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2023

# The GTA Financial Information Hand- Book



Mrs. Tehilah Wechter

Published By The Lamplighter

Foundation

1/24/2023



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## Foreword

B”H

Dear Friends ישי'

We are honored to enclose a new and updated version of the “GTA Financial Guidebook” for the new year, 2023.

This guidebook lists all available local, provincial and national benefits.

This year’s guidebook contains substantially more information than last year’s version. No doubt, this will benefit many families in our community.

We have an official help-line. Interested parties can write or call and ask for information and guidance. It’s totally free of charge. The phone number is: 647-986-2210. If there is no answer, please leave a message and someone will contact you as soon as possible. Alternatively, you can send an email to: [thelampligherooffice@gmail.com](mailto:thelampligherooffice@gmail.com)

B”H, last year alone 147 families and local schools contacted us directly and used our services. This number does not include the many families that did not contact us but derived substantial benefit from the information contained in the booklet.

Please forward this PDF to anyone whom you feel might benefit from it.

Best wishes

Mottel Wechter

The Lamplighter Foundation

## National, Regional and Local benefits

### Electricity Programs

#### Ontario Electricity Support Program (OESP)

Tel: 1-855-831-8151

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

Up to \$75 a month credit paid directly to your electricity bill.

To complete application online please go to:

<https://ontarioelectricitysupport.ca/> and choose “New Application.”

#### Leap program - Low-Income Energy Assistance Program (LEAP)

Web: <https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program>

If you're behind on your electricity or natural gas bill and are worried that your service may be disconnected you may qualify for emergency financial help through the Low-Income Energy Assistance Program (LEAP).

Low-income customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if your home is heated electrically) and \$500 for natural gas bills.

##### LEAP EFA income eligibility criteria

Household after tax income (\$)	Number of people living in home						
	1	2	3	4	5	6	7
Less than 28,000	✓	✓	✓	✓	✓	✓	✓
28,001 - 39,000			✓	✓	✓	✓	✓
39,001 - 48,000					✓	✓	✓
48,001 - 52,000							✓

For Alectra Utilities and Enbridge Gas Distribution: benefit is administered by:

United Way, Simcoe Muskoka, 1110 Highway 26 Midhurst, ON, L9X 1N6.

E: leap@uwsimcoemuskoka.ca

LEAP Hotline Tel: 1-855-487-5327.



### Rent and Utility Assistance

**The Housing Stability Program** (for residents of Toronto) is for those already receiving Ontario Works or Ontario Disability Support Program (ODSP) benefits.

To apply for the Housing Stability Program please see link below

<https://www.toronto.ca/community-people/employment-social-support/housing-support/financial-support-for-renters/housing-stabilization-fund/>

If you have an emergency housing need and you do not currently receive financial/income assistance from Ontario Works or ODSP, contact The Toronto Rent Bank for help.

TORONTO RENT BANK CENTRAL OFFICE Contact Information:

416-924-2543 or: nipost@nipost.org

York Region residents can get financial assistance for rent, mortgage payments, utilities and other housing costs through two programs.

1. **The Housing Stability Program** is for people who are already receiving Ontario Works or Ontario Disability Support Program (ODSP) benefits.

To apply for the Housing Stability Program, please call: Toll Free: 1-888-256-1112  
TTY: 905-895-4293 or toll free 1-866-512-6228 (for the deaf or hard of hearing).

An appointment will be made with a Housing Stability agent to determine your eligibility for the program.

2. **The Homelessness Prevention Program** is for people who are not receiving other financial assistance.

The Homelessness Prevention Program provides one-time assistance to York Region residents with low and moderate income (“applicants”) who are homeless or at risk of homelessness and are not receiving Ontario Works or Ontario Disability Support Program benefits.

Through an application process those in need may receive assistance once every three years for the following:

- First and last months’ rent.
- Rental arrears.
- Utility arrears.
- Utility security deposit.
- Utility reconnection fees.
- Moving costs.
- Assistance with mortgage payments (including mortgage arrears).
- Replacement costs for identification.
- Compensation for urgent medical needs.
- Landlord and tenant mediation.

#### How to Apply for Assistance?

To apply call Access York, at 1-877-464-9675, TTY 1-866-512-6228 or 905-895-4293 (for deaf & hard of hearing).

Access York will make an appointment with our service provider, Salvation Army Northridge Community Church, which issue financial assistance and support to eligible residents.

For more information on both of these programs please see link below:

<https://www.york.ca/support/financial-assistance/rent-and-utility-assistance#.XJ4ly5hKjIU>

## Dental Programs

### Canada Dental Benefit

The interim Canada Dental Benefit is intended to help lower dental costs for eligible families earning less than \$90,000 per year. Parents and guardians can apply if the child receiving dental care is under 12 years old and does not have access to a private dental insurance plan.

Depending on your adjusted family net income, a tax-free payment of \$260, \$390, or \$650 is available for each eligible child. This interim dental benefit is only available for 2 periods. Each eligible child qualifies for a maximum of 2 payments. Benefit payments are administered by the Canada Revenue Agency (CRA).

For further information please visit :

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/dental-benefit.html>

or call 1-800-715-8836

### Healthy Smiles Ontario - 1

Tel: 1844 296 6306

Web: <https://www.ontario.ca/page/get-dental-care>

Healthy Smiles Ontario is a government-funded dental program that provides free preventive, routine, and emergency dental services for children and youth who are 17 years old and younger and are from low-income households.

Any family with income below the program's income thresholds can apply each year to receive children's dental coverage.



## Income eligibility requirements

As of July 1, 2022

Number of dependent children in your household	Family net income
1 child	\$24,930 or lower
2 children	\$26,817 or lower
3 children	\$28,703 or lower
4 children	\$30,589 or lower
5 children	\$32,475 or lower
6 children	\$34,362 or lower
7 children	\$36,248 or lower
8 children	\$38,134 or lower
9 children	\$40,020 or lower
10 or more children	\$41,907 or lower. Add \$1,886 for each additional dependent child to determine the income level at which your family would qualify for Healthy Smiles Ontario.

### Healthy Smiles Ontario – Children In Need Of Treatment (CINOT)

General information:

If you don't qualify for Healthy Smiles you can enrol in CINOT – Children in Need of Dental Treatment Program.

The Children In Need Of Treatment (CINOT) program ensures that children and youth with urgent dental needs and no other access to care can receive treatment at no cost. CINOT is a catastrophic dental care program that is available to children aged 17 and younger.

To access this program please call:

To qualify for emergency/essential dental care, you must:

- Have a clinical need.
- Be able to show financial hardship. You will be asked some questions about how you or your family would be affected if you had to pay for dental treatment. For example, would you be able to pay household bills if you had to pay for dental treatment?
- Children receiving emergency and/or essential care are covered for 12 months from their date of enrollment.
- They must re-apply at the end of 12 months to determine if they're still eligible.

### **Toronto - Temporary Dental treatment (CINOT - Children in Need of Dental Treatment)**

Emergency dental care

To qualify for emergency/essential dental care, you must:

have a clinical need

be able to show financial hardship

You will be asked some questions about how you or your family would be affected if you had to pay for dental treatment. For example, would you be able to pay household bills if you had to pay for dental treatment?

To apply for emergency care, contact your dentist's office or your local public health unit to find out if they participate in Healthy Smiles Ontario. If you don't have a dentist, contact your local public health unit for help.

[https://www.health.gov.on.ca/en/public/programs/dental/hso\\_phu.aspx](https://www.health.gov.on.ca/en/public/programs/dental/hso_phu.aspx)

Children receiving emergency and/or essential care are covered for 12 months from their date of enrollment. They must re-apply at the end of 12 months to determine if they're still eligible

### **North York - Temporary Dental Treatment (CINOT - Children in Need of Dental Treatment)**

To access this program please call Health Connections at:

Tel : 1-800-361-5653

More info is available below:

Web: <https://www.york.ca/health/dental/dental-screening>

### **Orthodontic treatment assistance**

Smiles Canada offers orthodontic treatment subsidies for eligible children.

Please see link below for further details and how to apply:

<http://smiles4canada.ca/how-to-apply/application-criteria>

### University of Toronto for Dentistry

University of Toronto for Dentistry provides dental treatment at a reduced cost – typically about 30% of the cost charged in private dental practices.

for more information please visit:

<https://patients.dentistry.utoronto.ca/patients>

### The One Smile Research Program - Cost Free Dental

The One Smile Research Program is designed to support individuals and families who have challenges accessing oral health care. Through its research study the clinic will offer cost-free dental care to families in the GTA who don't currently have access to dental care and, at the same time, allow a multi-disciplinary team of researchers at the University of Toronto to investigate the long-term impacts of having access to quality dental care. This includes the impacts on the participants, their families, the healthcare system, and society overall.

The One Smile Research Program is now enrolling new patients! Please visit [onesmileprogram.ca](http://onesmileprogram.ca) to see if you may be eligible. Or call 416-946-0455.

<https://patients.dentistry.utoronto.ca/The-One-Smile-Research-Program>

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**Free glasses for JK or SK children**

**Eye See...Eye Learn® Program - Free glasses for JK or SK children**

Now available to children in Junior or Senior Kindergarten!

The Eye See...Eye Learn® program is available to children that are in any junior or senior kindergarten program. To participate in the program the eye exam must be with a participating optometrist.

If required, Eye See...Eye Learn® will provide one pair of glasses per child courtesy of our participating optometrists and corporate partners Essilor Vision Foundation Canada and Modern Optical Canada. The frames are fashionable and are made with high quality and impact resistant polycarbonate lenses. The estimated value of the glasses is over \$250.


  
 The Lamplighter Foundation  
 www.thelamplighterfoundation.org



- If you have questions on this publication  
Please feel free to call: 647-986-2210  
Or send an email to: [thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)

\* This service is free!

*You should have a lot of הצלחה in this amazing project!  
Great asset for the community.*

*Best wishes  
Mark and Chana Friedman*

### Child Care Subsidy

#### Child Care Fee Subsidy – Get help to pay for the care of your child under 12 years old.

General information:

Child Care Fee Subsidy makes child care more affordable for families with low and moderate income by offering a Child Care Fee Subsidy that reduces the amount of money that families have to pay licensed child care providers to care for their child(ren).

#### York Region Child Care Subsidy

Please see below link for full details :

Web:

<https://www.york.ca/support/financial-assistance/child-care-fee-subsidy#.XJupaChKjIU>

#### Toronto Child Care Subsidy

Website:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/child-care-support/>

#### Canada-Wide Early Learning & Child Care

The Canada-Wide Early Learning and Child Care (CWELCC) system was initiated and funded by the Government of Canada. CWELCC is a five-year plan to reduce the cost of child care to an average of \$10 per day by 2026.

The City is working with the Province of Ontario to implement this program for families with eligible children.

Please contact your child care programs directly for the status of their CWELCC participation

For further information please visit

In Toronto:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/child-care-support/canada-wide-early-learning-child-care-information-for-parents/>

in York region

<https://www.york.ca/support/childrens-services/child-care-information-parents>

### CARE Tax Credit

The Ontario Child Care Tax Credit (known as Ontario Childcare Access and Relief from Expenses (CARE) Tax Credit) puts more money in the pockets of families and provides the flexibility they need to choose the child care options that work best for them.

Eligible families can claim up to 75% of their eligible child care expenses including services provided by child care centres, homes and camps.

You can claim this tax credit when you file your personal income tax return.

For more information please visit:

<https://www.ontario.ca/page/ontario-child-care-tax-credit>

**You may be eligible for up to \$325 per window!**

Grant funding through the Canada Greener Homes and now Enbridge Gas Grants are available for all eligible Canadians. These programs offer up to \$10,600 in rebates, and Canadians can access them regardless of their home heating fuel type.

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- Free estimates for every window or door installation.

Ontariowindow.com  
416-826-6770  
Info@ontariowindow.com

### Drug Programs

#### ODB: Ontario Drug Benefit Program

Get help paying for prescription drugs when you qualify for the Ontario Drug Benefit program under the following programs:

<https://www.ontario.ca/page/get-coverage-prescription-drugs#section-5>

### **Trillium Drug Program (TDP)**

#### **Qualify for Trillium Drug Program**

If you have high prescription-drug costs – compared to your household income – you may qualify for the Trillium Drug Program.

For more information please call Tel: 416-642-3038 or 1-800-575-5386 (toll free).

A Guide to Understanding the Trillium Drug Program

<https://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=4&ENV=WWE&NO=014-3693-87E>

### **Low-Income Seniors Co-Payment Drug Program (SCP)**

To submit a Seniors Co-Payment Program application or supporting documentation, you can either:

fax the documents to 416-642-3034

e-mail the documents to [trillium@ontariodrugbenefit.ca](mailto:trillium@ontariodrugbenefit.ca)

### **ODSP: Ontario Disability Support Program**

If you are receiving benefits from ODSP you are automatically covered under ODP (Ontario Drug Program)

### **Ontario Works**

If you are receiving benefits from Ontario Works you will be automatically covered under ODP (Ontario Drug Program)

### **InnoviCares**

The InnoviCares card is a free prescription savings card available to all Canadian residents, and is funded by participating pharmaceutical manufacturers. If you choose the original brand the FREE InnoviCares card can help you save on select prescription medications.

For more information and to sign up please go to: <https://www.innovicare.ca/en>

## **Government Senior Citizens Programs**

### **Guaranteed Annual Income System for Seniors (GAINS)**

Web: <http://www.fin.gov.on.ca/en/credit/gains/>

If you're a low-income senior you may qualify for monthly Guaranteed Annual Income System payments.

## **The Old Age Security (OAS) program**

The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 and older. In some cases, Service Canada will automatically enroll you for the OAS pension. In other cases, you will have to apply for the Old Age Security pension. Service Canada will inform you if you have been automatically enrolled.

In most cases, you do not have to apply to get this benefit.

For more information and how to apply:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

In addition to your OAS, you could also be eligible for other benefits.

### **1. Guaranteed Income Supplement (GIS)**

Web:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

### **2. One-time grant for Guaranteed Income Supplement recipients who received pandemic benefits**

If you saw a reduction or loss of benefits in July 2021 due to the receipt of pandemic benefits in 2020, you could receive a one-time grant.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/support-pandemic-benefit.html>

### **3. One-time payment for older seniors**

This one-time payment provides financial support through a taxable payment of \$500 to older seniors in August 2021.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/one-time-payment-older-seniors.html>

### **4. Allowance Program**

Web: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance.html>

### **5. Allowance for the Survivor**

Web: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html>



### **Ontario Senior Homeowners' Property Tax Grant**

Web: <http://www.fin.gov.on.ca/en/credit/shptg/index.html>

If you're a low-to-moderate income senior, you may be eligible for up to \$500 back on your property taxes.

## **Government Disability Programs**

### **ODSP: Ontario Disability Support Program**

Web: <https://www.ontario.ca/page/ontario-disability-support-program>

Find information about income support, benefits for health costs and other disability supports from the Ontario Disability Support Program (ODSP)

### **Assistance for Children with Severe Disabilities Program**

Learn about financial support to help families with the costs of caring for a child with severe disabilities and find out how to apply.

<https://www.ontario.ca/page/assistance-children-severe-disabilities-program>

### **Canada Pension Plan Disability Vocational Rehabilitation Program**

Web:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/vocational-rehabilitation.html>

The Disability Vocational Rehabilitation Program is a voluntary program that helps Canada Pension Plan (CPP) disability benefit recipients return to work.

If you are receiving a CPP disability benefit you may be eligible for vocational counseling, financial support for training, and job-search services.

### **Home and Vehicle Modification Program / Assistive Devices / Design Ability**

Home and Vehicle Modification Program (HVMP) supports large-scale renovations and retrofits for residents of Ontario.

March of Dimes Canada Assistive Devices Program assists adults with physical disabilities who are in financial need to purchase assistive devices that increase their mobility and functional independence.

March of Dimes DesignAbility® program offers custom-built solutions and modifications to the everyday challenges that people living with mobility issues may face.

For more information please visit :

Web: <https://www.marchofdimes.ca/en-ca/programs/am/adp>

### **Assistive Devices Program**

Web: <https://www.ontario.ca/page/assistive-devices-program>

The Assistive Devices Program (ADP) helps people with long-term physical disabilities pay for customized equipment, like wheelchairs and hearing aids.

## **Court Fees Programs**

### **Fee Waiver: Court or Enforcement Fees**

Web: <https://www.attorneygeneral.jus.gov.on.ca/english/courts/feewaiver/index.php>

You might need to pay fees if you go to court in Ontario. If you cannot afford to pay the fees, you can ask the court to waive them. If you request a fee waiver, the court will consider your financial situation and decide whether you meet the requirements to qualify.

### **Legal Aid**

Web: <http://www.legalaid.on.ca/en/>

Access a range of legal services for low-income individuals.

### **Mandatory Mediation Access Plan**

Web: <https://www.attorneygeneral.jus.gov.on.ca/english/courts/manmed/notice.php>

You may have an opportunity to settle certain civil actions and estate matters outside of court in Toronto, Ottawa and Windsor with the help of a mediator.

### **Family Justice Services**

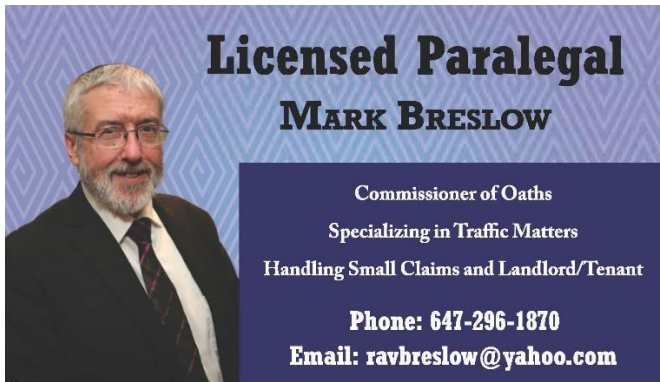
Web: [https://www.attorneygeneral.jus.gov.on.ca/english/family/family\\_justice\\_services.php](https://www.attorneygeneral.jus.gov.on.ca/english/family/family_justice_services.php)

Help for families experiencing separation or divorce.

## Social Benefits Tribunal

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

The types of disputes we deal with in our courts are extremely varied. We resolve disputes in social matters and in the areas of property assessment, security and permits.



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Please feel free to call: 647-986-2210  
Or send an email to: [thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)

\* This service is free!

## Extra Curriculum Activities for Children

### Local libraries Toronto and Vaughn give out free tickets for attractions

Below is a list of libraries and their hours of operation for residents of Vaughn or Toronto:

Web:

Vaughn: [www.vaughanpl.info/experiencevaughan](http://www.vaughanpl.info/experiencevaughan)

Toronto: [www.torontopubliclibrary.ca/museum-arts-passes/](http://www.torontopubliclibrary.ca/museum-arts-passes/)

General information:

Give out attractions for kids for free such as Toronto Zoo etc. You must have a valid library card.

### Recreation Subsidy for various activities (e.g. swimming)

Below are the programs that assist with paying recreational services etc:

#### **1. Jumpstart funds:**

Sometimes families need financial assistance to get their kids into a sport or physical activity. Jumpstart is committed to helping all families access a range of activities from boxing to bowling and skating to skiing, and more.

Who we fund is simple: Kids. Kids who want to get active. Kids who want to learn a new sport or activity. Kids who want to keep up with a sport or activity they already enjoy. But these kids just need a little extra financial help.

How to apply:

Online registration: <https://jumpstart.canadiantire.ca/pages/individual-child-grants>

## **2. York Region Subsidies:**

York Region offers subsidies for recreational programs. Recreational programs and day camp subsidies provide children from families with low income the ability to take part in programs offered by the municipal recreation departments.

For further details please see link below:

<http://www.york.ca/wps/portal/yorkhome/recreation/yr/recreationsubsidies>

## **3. City of Toronto**

Welcome Policy is a recreation fee subsidy to help Toronto residents access recreation programs. Eligible individuals and families will receive an annual financial credit that can be used towards the cost of fitness memberships, punch cards, and registered recreation programs such as lessons, camps and after-school care programs offered by the City of Toronto

Details on who can, and how to, apply can be found at the following link:

<https://www.toronto.ca/community-people/employment-social-support/child-family-support/subsidy-for-recreation-programs/>

## **4. Snow Shoe Rental – Free**

Explore the City's winter scenery while snowshoeing across a park or trail! Back by popular demand, the City of Vaughan is offering snowshoe rentals for everyone to explore the great outdoors this winter!

[vaughan.perfectmind.com](http://vaughan.perfectmind.com)

## **Summer Camp Subsidies**

### **Summer Camp Subsidy**

UJA offers, for each child from a low-income family, a subsidy for 1 month of day/overnight camp.

To apply please call the Camp helpline at 416 638 7800 extension 6285 or visit for more information on how to apply

<https://jewishtoronto.com/cje/camp>

### **ABC CAMP FUND**

647.660.2925

57 Ridgevale Drive

[abc.camp.summer@gmail.com](mailto:abc.camp.summer@gmail.com)

please contact them for information on grants they give for camps

### **Jump Start**

Jumpstart provides funding to children aged 4 to 18 from families in financial need to help with sports camp. A typical subsidy would be \$300 towards a camp of your choice.

How to apply:

Online registration: <https://jumpstart.canadiantire.ca/pages/individual-child-grants>

When choosing an activity choose "Sports Camp."

When asked to input "payee" you will see numerous Jewish camps including school camps. Type the name and see if your camp is listed as a payee.

### **First-Time Camper Coupon**

Experience the impact of Jewish summer camp! The First-Time Camper Coupon offers families in the GTA who are new to Jewish overnight summer camp \$360 per child off their first summer.

For further information please visit :

<https://www.jewishtoronto.com/cje/first-time-camper-coupon#:~:text=The%20First%2DTime%20Camper%20Coupon,overnight%20camp%20for%20summer%202023.>

### **Kids in camp**

Kids in Camp is a registered charity established to financially assist families to send their kids to an Ontario Camps Association accredited day or overnight camp.

For further information please visit:

<https://kidsincamp.com/>

### **Amici Camping Charity**

Amici sends children, ages 7 - 17, from low-income households to overnight summer camps across Ontario. Established in 1966, Amici partners with 45 OCA accredited camps across the province to provide multi-year support of our campers.

For further information please visit:

<https://www.amicharity.org/>

## **Ontario Camps Association**

The Ontario Camp Association has a great resource listing all camp subsidies available in Ontario.

<https://ontariocampsassociation.ca/resources/campers/subsidies-and-funding/>

## **Higher Education Grants**

### **OSAP: Ontario Student Assistance Program**

Get help pay for school when you qualify for OSAP.

The Ontario Student Assistance Program (OSAP) is a financial aid program that can help you pay for college or university.

OSAP offers funding through:

Grants: money you don't have to pay back

A student loan: money you need to repay once you've completed college or university

for more information visit: <https://www.ontario.ca/page/learn-about-osap>

### **Canada Learning Bond (CLB)**

The Canada Learning Bond (CLB) is money that the government adds to a Registered Education Savings Plan (RESP) for children from low-income families.

How much does a child receive?

The Government of Canada contributes up to \$2,000 to an RESP for an eligible child. This includes:

\$500 for the first year of eligibility,

\$100 each year the child continues to be eligible (up to and including the benefit year in which they turn 15)

For more information and how to apply please see link below:

<https://www.canada.ca/en/employment-social-development/services/learning-bond.html>

### **Grants available for US citizens to help pay for higher education in the US.**

#### **Federal Student Aid (FAFSA®)**

Form to apply for financial aid for college or grad school

<https://studentaid.gov/h/apply-for-aid/fafsa>

### **The New York State Tuition Assistance Program (TAP)**

The New York State Tuition Assistance Program (TAP) helps eligible New York residents pay tuition at approved schools in New York State. An annual TAP award can be up to \$5,665. Because TAP is a grant, it does not have to be paid back.

<https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html>

## **Other Government Programs**

### **Employment Insurance Sickness Benefits**

Web: <https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Tel : Toll-Free: 1-800-206-7218

EI sickness benefits can provide you with financial assistance if you can't work for medical reasons.

### **Employment Insurance Regular Benefits**

Web:

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html>

Tel : Toll-Free: 1-800-206-7218

Insurance (EI) provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

### **Ontario Works**

Find information about financial assistance, benefits and employment assistance available through the Ontario Works program

Web: <https://www.ontario.ca/page/ontario-works>

### **Ontario Child Benefit**

Web: <http://www.children.gov.on.ca/htdocs/English/financialhelp/ocb/index.aspx>

The Ontario Child Benefit gives low-income to moderate-income families up to \$1,509 per child per year to help with the cost of raising children. You can receive this benefit if you are working or if you are not working.

### **Ontario Trillium Benefit**

Learn more about the tax-free payment that helps low-to moderate-income Ontario residents pay for energy costs, sales and property tax.

Web: <https://www.ontario.ca/page/ontario-trillium-benefit>

### **Temporary Care Assistance**

If you are an adult and you are temporarily responsible for the care of a child who is in financial need, you may be eligible for temporary care assistance on their behalf.

Web: <http://www.mcass.gov.on.ca/en/mcass/programs/social/questions/tca.aspx>

### **Employment Ontario**

Web: <https://www.ontario.ca/page/employment-ontario>

Toll-free: 1-800-387-5656

We help job seekers, workers and employers with advice, grants and other services around public and private sector employment.

### **Better Jobs Ontario**

Web: <https://www.ontario.ca/page/better-jobs-ontario>

Get skills training and financial support when you qualify for Better Jobs Ontario (formerly Second Career).

### **Long-Term Care Home Rate Reduction Program**

Web: <https://www.ontario.ca/page/find-long-term-care-home>

Information about how to find and apply to a long-term care home.

### **Affordable Housing**

Learn about programs to help you have a safe and affordable place to call home.

Web:

[https://www.ontario.ca/page/affordable-housing-ontario?\\_ga=2.46303527.1821703431.1553870042-1270959863.1469641151](https://www.ontario.ca/page/affordable-housing-ontario?_ga=2.46303527.1821703431.1553870042-1270959863.1469641151)



Shomer Shabbos



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- If you have questions on this publication  
Please feel free to call: 647-986-2210  
Or send an email to: [thelamplighteroffice@gmail.com](mailto:thelamplighteroffice@gmail.com)

\* This service is free!

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## Job Centers

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### Kesher

Kesher Employment Services

3845 Bathurst Street #302

Toronto, ON. M3H-3N2

Telephone: 416-635-0611

Fax: 416-635-9196

Email: [info@kesheremployment.org](mailto:info@kesheremployment.org)

Web: <https://kesheremployment.org/>

### Zev Zlotnick

Email: [zzlotnick@grllp.com](mailto:zzlotnick@grllp.com)

Send an email and ask to be added to the daily email list which lists new job opportunities.

### Jewish Vocational Services (JVS)

Web: <http://www.jvstoronto.org/>

Offers career exploration, job search support, employment recruitment, mentoring, job coaching and retention, as well as psychological, educational and vocational assessments and treatment services.

### Jewish Jobs Weekly

Web: <https://jewishjobs.com/>

E-mail: [JewishJobsWeekly@jewishjobs.com](mailto:JewishJobsWeekly@jewishjobs.com)

Send an email and ask to be added to the weekly email which lists new job opportunities.

## Jewish Charity Organizations

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### Toronto Care Fund

Rabbi Moshe Rubelow

Toronto Care Fund

Cell: 416-317-3442

Email: [mrubelow@torontocarefund.ca](mailto:mrubelow@torontocarefund.ca)

### The Jewish Heritage Foundation

Rabbi Shmuel Chaim Reidel

Tel: 416-780-9069

Cell: 647-785-5594

Email: [relief613@gmail.com](mailto:relief613@gmail.com)

### JRCC Furniture Depot

The JRCC Furniture Depot helps people with limited means settle and create a home by providing them with furniture free of charge under its furniture donation program.

W: <https://www.jrccfurnituredepot.org/>

Tell: 416 222 7105 ext 500

### Tomchei Shabbos

Cell: 416-623 2049

Email: [contact@tomcheishabbos.ca](mailto:contact@tomcheishabbos.ca)

Website: <https://rfro.org/>

### Chasdei Kaduri

Chasdei Kaduri, named after Kaduri Samorali, is a registered charity founded in 2013. It is the largest volunteer-run Jewish organization that provides free weekly delivery of non-perishable food, fresh bakery goods, fresh produce, eggs and dairy to the thousands of needy Jewish families in the GTA.

Web: <https://chasdeikaduri.org/>

Phone: (289) 963 5900

Email: [contact@chasdeikaduri.org](mailto:contact@chasdeikaduri.org)

### **United Chesed**

Web: <http://www.unitedchesed.com/>

Offers urgent, short-term relief to families and individuals in crisis situations (i.e. food, rent, utilities, bills, medical bills, etc.).

### **Jewish Immigrant Aid Services (JIAS)**

Web: <https://jiastoronto.org/>

provides free settlement and language services for newcomers.

### **Kehilla Residential Program**

Web: <https://www.kehilla.ca/rap>

Has a Rental Assistance Program for individuals or families spending more than 35% of their income on housing. Qualifying participants receive up to \$300 a month to assist with their rent.

### **Jewish Family & Child Services (JF&CS)**

Web: <https://www.jfandcs.com/>

Supporting the healthy development of individuals, children, families, and communities through prevention, protection, counselling, education and advocacy services within the context of Jewish values.

For further details, call JF&CS Intake at 416.638.7800. Email: [info@jfandcs.com](mailto:info@jfandcs.com)

### **UJA/Jewish Family and Child – supplementary financial assistance**

W: <https://www.jfandcs.com/financial-assistance>

Supplementary denotes that agency assistance can only be offered to supplement a primary source of income such as government assistance, pension, low wage earnings or family support. Any Jewish person living in the Greater Toronto Area whose income is derived from Welfare (Social Assistance), Family Benefits, Unemployment Insurance, Old Age Pension or low earnings may apply. For further details, call JF&CS Intake at 416.638.7800

### **Help with wedding expenses**

#### **Simchas Choson V'Kallah Toronto**

E-mail: [info@hkfortoronto.ca](mailto:info@hkfortoronto.ca)

#### **Yad Chanah Malkah Lkallah**

Providing Toronto's Kallahs with Essential Household Items

Contact via email: [yadcml@gmail.com](mailto:yadcml@gmail.com)

## Gemachim – Interest Free Loans

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### Horenfeldt and Weinbaum GMACHs

Mendel Rubinoff

Tel: 416-880-2132

E-mail: mendelrubinoff@sympatico.ca

### Chabad:

Josh Lang

Cell: 416-843-3651

E-mail: joshualang@rogers.com

### Clanton Park Shul:

Irwin Diamond

Tel: 416-630-2833

Email: azrieldiamond@yahoo.com

### Shomrei Shabbos:

Ari Messinger

Cell: 416-824-7984

E-Mail: aaron@olivecorp.ca

### Agudas Yisroel:

Shaya Schachner

Tel: 416-782-8740

Cell: 647-920-1476

E-mail: syschach@gmail.com

### Jewish Free Loan

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

Offering interest-free loans to needy individuals of the Jewish community in the Greater Toronto Area.