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## DRAMATIC AND UNPRECEDENTED INCREASE IN NEED DRIVES SALVATION ARMY

### 130TH ANNUAL CHRISTMAS KETTLE CAMPAIGN

The Salvation Army's largest public fundraiser of the year supports 1.9 million vulnerable people in 400 communities across Canada.

It's been a difficult year for Canadians. The Salvation Army has seen the number of people needing support skyrocket almost five times over last year in some locations across the country. It is a worrying and unprecedented jump not seen since the Second World War by the organization. And, as the coronavirus continues to impact lives, it is expected that the need for support will continue to grow in the coming months. As the urgency increases, The Salvation Army officially launches its 2020 Christmas Kettle Campaign – the organization's largest public fundraising drive of the year.

This year, due to the coronavirus, more and more people are facing new financial challenges and frightening realities. The Salvation Army has seen a 19% increase in the number of people who have visited The Salvation Army this year because of delayed wages. Furthermore, people listing homelessness as their reason for visits has doubled since 2019.

"This year, we see evidence that the people we serve are struggling like never before," says Lt-Colonel John P. Murray, spokesperson for The Salvation Army. "We refuse to let the pandemic steal their Christmas joy. That's why The Salvation Army is providing those in need with food, shelter and other essentials. We need the help and support of Canadians who can donate more now than ever."

With a national \$23 million fundraising goal, the Christmas Kettle Campaign enables The Salvation Army to provide practical assistance to thousands of families and individuals who have met with hard times. Last year, across the country, The Salvation Army helped more than 1.9 million people, providing 3.3 million free meals, assisting 233,000 with Christmas food hampers and toys, and over 1.3 million with food, clothing or practical help.

Contributions to the kettle campaign allow The Salvation Army to continue operating its life-changing programs, such as substance-use recovery, housing support, job and skills training and budgeting classes. At 2,000 kettle locations across Canada, every donation to a Christmas kettle remains in the community in



which it was given, to support local needs.

Each year, The Salvation Army relies on the support of thousands of kettle workers who volunteer their time and energy to collect donations at each of our kettle locations across the country. Furthermore, the campaign would not be possible without the support of numerous corporate partners, including Walmart Canada, the CBC, Rogers Communications, BellMedia, Loblaw Companies Limited, Costco, BC Liquor Stores, LCBO (in Ontario), Canadian Tire, Cadillac Fairview, Oxford Properties, Ivanhoé Cambridge, Morguard, Metro, Safeway, Save-on-Foods, Sobeys, Bass Pro Shops, The Salvation Army National Recycling Operations (thrift stores) and many more, who allow Christmas kettles to be placed at their stores or an opportunity to donate.

Beyond donating to The Salvation Army's Christmas kettles, FilltheKettle.com, a Salvation Army mobile site, will enable donors to give through their mobile devices or computers. Users of FilltheKettle.com can also host their own online kettle and encourage their friends, family, neighbours and co-workers to donate to The Salvation Army.

Donations to the 2020 Christmas Kettle Campaign can also be made at SalvationArmy.ca, by calling 1-800-SAL-ARMY (725-2769) and via mail to The Salvation Army, 2 Overlea Blvd, Toronto, ON M4H 1P4.

#### About The Salvation Army:

The Salvation Army is an international Christian organization that began its work in Canada in 1882 and has grown to become one of the largest direct providers of social services in the country.

The Salvation Army gives hope and support to vulnerable people in 400 communities across Canada and in more than 130 countries around the world. Its community and social service activities include: hunger relief for individuals and families through food banks and feeding programs; shelter for people experiencing homelessness and support for those needing housing; rehabilitation for those struggling with substance-use recovery; long-term care and palliative care; Christmas assistance such as food hampers and toys; after-school programs, camps and school nutrition programs for children and youth; and life-skills classes, such as budgeting, cooking for a family, and anger management. When you give to The Salvation Army, you are investing in the future of marginalized and overlooked people in your community.

One-in-four Canadians can't afford Christmas/holiday season this year 21% will never renew their faith in the Canadian economy: Credit Canada Reality Check

The Grinch will make an appearance in Canada this holiday season according to a new national survey by the non-profit credit counselling agency, Credit Canada. The Reality Check Index, an Angus Reid study of 1,500 Canadians, reveals that one-in-four Canadians (24%) from coast-to-coast will have to forego holiday celebrations in a year where people have already been hard hit by the pandemic.

Additionally, one-in-five (21%) are not confident they will have a steady income over the next six months and 44 per cent are not confident they will be able to build savings over the next 12 months. In both scenarios, women are much less confident than men, with 22 per cent of women uncertain they'll have a steady income (versus 16% of men) and almost half (48%) not confident they will build savings (versus 40% of men).

One-in-10 respondents are not confident they will be able to pay household bills, rent/mortgage over the next six months. Meanwhile, 14 per cent are not confident they will be able to keep up with debt payments (credit cards, lines of credit, auto loans, etc.).

"While the holiday season is undoubtedly going to look different this year, it's not all doom and gloom, and in fact these numbers aren't that

shocking given the trying times we're in," said Keith Emery, Co-CEO of Credit Canada. "Nevertheless, we hope that as the economy continues to recover, Canadians' confidence in their finances will also rebound."

People are waiting until their debt "disappears" When asked, given these unprecedented economic times, what their expectations were, a shocking one-in-five people (21%) expect their personal debts to disappear or be forgiven. An additional one-in-10 (9%) said they would not go back to work and instead rely on government supports.

#### Other findings from the Credit Canada Reality Check Index Study were as follows:

Eight-in-10 (81%) will make or resume regular debt payments

Eight-in-10 (81%) will put a budget in place

76 per cent will take a "wait and see" approach before making any money decisions

Seven-in-10 will create an emergency fund

"Some Canadians are waiting for a miracle, or for the government to swoop in and magically resolve their debts for them," said Emery. "But we must realize that this is our new reality, and must ask ourselves, how to best move forward from here."

#### What does the future hold?

Looking forward, the survey also probed whether things would ever be "normal" economically. People were asked a series of "do you think you'll ever" questions. Here were the findings:

One-in-five Canadians (21%) are not confident they will ever renew their faith in the country's economy

One-in-four (24%) feel they will never meet their money saving goals

14 per cent of respondents feel they will never get out of debt

One-in-10 (12%) feel they will never fully recover financially from COVID-19

Less than half of Canadians (46%) are confident they will renew their faith in the country's economy while only six-in-10 (59%) feel they will eventually have a good credit rating.

"No matter what a person's financial situation might be, it's crucial for Canadians to be prepared as we come out of this bad dream," said Emery, Co-CEO of Credit Canada.

"And if you have debt, start tackling it now."

#### The future is now

There are steps Canadians can take now to offset these difficult financial times. Credit Canada has pulled together trusted financial information as a safeguard against the noise and misinformation. See the COVID-19 Financial Resource Centre for more information.

The full results of the Credit Canada Reality Check Index are available through the contacts below.

#### About the Credit Canada Reality Check Index

From October 21 to October 23, 2020 an online survey was conducted among a representative sample of 1,500 Canadians who are members of the Angus Reid Forum. For comparison purposes only, the sample plan would carry a

margin of error of +/- 2.5 percentage points, 19 times out of 20. Discrepancies in or between totals are due to rounding.

#### About Credit Canada

Credit Canada is a not-for-profit credit counselling agency providing free and confidential debt and credit counselling, personal debt management, debt consolidation and resolutions, as well as preventative counselling, educational seminars, and free tips and tools in the areas of budgeting, money management, and financial goal-setting. Credit Canada is Canada's first and longest-standing credit counselling agency and a leader in financial wellness, helping Canadians successfully manage their debt since 1966. Please visit [www.creditcanada.com](http://www.creditcanada.com) for more information and follow us on Facebook and Twitter.



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