.
- Supporting people experiencing homelessness.
- Supporting women and children fleeing violence.
- Delivering essential services to those in need.

### Seniors

- Reduced minimum withdrawals for Registered Retirement Income Funds.
- Supporting the delivery of items and personal outreach.
- Providing immediate and essential services to seniors.

### Youth, post-secondary students and recent graduates

- Canada Emergency Student Benefit (CESB).
- Creating new jobs and opportunities.
- Launching a new national service initiative.
- Helping students continue their studies in the fall.
- Supporting international students working in an essential service.
- Suspending repayment and interest on student and apprentice loans.
- Providing youth with mental health support

For more information and details of each plan please see link below:

<https://www.canada.ca/en/department-finance/economic-response-plan.html#individuals>

## Support for businesses

### Avoiding layoffs and rehiring employees

- Canada Emergency Wage Subsidy (CEWS).
- Temporary 10% Wage Subsidy.
- Extending the Work-Sharing program.

### Access to credit

- Business Credit Availability Program (BCAP).
- Canada Emergency Business Account (CEBA).
- Canada Emergency Commercial Rent Assistance (CECRA).
- Rural businesses and communities.
- Assisting innovative and early-stage businesses.

- Young entrepreneurs.
- Businesses in the territories.
- Small and medium-sized businesses unable to access other support measures.

#### Creating new jobs and opportunities for youth

- Youth Employment and Skills Strategy.
- Student Work Placement Program.
- Mitacs and The Business/Higher Education Roundtable.
- Temporary changes to Canada Summer Jobs program.

#### Taxes and tariffs

- More time to pay income taxes.
- Deferral of Sales Tax Remittance and Customs Duty Payments until June.
- Waiving tariffs on certain medical goods.

#### Support for self-employed individuals

- Canada Emergency Response Benefit (CERB).
- Deferral of Sales Tax Remittance and Customs Duty Payments until June.
- More time to pay income taxes.

#### Supporting financial stability

- Relief for federally regulated pension plan sponsors.
- Launching an Insured Mortgage Purchase Program.
- Bank of Canada's actions.
- Office of the Superintendent of Financial Institutions actions.

For more information and details of each plan please see link below:

<https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

## Support for sectors

### Agriculture, agri-food, aquaculture, fisheries

- Keeping workers in the food supply chain safe.
- Increasing credit availability.
- Assisting the fish and seafood processing sector.
- Helping food producers access more PPE and adapt to health protocols.
- Helping producers faced with additional costs incurred by COVID-19.
- Increasing the Canadian Dairy Commission borrowing limit.
- Helping redistribute existing and unsold inventories.
- Increasing interim payments from 50% to 75% through AgriStability.
- Expanding the AgriInsurance to include labour shortage.

### Cultural, heritage and sports

- Addressing the financial needs of cultural, heritage and sport organizations.
- Waiving payments for Part I licence fees.

### Air transportation

- Continuing the supply of essential goods and services to remote and fly-in communities.
- Waiving ground lease rents.

### Tourism

- Deferring payments on commercial leases and licenses of occupation.

### Energy

- Cleaning up orphan and inactive oil and gas wells.
- Launching the Emissions Reduction Fund.

Non-profit and charitable

- Delivering essential services to those in need.

For more information and details of each plan please see link below

<https://www.canada.ca/en/department-finance/economic-response-plan.html#industry>

## Support for families

### General Information & Brief Descriptions:

While schools and child care centers are closed, parents can apply for direct funding to offset the cost of buying materials to support their children's learning, while they practice self-isolation and physical distancing.

Eligible parents will receive a one-time per child payment of:

- \$200 for children aged 0 to 12.
- \$250 for children or youth aged 0 to 21 with special needs.

This funding can help parents with the costs of work books, educational apps, educational subscription services, movies and other tools to support learning at home.

Parents refers to parents, guardians, and caregivers.

Applications can only be submitted online.

Please see link below:

<https://www.ontario.ca/page/get-support-families>



# Toronto Covid – 19 Relief Fund

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## General Information & Brief Descriptions:

Our community has been struck by an unprecedented disease known as Coronavirus. Hundreds of families are left with little or no Parnasah.

A Fund was set up to help people who's jobs have been terminated or salaries been reduced due to COV19.

While we cannot physically stand beside our brothers during this difficult time, let us do all we can to support them!

If you have been affected by the current Covid 19 crisis and require financial assistance, please reach out to the Rabbi of your shul who will put in a request to the fund on your behalf.

Please note: Funds will be distributed based on availability. We will do everything we can to help but we cannot guarantee anything.

Web:

Tel: 647-373-9829

E-Mail: [torontocovidrelief@gmail.com](mailto:torontocovidrelief@gmail.com)

# UJA FEDERATION

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## Jewish Free Loan Toronto

An interest free loan program to get families quick access to up to 12k in interest free loans.

Tel: 416 635 1217

E-Mail: [info@jewishfreeloan.ca](mailto:info@jewishfreeloan.ca)

Web: <https://jewishfreeloan.ca/>

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## UJA's Tuition Assistance Program and the Emergency Scholarships:

Tuition Assistance Program: UJA Community Scholarships is the newly launched online application portal for affordability programs in Greater Toronto, developed by UJA's Koschitzky Centre for Jewish Education, which will make assistance more accessible and secure.

Applications for assistance are submitted directly to, and reviewed by, the school you select in the application. The schools' tuition committee is solely responsible for reviewing and determining tuition subsidies.

Web: [jcap.ca](http://jcap.ca)

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Covid-19 Emergency Scholarship Program: UJA's Emergency Scholarship Program is designed for families who are either new to the Jewish Day School system, or who have paid full tuition in 2019-2020, but due to the economic downturn, require assistance for the 2020-2021 school year. If these criteria apply to you, click below to download the Emergency Scholarship Program application. Otherwise, please login and complete the regular tuition assistance application.

Web: [jcap.ca](http://jcap.ca)

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Temporary food package program:

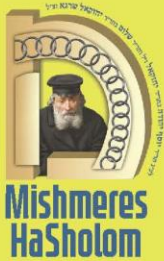
call the UJA COVID-19 hotline number at 416-621-5676 or reach out Michael at [mliebovitz@ujafed.org](mailto:mliebovitz@ujafed.org).

# Banks

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BMO

TD Bank



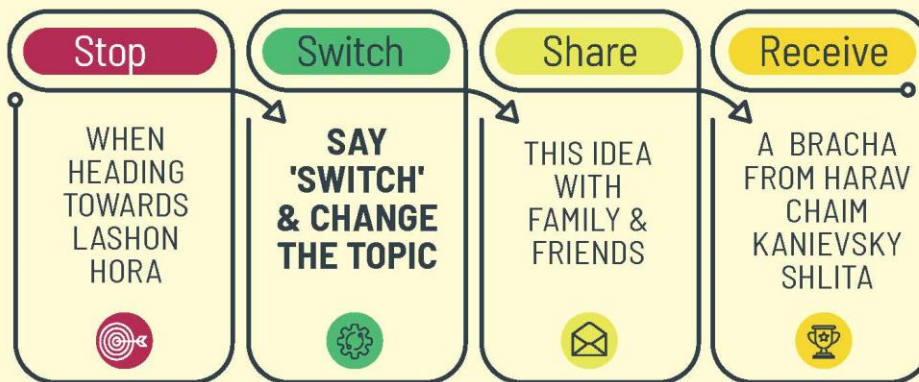
make a  
**Switch**

According to Harav **Chaim Kanievsky** shlita the coronavirus is a reminder for us to do Teshuva and

**STOP SPEAKING LASHON HORAH**

**JOIN OUR NEW PROGRAM & SAVE LIVES**

**IT'S EASY**



**SUBMIT** A NAME TO [mishmeresswitch@gmail.com](mailto:mishmeresswitch@gmail.com)

CALL NOW TO LEARN **2 HALACHOS** OF SHMIRAS HALASHON DAILY  
US: 718-304-5344 ENGLAND: 0330-325-1288

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## TIME FOR A “SWITCH”

### MISHMERES HASHOLOM’S NEWEST CAMPAIGN

Two weeks in isolation... A mask covering the face and mouth... From the moment Corona entered our lives, the parallel to the *metzora* could not be missed: Unquestionably, a message is being sent to us from Shamayim to work on keeping the *halachos* of proper speech! In fact, already in Adar, Rav Chaim Kanievsky wrote: “Regarding the concern for the Coronavirus, each one should be *mis’chazek* to avoid *lashon hara* and *rechilus*...”

Now it’s time to make a **SWITCH!** At this time, when everyone is searching for ways to improve and gain protection, the worldwide organization of **Mishmeres HaSholom** has introduced a giant campaign called “**Switch!**” What’s it all about?

Most of us nowadays are aware enough of the severity of *lashon hara* that we don’t set out to maliciously share a juicy piece of gossip. But too often, an innocent conversation takes a negative turn and starts slipping dangerously close to prohibited speech. That’s when it’s time to say, “**Switch!**” and redirect the conversation to a positive track. We’ve tried it out in the field and it works! How? It’s easy! As soon as you sense danger, you say the code word, everyone laughs — and you’re all saved from *dibburim asurim!*

Get your families, friends, and classmates in on the campaign. You’ll soon find that you’re all much more conscious of what you’re saying. The fringe benefit is that when your mouth is clean, your *tefillos* are far more effective. And another perk: All those who join the campaign may submit a name to Rav Chaim Kanievsky for a *berachah*.

No question about it: It’s time for a **SWITCH!**

Mishmeres HaSholom is a worldwide organization bringing *achdus* to Klal Yisrael by encouraging the daily learning of *hilchos shemiras haloshon* and offering programs around the year for *middos* and *bein adam l’chaveiro* improvement. 110,000 issues of Mishmeres HaSholom’s magazines go out each month in four languages. 50,000 people get Shalom Link calls reminding them to learn the two daily halachos of *shemiras halashon*.

Mishmeres HaSholom is impacting the lives of the 500,000 men, women, and children by connecting to buildings, schools, Kollelim, and entire cities and creating an international *shalom* revolution.