



Positive changes ahead for business rent relief program

Improvements are ahead for two key pandemic support programs for businesses: **Canada Emergency Rent Subsidy (CERS)**, and **Canada Emergency Wage Subsidy (CEWS)**.

Pending the passage of legislation, CERS will allow qualifying businesses to apply for rent and mortgage support, as opposed to the landlords applying as it was with the past program (CECRA).

It's about time the Liberals fixed the flaws; they knew CECRA had issues early on but prorogued Parliament anyway and took six weeks after its return to introduce the changes.

So small businesses now continue to wait as the Senate reviews the legislation.

Under CERS, up to 65 percent of eligible expenses can be covered for qualifying businesses, charities and non-profits up to Dec. 19. After that date, the rate will be re-evaluated. CERS is available until June 2021.



I encourage everyone to support the small businesses in our communities right now, more than ever.

Additionally, businesses that had to temporarily close due to orders from public health authorities are eligible for a 25 percent top-up. This means combined CERS supports could reach 90 per cent for hard-hit businesses, non-profits and charities.

CEWS, set up to help employers keep existing staff on their payroll and hire others back who may have been laid off earlier in the year due to COVID-19, is also being extended to June 2021.

Until Dec. 19 (when

the rate will be re-evaluated), CEWS will cover eligible wages at a rate up to 65 percent.

A full list of emergency supports offered by the Federal Government is available: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Another link (<https://covid-benefits.alpha.canada.ca/en/start>) is set up to help both individuals and businesses evaluate their eligibility for emergency benefits by answering 7-10 questions.

Vitamin D good for bone health, and maybe more

Doctors have been recommending Vitamin D supplements for those of us in northern climates for some time now.

As we don't get enough sun in the winter months for our bodies to produce Vitamin D for healthy bones and teeth, Health Canada recommends a supplement of 600 IU per day for adults.

Creating some buzz on the COVID-19 front, a study in Spain found more than 80 percent of hospitalized COVID-19 patients had a Vitamin D deficiency (<https://bit.ly/38VJSum>).

This has raised hopes that perhaps this "Sunshine Vitamin" can help boost immunity and help in the fight against COVID-19.

But more studies are needed before this can be concluded.

At this point, there are no "quick fixes" for COVID-19, though news on the efficacy of pending vaccines looks promising.