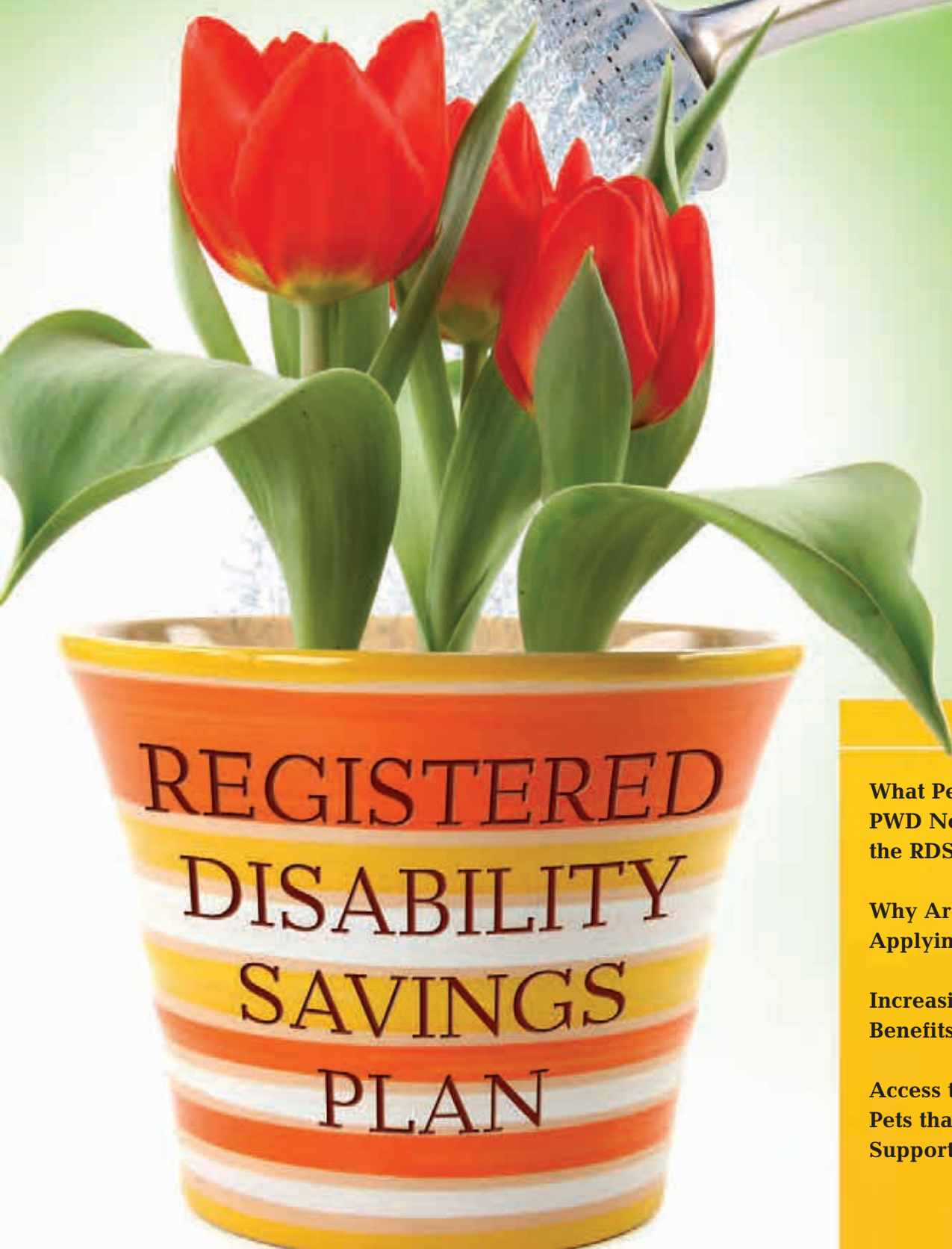


transition

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SUMMER 2012



REGISTERED
DISABILITY
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PLAN

What People Receiving
PWD Need to Know About
the RDSP

Why Aren't More People
Applying for RDSPs?

Increasing Disability
Benefits

Access to Housing and
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Transition is published four times a year by BC Coalition of People with Disabilities. Subscriptions are \$15/year.

We welcome articles, graphics and creative writing for consideration. The editors reserve the right to edit and/or withhold material from publication.

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Canadian Publications Mail Product Sales Agreement No.40051676



Editorial

BY Jack Styan

People with disabilities must overcome significant barriers to get work and, when they do, they are often under-employed. People who aren't able to work must depend on BC Disability Benefits, assistance from family or, too often, charities such as food banks. Needless to say most people with disabilities haven't paid much attention to saving money, let alone registered saving plans.

And yet, since 2008, nearly 55,000 people with disabilities in Canada have amassed more than \$670 million in Registered Disability Savings Plans (RDSPs). These people are looking beyond the challenges of their day-to-day life to plan a better future.

Many of these people have taken advantage of generous savings incentives provided to people's RDSPs by the federal government through the Canada Disability Savings Program. Some of these incentives are available even when neither the person with a disability, nor their family or friends are able to contribute.

The BC government has also opened the door to saving. People who receive the Persons with Disabilities (PWD) benefit, and any amount in an RDSP will not see any reduction in their benefits. And just as importantly, when a person begins to use the money from his or her RDSP, PWD will also not be affected.

While there is much to celebrate, we must also ask the question, "Why have 80% of potential British Columbian beneficiaries chosen not to open RDSPs?"

People have said that the design of the RDSP has held them back. In the Spring of 2012, however, the federal government conducted a review of the program. In response to feedback from people across the country, Minister James Flaherty announced a number of enhancements to make the plan more accessible and useful. For example, people who temporarily lose their Disability Tax Credit eligibility will not have to close their RDSP. Additionally, people needing money from their RDSP on an emergency basis will not have to repay the entire hold-back amount.

We need to find better ways to assist people to understand the benefits of the RDSP, to establish eligibility for the Disability Tax Credit and to start saving.

What else is deterring people from using RDSPs to save for a more secure financial future and what can we do about it?

Awareness

People cannot make a choice to open an RDSP or not if they aren't aware of it. The call to action goes out to a great many groups:

The financial sector—nearly everyone who might open an RDSP has a bank account. Financial institutions and investment advisors need to be much more aggressive with their marketing and communications.

Disability organizations—many people working with people with disabilities still aren't aware or don't understand the value of the RDSP. It's a tool in their toolbox to assist the people they support.

The provincial government—nearly 80,000 receive BC Disability Assistance. Sign-up of eligible recipients would result in approximately 50,000 more RDSPs in BC.

Lawyers, accountants and notaries—all of these professionals assist people with affairs related to money. They would be a great conduit for information.

Attitudes

I still encounter far too many people who say, "It's not a good idea." There are very few situations where opening an RDSP is a bad

financial decision. People with disabilities need to start learning about saving and investment. Families, disability organizations, professionals and governments need to communicate the enthusiasm that the RDSP deserves. "It will make a difference in your life in the future!"

Trust

The words and actions of both the provincial and federal governments around RDSPs clearly communicate a desire to support people with disabilities to have more secure financial futures. We need to trust them.

Support and financial literacy

Many people with disabilities are extremely adept at surviving on a meagre income. They are not so adept at navigating the tax system, at understanding how small actions today can have a significant impact in the future, at understanding the leverage of the Canada Disability Savings Grant and using compounded interest. We need to find better ways to assist people to understand the benefits of the RDSP, to establish eligibility for the Disability Tax Credit and to start saving.

Collaboration

Solutions exist. We need to find new ways to work together. People's future financial security is at stake.

Jack Styan is Vice President of Strategic Initiatives at Community Living BC ■

What is the RDSP?

Did you know that, if you do nothing but deposit a \$250 GST cheque each year starting when you're 32 years old, by the time you are 60, the value of an RDSP should be over \$100,000?

This is the power of the Registered Disability Savings Plan (RDSP), a long-term savings program for people with disabilities and their families, introduced by the federal government in 2007.

The RDSP program includes generous grants and bonds from the federal government, to help individuals and families save money to increase their long-term financial security.

People living on social assistance may not look into RDSPs because they have little or no money to put aside for savings. However, there are ways they can receive substantial benefits from an RDSP, even if they make no contributions of their own.

In addition to the government's grants and bonds program, people with disabilities who receive social assistance should consider opening an RDSP because the Ministry of Housing and Social Development (MHSD) considers the money in an RDSP to be an exempt asset and payments from an RDSP as exempt income.

This is a great advantage and means that people with disabilities who receive social assistance have a new option to protect their savings and supplement their social assistance income, without any loss of benefits.

FROM THE RDSP AND PEOPLE RECEIVING SOCIAL ASSISTANCE, BY BCCPD ■

RDSP Guide Updated

In May 2012, BCCPD reprinted our guide: *The RDSP and People Receiving Social Assistance*. It contains important updates to the original 2010 printing. In particular, it includes details about the positive changes the federal government proposed to the RDSP in its 2012 budget. The changes have not yet been fully implemented; however, references to the amendments, and when they may take effect, are explained in the Guide. We will post the most current information on the RDSP on our web page at www.bccpd.bc.ca/rdsp.htm, including updates on the changes.



RDSP Basics

Who Qualifies?

To qualify for the RDSP, applicants must:

- have a valid Social Insurance Number
- be a resident of Canada when the plan is opened
- be under 60 years old
- be eligible for the Disability Tax Credit
- have filed income tax returns for the past two years and keep their returns up to date—if they want to be eligible for the maximum federal grants and bonds.

Highlights

- Beneficiaries can apply for grants and bonds until the end of the year they turn 49.
- Contributions can be made up to the end of the year the beneficiary turns 59. There are no annual contribution limits.
- There is a lifetime limit for beneficiary contributions of \$200,000.
- Withdrawals can be used for any purpose that benefits the beneficiary. The beneficiary must begin receiving RDSP payments by the end of the year they turn 60.

HOW GOVERNMENT CONTRIBUTIONS “MATCH” INDIVIDUAL CONTRIBUTIONS		
Individual	Government	Total contributions
\$250	\$750	\$1,000
\$1,500	\$3,500	\$5,000
\$2,500	\$3,500	\$6,000

Putting Money in an RDSP

Once the RDSP is set up, there are three ways to put money in:

- Beneficiary contributions
- Contributions from people the beneficiary has authorized
- Federal grants and bonds.

Grants

One of the main benefits of an RDSP is the significant grants and bonds the federal government will contribute to a person's plan. The grants and bonds program was established to assist people with disabilities and families, to grow substantial savings in RDSPs over the long term.

To receive the Canada Disability Savings Grant (CDSG), the beneficiary's bank applies on their behalf to the government for matching grants. These grants range from 100% to 300% of the beneficiary's annual contributions (and contributions of family or friends).

The amount of the CDSG is based on the beneficiary's family income. The table above shows a

few examples of contributions and grants for family incomes below \$85,414.

If the beneficiary's family income is more than \$85,414 (or if no income tax return is filed), the grant is \$1 for every \$1 contributed on the first \$1,000, for a grant maximum of \$1,000.

Bonds

In addition to grants, Canadians with disabilities living on a low income can apply for the Canada Disability Savings Bond (CDSB).

The federal government will pay income-tested bonds of up to \$1,000 a year, even if the beneficiary makes no contributions of their own.

If your income is less than \$24,963, you are eligible for the full \$1,000 annual bond. If your income is between \$24,993 and \$42,707, you are eligible for a percentage of the bond.

The maximum lifetime government bond contribution is \$20,000. This means that the beneficiary can receive a \$1,000 government bond into their RDSP every year for 20 years, until the end of the year they turn 49.

FROM THE RDSP AND PEOPLE RECEIVING SOCIAL ASSISTANCE BY BCCPD ■

2012 Changes to the RDSP by Joel Crocker, PLAN

Here is a summary of the important changes to the RDSP proposed in this year's Federal Budget.

1. Replacing the RDSP 10-year rule with a new Proportional Repayment Rule. Instead of all grants and bonds from the previous 10 years being paid back if any withdrawal is made, now for each \$1 taken from an RDSP, only \$3 of any grants or bonds paid into the plan would need to be repaid.
2. An increase in the annual maximum RDSP withdrawal limit up to 10% of plan savings, as determined by the value of

the plan at the beginning of that given year.

3. A four-year extension period that an RDSP may remain open after the beneficiary ceases to qualify for the Disability Tax Credit, with certification from a medical practitioner.
4. Expansion of the definition of who may be an adult beneficiary's plan holder to include the beneficiary's spouse, common-law partner, or parent. This is a temporary measure, until 2016. However any plan already opened by

a family member before 2016 continues as is.

5. Investment income earned in an RESP will be allowed to be transferred on a tax-free basis to an RESP beneficiary's RDSP. This measure will apply to rollovers of RESP investment income made after 2013.

Information on the 2012 changes are included in BCCPD's updated guide: *The RDSP and People Receiving Social Assistance* available at www.bccpd.bc.ca/rdsp.htm.

Also, see the wide range of PLAN's RDSP resources at rdsp.com. ■

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Thank you for your invaluable support.





A MESSAGE FROM THE EXECUTIVE DIRECTOR

Increasing BC's Disability Benefits BY JANE DYSON

In April 2011, the BCCPD formed the Disability Without Poverty Network. In addition to the BCCPD, the Network's members are the BC Association for Community Living (BCACL), Canadian Mental Health Association-BC and Yukon Division (CMHA), Social Planning and Research Council (SPARC) and the Community Legal Assistance Society (CLAS).

The goal of our network is to develop positive recommendations for change so that British Columbians who have a disability and who receive the Persons with Disabilities Benefit (PWD) are not living in poverty. We have produced a position paper entitled *Overdue: The Case for Increasing the Persons with Disabilities Benefit in BC*. We provided the paper to the Minister of Social Development Stephanie Cadieux on May 1, 2012.

The paper is available on the BCCPD website at www.bccpd.bc.ca/dwpnetwork.htm. Below are some of the paper's key points.

If you would like to contact us about this to share your comments or tell us about your experience living on the PWD benefit, please email Val Stapleton at feedback@bccpd.bc.ca.

The goal of our network is to develop positive recommendations for change so that British Columbians who have a disability and who receive the Persons with Disabilities Benefit (PWD) are not living in poverty.

Inadequacy of Current rates

Since 2001, the cost of basic essentials such as food, clothing, transportation, health, personal care and shelter increased by 17.2%. The cost of food alone increased by nearly 25%.

However, PWD increased by only \$120 a month to its current rate of \$906 for a single person.

According to the Survey of Household Spending (SHS, 2009), the average household needs about \$1,400 per month to meet the cost of basic necessities. This includes an estimated cost of \$768 per month for rent (which is a conservative estimate when compared to the rental market data), \$478 per month for food, \$76 per month for clothing and \$48 per month for basic communications.

The PWD is almost \$500 below the amount needed to cover the estimated cost of basic essentials.

Public Support for an Increase

In September 2011, we conducted a public opinion poll asking British Columbians about the income

levels required to cover the cost of basic essentials.

Approximately one in three respondents said a minimum of \$1,750 per month is needed; almost half thought a minimum of \$1,500 per month is needed and 74% indicated that a minimum of \$1,250 per month would be required.

This is almost \$350 above the current PWD benefit.

We also asked British Columbians if they thought the current rate of \$906 per month is sufficient.

Of those who were surveyed, 88% said they did not feel \$906 per month was adequate and 90% indicated they would support an increase to disability assistance.

Our Proposals

Increase the PWD benefit to \$1,200 per month

This will address the gap between what people with disabilities need for basic essentials and what they receive. It will help ensure that British Columbians with disabilities who need provincial support

can live in dignity, not poverty. It will also result in greater equity between vulnerable groups by bringing the assistance levels in line with those provided to low income seniors through the OAS/GIS support.

Index the PWD benefit

This will ensure the PWD benefit keeps pace with the rising cost of living and that inflation does not erode the ability of PWD recipients to meet their basic needs.

Establish a shelter assistance program

The high cost of housing in BC is a significant challenge for people with disabilities living on low income. We propose the introduction of a rental assistance program for people with disabilities similar to the SAFER (Shelter Aid for Elderly Renters) Program and the Rental Assistance Program (RAP) currently available to low income seniors and working families. For example, if a person with disabilities were eligible for rental assistance similar to the assistance available through SAFER, a person receiving \$906 per month would be eligible for an additional \$385 in rental assistance. This increase would allow people with disabilities to find safe, secure, and suitable housing, while at the same time ensuring that other basic needs are met. ■



We couldn't do it without you

Thank you to these organizations, companies and government departments who support BCCPD's work on behalf of people with disabilities.

BC Association for Individualized Technology and Supports for People with Disabilities
BC Hydro Employees Community Services Fund
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Canadian Co-operative Association
City of Vancouver
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Government of Canada's Social Development Partnership Program-Disability Component
Health Sciences Association of BC
Homelessness Partnership Strategy-Human Resources and Skills Development Canada
The Law Foundation of British Columbia
The Law Foundation of Ontario
Legal Services Society of British Columbia
No Frills Pharmacy (Loblaws)
Notary Foundation of BC
Planned Lifetime Advocacy Network
Provincial Health Services Authority
TELUS Employees Charitable Giving Program
United Way of the Lower Mainland
Vancouver Coastal Health
Vancouver Foundation

We acknowledge the financial support of the Province of British Columbia.

Evolution of the RDSP

by Joel Crocker

Planned Lifetime Advocacy Network, or PLAN, was founded in 1989 by parents of people with disabilities. PLAN works to assist families with practical, hands-on support in order to strengthen the safety, security and well-being of their relatives with disabilities.

Two central expressions of PLAN's core values are building networks of care around vulnerable people and disability-related future and financial planning. It was a future planning initiative that led PLAN to develop the concept for the Registered Disability Savings Plan and propose it to the federal government. The RDSP came into being in 2008 and PLAN has been pleased to see a sizeable impact in positive wealth-creation for people with disabilities across the country.

The RDSP—A Disruptive Innovation

The RDSP enables those with disabilities—many for the first time in their lives—to move from a place of dependency into financial security. With few exceptions, the RDSP allows the person to maintain their safety net of provincial disability income, while building significant assets within the plan.

Additionally, the requirements for up-to-date income tax returns and choosing a financial institution to hold the plan have pushed



Two central expressions of PLAN's core values are building networks of care around vulnerable people and disability-related future and financial planning.

many people with disabilities into much greater levels of societal engagement than ever before. In the past, many living on disability assistance had little need for much financial literacy, but the RDSP provides a new opportunity in making investment decisions and thinking about long-term planning.

PLAN's Support

This new impetus for financial engagement can be both challenging and intimidating. Some people risk becoming even more vulnerable, by having access to a valuable asset, with little knowledge of how to use it. As a result, PLAN has made it a priority to walk alongside families as they navigate through the process of understanding, attaining and managing their RDSP.

Throughout western Canada, PLAN has provided hundreds of RDSP information sessions to thousands of individuals and families. Alternate presenta-

tion materials have been made specific to Aboriginal, Mandarin, Cantonese and Punjabi audiences. PLAN has supported families with RDSP one-to-one support and our comprehensive website rdsp.com. Finally, PLAN ties the RDSP into other important future planning tools and information, such as Wills, trusts and estate planning.

Positive Feedback

The RDSP has been available for just over three years now and, as planned from the beginning, the federal finance department under Jim Flaherty hosted a series of meetings to review the RDSP in December of 2011.

PLAN was happy to be able to report to the government that much of the feedback has been very positive. Most people applaud the Canadian government on this initiative, recognizing the greater opportunities for people with disabilities to take better control of their future. Many recognized the substantial savings

potential, especially as government bonds are available to low-income plan holders even if they do not contribute anything of their own. Many family members expressed having greater peace of mind about the future.

Areas for Improvement and Misconceptions

PLAN has also heard of various frustrations with the RDSP, including challenges with the application process, the ten-year holding rule, age limitations, contractual competency issues outside of BC, and how the money would need to be withdrawn by schedule if the government grant and bond amounts exceed personal contributions.

PLAN also saw misconceptions about the RDSP, such as needing to have money to get a plan and begin saving, that people can access the funds at any time without penalty, and that monthly disability income would be clawed back with savings held in an RDSP. PLAN families described other challenges as well, like transferring RDSPs and how disability in general adds additional planning complexities making more holistic financial literacy training necessary. Better financial understanding would result in, not only more RDSPs being opened, but also better RDSP investments, more improved lives of people with disabilities and less cost to society in the long run. Finally, with only 9% of the eligible population opening RDSPs, there is a serious lack of marketing and awareness surrounding the RDSP.

PLAN's Recommendations

From PLAN's family feedback and experience, we prepared a formal response to the Canadian government with a variety of recommended solutions to the above issues. On March 29th, Finance Canada released Budget 2012, with direct improvements to the RDSP as requested by PLAN, as well as many other individuals, families and agencies working in the disability sector.

These changes are summarized on page 5 of this *Transition* and more information can be found at www.budget.gc.ca.

RDSP For the Future

PLAN is supportive of the recent improvements to the RDSP. Moving forward, we anticipate that in the future, the barriers people with disabilities face every day will be met by further declining government resources. To that end, PLAN will continue to rally the creativity and resources of individuals, families and partnering agencies and to rethink and propose new approaches to supporting people with disabilities in our changing environment.

By exploring creative solutions and making new recommendations for further reforms to the RDSP and other policy issues, and by encouraging all families to use the RDSP to save, PLAN hopes to continue to see Canadians with disabilities attain a good life long into their future.

Joel Crocker is Director of Planning at PLAN RDSP. See PLAN's resources at www.rdsp.com.



Take Our Surveys to Win a Gift Certificate

Have you used our BC Disability Benefits Help Sheets, CPP-Disability Guides or RDSP Guide? You can help BCCPD by completing a brief survey.

Your feedback is very important to us. We want to know how we're doing and we need to show funders how our work impacts and supports the community.

We have posted three short surveys on these publications. If you complete any or all surveys **by July 31, 2012** you'll be eligible to win a \$20 gift certificate to a coffee shop, drugstore or grocery store in your community.

You can find links to the surveys at www.bccpd.bc.ca/money.htm. Thank you for your input!

Help Us Celebrate Our 35th

This fall, *Transition* will have a different size and look, including some full colour pages. For those interested in advertising, please see the new details on page 15.

It will also be a special edition celebrating BCCPD's 35th year! Would you like to send us a quote, comment or story to help us celebrate? We'd love to see it and possibly include it in *Transition* or on our website. Send your thoughts to trans@bccpd.bc.ca. Thank you!



Taking a second look at the RDSP

Why aren't more people applying? by Robin Loxton

On February 15, 2012, rdsp.com reported, "Only 9% of people eligible to open a Registered Disability Savings Plan have done so." This is a shocking statistic when we consider that a person could be forfeiting as much as \$4,500 a year in government grants and bonds by not having an RDSP.

Why hasn't the RDSP program been a greater success since its introduction in 2008? This article is my attempt to answer this question.

The Disability Tax Credit

The first challenges a person may encounter are qualifying for the Disability Tax Credit (DTC). The reality is that many low income people with disabilities have not previously applied for the DTC because they do not have a sizable taxable income that would make the credit worthwhile.

However, you must have the DTC to open an RDSP. The DTC

The importance of financial literacy can't be overestimated and it's not only a question of knowledge. If you do not have the experience of saving money and working with banks, this can become a significant psychological barrier.

Certificate needs to be completed by a doctor and submitted to the Canada Revenue Agency for a decision that may take months. Certain groups of people with disabilities—for example, people with mental health disabilities—have found it difficult to not only qualify for the DTC, but also to maintain eligibility.

Understanding Finances

If you are not used to dealing with financial institutions and savings plans, such as RDSPs and RESPs, trying to understand how an RDSP works is like entering foreign territory without a passport. It is true that many banks and credit unions now have staff that specialize in advising people about the RDSP, but many people with disabilities find it daunting to approach banks about this matter.

The importance of financial literacy can't be overestimated and it's not only a question of knowledge. If you do not have the experience of saving money and

working with banks, this can become a significant psychological barrier. Indeed, people who have very little money to save rarely think about the advantages of a government savings plan and whether it would apply to them.

Families

It seems the group that has had the greatest success in establishing RDSPs is middle-class families of children with disabilities. This group has experience dealing with financial institutions, the Canada Revenue Agency, and managing different kinds of investments and registered savings plans. Many of these families have taken all the necessary steps, on behalf of a child with a disability, in setting up an RDSP.

Unfortunately, many adults with disabilities do not have knowledgeable family members they can rely on to help them through the RDSP application process.

2012 Budget Changes

There are positive RDSP proposals found in the federal government's 2012 budget, however, none of them address the above concerns. What would make a big difference is resources allocated to provide direct help in applying for the RDSP and for the DTC.

We would like people with disabilities to have the opportunity to sit down with someone and get the advice and support they need to qualify for and open up an RDSP. Although financial institutions have an interest in assisting and advising prospective customers, this support is not readily available to many people with disabilities, especially those on limited incomes.

Community Support

Admittedly, part of the problem is that people are not going to the banks and asking for help with an RDSP application (and even if they did, a bank would not help someone get the DTC). For wider access to the RDSP, the help and advice needs to come from community-based agencies that serve the disability community on a daily

For wider access to the RDSP, the help and advice needs to come from community-based agencies that serve the disability community on a daily basis. The problem is that these agencies are not being funded to do this work.

basis. The problem is that these agencies are not being funded to do this work.

In the meantime, the BCCPD will do our best to get the word out to as many people as possible. Free resources about the RDSP and the DTC are available on our website at www.bccpd.bc.ca/rdsp.htm. We have also produced a 2012 update to our RDSP manual which is specifically intended to provide useful RDSP information for people with disabilities on social assistance.

File Your Income Tax

Even if you are not planning to open an RDSP, don't put off filing your 2011 tax return. You could be missing out on important financial benefits.

If you are a parent, you must file a return to obtain the Canada Child Tax Benefit and BC Family Bonus. People who have no taxable income can claim the HST/GST credit and the BC Low Income Climate Action Tax Credit (these credit amounts are not taken off peoples' social assistance cheques). If you are in a situation where you are able to work and earn a modest income, you can apply for the Working Income Tax Benefit.

If you just haven't got around to sending in those tax forms yet, don't delay: do it now.

Robin Loxton is Director of BCCPD's Advocacy Access Program. ■



E-News Advertising Now Available

BC Coalition of People with Disabilities is now offering ad space in our monthly e-newsletter, *Our Voice*.

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Information and Bookings

Contact Nicole at 604-875-0188 or transitionads@gmail.com. Details at: www.bccpd.bc.ca/advertise.htm.

In Memoriam

Vancouver lost a long-time advocate earlier this year with **Jim Green's** passing. Jim was a colourful, passionate and hard-working anti-poverty advocate, housing developer, councillor and entrepreneur. He was the driving force behind the re-development of the Woodward's complex in downtown Vancouver and a key voice in the Downtown Eastside Residents Association.

Former BCCPD Volunteer, **Wally Pescott**, passed away in March at the age of 65. He will be greatly missed by his family. Wally was the family historian and had a keen mind for dates and events. He loved to keep in touch with everyone and have lots of laughs.

MSD Policy on the RDSP

People receiving social assistance are subject to strict rules about income and assets. For example, a single person with the PWD designation can have up to \$3,000 in assets, not including a car they own or a house they live in.

The Ministry's RDSP regulations and policy allow people to hold funds in an RDSP as an exempt asset and receive payments from an RDSP as exempt income.

This means that a person can have an unlimited amount of funds in an RDSP and this amount will not affect their provincial disability income. Payments or withdrawals from the RDSP will also not affect the beneficiary's disability assistance. RDSP payments can be used for whatever the beneficiary chooses, without the need for permission from MSD.

People may withdraw a payment from their RDSP and put it into their bank account, for up to one month. After a month, if the money is not spent, it is considered part of the assets in the bank account, subject to the maximum asset levels—\$3,000 for a single person for example. If the assets are over the maximum, the person is no longer eligible to receive their disability assistance cheque.

FROM THE RDSP AND PEOPLE RECEIVING SOCIAL ASSISTANCE, BY BCCPD ■

Lifetime Disability Assistance Payments

Lifetime Disability Assistance Payments (LDAPs) are one of the key reasons people set up an RDSP: to have additional income in later years.

These are annual payments that, once started, continue until the funds in the plan are gone or the beneficiary dies.

LDAPs may begin before the beneficiary turns 60, but they must start by the end of the year in which the beneficiary has their 60th birthday.

They are calculated through a legislated formula based on the fair market value of the plan and the life expectancy of the beneficiary.

New Option for RDSP Withdrawals

Some people who want to benefit from their RDSP sooner, and have more flexibility in withdrawals, will have more choice starting in 2013.

Where government contributions are greater than the beneficiary's contributions, RDSP holders will have the option to withdraw funds according to the LDAP formula **or** to withdraw up to 10% of the market value of the RDSP annually.

Under the old rules, only LDAP formula withdrawals were allowed.

FROM THE RDSP AND PEOPLE RECEIVING SOCIAL ASSISTANCE, BY BCCPD ■

Access to Housing and Pets that Provide Emotional Support

by Jane Dyson

The BCCPD is a strong believer in the health benefits of animal companionship. Unfortunately, many people are unable to access the housing they want because they have a pet. This is particularly true for people living on low incomes.

We are proposing that, when someone is unable to access housing because they have an animal and cannot reach agreement with a landlord, they should have the option, as a last resort, to have a health professional indicate they need their animal for their health and emotional well-being. In March 2012, MLA Linda Reid spoke in the BC Legislature about this issue.

“Today I’m dedicating my remarks to Jane Dyson, the Executive Director of the B.C. Coalition of People with Disabilities. Comfort, solace, companionship, bonding—all are characteristics of a settled life. Dr. Coren of UBC talks about one of the newest trends in medical research which focuses on the relationship between people and their pets, and the effect this has on their physical and mental well-being.

The scientific data is unequivocal in showing that dogs can be a significant factor in dealing with stress responses for all people and can have a major beneficial effect on special groups, such as persons with physical and mental disabilities, seniors and others who may be socially isolated.

The medical recognition of the significance of the human-animal bond and its influence on human psychological health has become a subject of serious research. Human findings include lower blood pressure, relaxed heart rate, regular breathing and less muscle tension—all signs of reduced stress. Individuals with disabilities are particularly susceptible to stress, and hence, all of the secondary problems associated with it. Up to 25% of people who seek the services of a general practitioner do so for depressive and anxiety disorders.

Depression is considered to be much more disabling, socially and physically, than many chronic conditions. Although depression can be caused by many factors, one of the most common is loneliness. People who lack human contact often benefit from pet ownership and the emotional bond that pets provide.

Recently, researchers looked at a group of people 60 and older living alone or only with a pet. Non-pet owners were four times more likely to be diagnosed as clinically depressed than pet owners of the same age. The evidence also showed that pet owners required fewer medical services and were more satisfied with their lives.

In the year 2010, Dr. Aubrey Fine edited a stunning collection of chapters on animal-assisted therapy, theoretical foundations and guidelines for practice, in which the authors explore the animal-human bond—from the use of animals with individuals with autism spectrum disorder to human-animal interactions in successful aging.

Animals have become an important part of the lives of many people of all ages, and there are now numerous studies to support the beneficial effects, both physiological and psychosocial.” ■





Remembering Violet and Ginger

BCCPD mourns the loss of two valued team members: Violet Puskas and Ginger Richards. We offer our sincere condolences to their family and friends. Their passing is a profound loss for our organization and the community.

Violet Puskas

Violet volunteered at BCCPD from 2008-2011 in one of our most challenging positions: answering the Advocacy Access phone. Her compassionate and gentle nature was appreciated by clients and co-workers alike. A few of our staff and volunteers shared their memories of Violet.

Violet was a gentle, sweet and caring woman and a fine volunteer for our organization. Clients would become calmer after speaking to her; she had the gift of making people feel listened to. I miss her gentle spirit. ~Jane

Violet was one of the most compassionate and caring people I've ever known. She was endlessly understanding and patient toward the clients she helped and I always admired her for that. ~Chloe

Violet's sense of humour often added a smile to my day. She had a determined look about her when trying to master the daily crossword puzzle. ~Peter

As anyone who's tried it can tell you, answering the Advocacy Access phones at BCCPD is one of the hardest positions. It's busy, callers can be frustrated, and everyone has an important question. Violet made a difference every day that she volunteered. When she answered the phones, Violet had an enormous amount of patience and was always very calm. From

my desk behind hers, I could tell when a caller started off upset, and after talking with Violet got the information they needed. She said to me that she could always put herself in their shoes. ~Sam

Violet was calm, quiet and thoughtful. We shared a love of animals and had countless conversations about dogs—hers, mine and all of the dogs needing homes. Violet was gentle and kind and probably never knew how much she was appreciated. ~Shelley

I think of Violet every time I do a crossword. We both enjoyed that activity. I miss her. ~name withheld

Violet loved the crossword puzzles that I would cut out of the daily paper for her. She would quiz me about American history and presidents. Sometimes she beat me to the answer. She was one smart cookie. ~George

Violet was an extremely kind and caring person. She had a warm and welcoming smile for everyone she met, that was her trademark. We really miss her and think about her often. ~Nicole

Ginger Richards

Ginger, an advocate at BCCPD since 2005, passed away March 25, 2012. Ginger was a tireless advocate for social justice and energized those around her with her enthusiasm and commitment. When others flagged,

Ginger seemed to know just the right mix of humour and kindness to keep us going. The *Vancouver Sun* obituary is available online: <http://tinyurl.com/6p78nq7>. A few memories of Ginger from staff and volunteers appear below.

Ginger officially joined the BCCPD as an advocate in 2005, but she helped us advocate for people with disabilities for many years before that date when she worked at the Ministry. She would help us help our clients because she genuinely cared about justice, human rights and fairness. She embodied what it means to be a community advocate, whether she worked with the BCCPD or the Ministry. I am so sad about her passing, she was a colleague and a friend. ~Jane

When I think of Ginger, I see her and her dog Jessie enjoying each other and how close they were. She was one of the best people I have ever met. ~Val

I learned a great deal from Ginger, loved our group lunches, and drew strength from taking action together on important issues inside and outside of the office. Ginger saw all social justice struggles as connected, and her strong moral compass guided many around her. ~Sam

Ginger was strong and had a unique ability to help others around her feel strong too. She was kind, generous, funny ... and had the courage to stand up and fight. She was a role model, mentor and friend to many in ways that she probably never knew. ~Shelley. ■

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1 column	\$260	\$225	\$190
1 column mini	\$155	\$135	\$110

BCCPD WORKSHOPS

Advocacy Access

Could your organization benefit from learning more about provincial and federal (Canada Pension Plan) disability income supports and health benefits?

Our Advocacy Access staff are experts in these areas, including applications and appeals. We are happy to come to your office to host a workshop for your staff. Workshops can be tailored to the topics that are of most interest to your organization.

To arrange your free advocacy workshop, please contact Valerie Stapleton today at feedback@bccpd.bc.ca.

Money Skills

Join our next Money Skills workshop in Fall 2012. Learn some important financial skills in a friendly, supportive environment.

Watch our website and e-newsletter for updates or contact Nicole at 604-875-0188 or nicole@bccpd.bc.ca.

Just Like Me

by Tami Van Der Kamp

Taking the message of disability as a facet of human diversity into the classrooms of BC schools is one of the most rewarding aspects of my job as a Family and Individual Support Worker at the Cerebral Palsy Association of BC (CPABC).

Our Disability as Diversity Program is a unique interactive presentation that introduces elementary school students to a person living with a disability. We use personal stories to communicate that disability is “normal”. By using my own stories, and demonstrations of adaptive equipment, I convey our similarities as well as our differences.

Showing elementary school kids that disability is a type of human diversity can be a challenge: from the simple logistics of transportation to and from the school, to designing effective lesson plans that keep students engaged. And it takes skill to manage the sometimes awkward comments and questions thrown at you by a seven-year-old, or to handle a fidgety kindergarten class. But providing this type of education can change a perspective, change the world and make inclusion not just a noble concept, but a reality.

On the day of a presentation, the chaos typically begins at about 7:00 a.m., with the arrival of my assistant. Pacific Assistance Dog (PADS) Breeze the golden retriever, knows that something is up, because I usually sleep until 7:30 a.m. So she’s excited—dancing

I know we’ve made our point when a group who avoided eye contact with me at the start of our presentation is asking thoughtful and personal questions by the end.

around my bed, tail madly wagging, and singing her morning growls. These are not the growls of an angry or fearful dog, but of a dog in happy anticipation of spending the morning with lots of children.

We rush through the morning ritual, then it’s into our jackets, all three of us. But wait—is the prop suitcase ready? Is all our demonstration equipment there: the wheelchair mounted camera holder? The cup holder? Does the big stuffed monkey have her purple sweater unbuttoned? Are there enough oven mitts? What about evaluation forms? Do we have an apple and a banana for our ‘similar and different’ demonstration? Let’s not forget treats and poop bags for Breeze.

And did we ever actually ask whether the school is wheelchair accessible when we booked this presentation?

Wheelchair accessibility—or the lack of it—is something we work into our presentation. We’ve gone into schools where we were assured that I’d have no problem getting in, only to discover the principal had forgotten that inconvenient set of stairs down to the gym.

We did one presentation perched on the landing between

floors of a hundred-year-old inner city school, with two classes seated on the stairs going up, another two on the stairs going down, and a couple of teachers balanced on the banisters.

At another school—a nice modern one—the grade five teacher was a former Occupational Therapist who should have known better. She assured us of her classroom’s accessibility. But when we arrived, we found a raised threshold at her classroom’s outside door—a threshold that would have stopped my power chair cold. Fortunately, we had rented a van with a ramp that day which our driver deployed neatly into the classroom. It was a regal entrance.

These adventures and misadventures have become a part of our presentations: some highlighting physical barriers, and some highlighting attitudinal barriers that still exist about people who have disabilities.

Typically, we’ll talk to four classes at a time: that’s 120 kids. If it’s a primary presentation, that’s 120 kids between the ages of five and eight... imagine it.

I start by providing education on service animal etiquette. It’s amazing how many people don’t get the importance of sticking to

working-dog protocol. The adults often need to be reminded that no matter how adorable Breeze looks, she's working. And *"No, you can't pet her!"*

Then I try to get the children thinking about all the ways we human beings are the same, and all the ways we are different. Kids understand that we come in a variety of colours. They know we come in all shapes and sizes. They always laugh when I say "tall people, short people, skinny people, fat people". I'm not sure why that's so funny, but it gets them every time.

It's not a big step from there to "people with disabilities are just people, too."

I go on to share some stories about how similar my life is to their parents' lives, even though I use a wheelchair and a dog. I point out that every human in the world needs help, that every human uses tools, whether that's eyeglasses or dentures or pencils. During our assistive technology demonstration, my assistant asks the kids to guess the purpose of my chair mounted digital camera holder. We've gotten some wonderful guesses: toothbrush holder, can opener, pencil sharpener, gaming joystick.

Of course Breeze is the most popular "tool" in my arsenal. She's the one they'd most like to see demonstrated! My other tools are cool, but having a dog who can help me—well, that elevates me to stardom. Every kid in every elementary school wants to have a dog like Breeze!

Our empathy-building exercise has three helpers come up to try out a mobility impairment.

They don the oven mitts, some with swaggering confidence, others with an air of solemn commitment. And then they take turns trying to button up the purple sweater on the stuffed monkey. Nobody has been able to do it yet and it gets the point across nicely.

We finish off every presentation with a fifteen minute-question period, where I try to answer anything the kids throw our way. I've been asked, "Do you pee out of your ear?", "Are you mad at God?", "Does Breeze do tricks?", "How old are you?" and "Don't you eat your vegetables?" Because of course, if I'd eaten my vegetables I'd be able to walk! I have to be prepared to field any question, no matter how awkward.

I know we've made our point when a group who avoided eye contact with me at the start of our presentation is asking thoughtful and personal questions by the end.

Even though it is sometimes still necessary to gently correct "third-person syndrome"—where a child directs a question to my assistant instead of to me—I'm satisfied that my visit has made a real impact when the thank-you note from a grade four student reads, "Even though you do things differently, now I know you are really just like me."

That's why I believe CPABC's Elementary School Presentation program is so important and why I so enjoy doing it. ■



Everyday Resilience

BY Shelley Hourston

We've all met resilient people—those who seem able to live through difficulties and challenges like illness, disability or loss of jobs, homes or loved ones. Often, we assume that resilient people are extraordinary in some way—otherwise how could they be so resilient?

I've made a hobby of studying resilience. I'm not sure why. I've not lived an especially difficult or challenging life but I have long been fascinated by the creative ways people adapt and live through tough times. This is what I've learned: 1) no one gets to the end of life without experiencing tough times and 2) everyone lives life one day at a time.

The good news is that everyday resilience is all around us. If you're reading these words, you have experienced resilience and have played a role in someone else's resilience. Like life, resilience happens one day at a time.

Research in the field of positive psychology offers insight and ideas for nurturing everyday resilience. Another ancient technique for building resilience is simply sharing stories about overcoming hard times.

Everyday Resilience is a new column which will appear regu-

Everyday Resilience is a new column which will appear regularly in *Transition* and shorter tips for building resilience will be published in BCCPD's monthly e-newsletter, *Our Voice*.

larly in *Transition* and shorter tips for building resilience will be published in BCCPD's monthly e-newsletter, *Our Voice*. For monthly resilience tips, sign up for *Our Voice* at <http://tinyurl.com/79gu6ac>. We'll be sharing stories about everyday resilience in each issue of *Transition*. If you're willing to share your story or have an idea for a story, please contact Shelley at wdi@bccpd.bc.ca or 604-875-0188 (toll-free 1-877-232-7400).

Our first resilience story is about Carol who has been involved with BCCPD for many years as an employee and now as a volunteer. The following is an excerpt from Carol's story in BCCPD's *Tips for Living Well* Spring 2006 (p. 2-3). <http://tinyurl.com/8ylq2ck>

Carol is no stranger to health challenges. When she was in third grade, she had surgery on her kidney and, in sixth grade, surgery for a herniated disc. When she was 14, she was diagnosed with epilepsy and continues to take medication for grand mal seizures. In 1990, at age 34, Carol was diagnosed with Multiple Sclerosis (MS).

MS can cause many different symptoms, including tiredness, difficulty walking, bowel and bladder problems, difficulty seeing,

numbness or a feeling of "pins and needles," pain, and mood swings. People with MS can have different sets of symptoms and the symptoms can change over time.

When asked how she copes with the pain and her many health issues, Carol laughs. "I'm still pretty stubborn in a lot of ways. I have a chip on my shoulder and I don't want to be that ... devastated." She adds, "I'm starting to get off my high horse—when I need help, I ask for it. I don't have homecare, but now I ask people when they come over [for help] ... where before I wouldn't, I would just go without."

With her eyes filling with tears, she describes some periods during her illness when she has had to get dressed for work the night before and sleep in her clothes because she would not be able to change in the morning. She quickly recovers and says, "You learn to cope ... I did." When asked about what helps, she says, "I think being here at the Coalition and seeing others come through that are in worse shape ... [I know that I have] nothing to cry about." She also recommends that people "keep trying things. Get out and do something ... have fun. I go to disabled sailing. I love people, I love talking and I love laughing." ■



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RDSP Resources

BCCPD

All our free resources are available at www.bccpd.bc.ca/rdsp.

Community

Planned Lifetime Advocacy Network www.plan.ca

- RDSP Calculator rdsp.com/calculator/
- RDSP Blog www.rdsp.com

Banks

The following financial organizations offer the RDSP:

- BMO Bank of Montreal 1-800-665-7700
- Bank of Nova Scotia 1-877-929-4499
- Central 1 Credit Union 1-800-661-6813
- CIBC Securities Inc. 1-800-465-3863
- Desjardins Trust Inc. 1-877-286-3420
- Investors Group Trust Co. Ltd. 1-888-746-6344
- Mackenzie Financial Corporation 416-922-5322 / 1-888-653-7070
- RBC Royal Bank 1-800-463-3863
- TD Waterhouse Canada Inc. 1-866-280-2022 ■

Some Good Deals

Participants at BCCPD's last Money Skills workshop had some tips on where and how to save money.

- Find free clothing at Clothes on Wheels: www.clothesonwheels.org
- Volunteer for 24 hours to get a free computer or a 40% discount on goods: Freegeekvancouver.org, 604-879-4335
- Volunteer at Quest discount food outlet to receive free food: 604-602-0186
- For free stuff, visit www.freecycle.org or see the free column at www.craigslist.org
- The Bay has a food floor on the lower level. It often has discount dairy and perishables.
- Find great deals at Dollarama Dollar stores.
- Visit www.tecksavvy.ca to buy internet service for as little as \$25.
- Majicjack provides unlimited phone calling in Canada and the U.S for \$30 a year: www.majicJack.com
- Visit the Magazine and Comic Book Emporium, at the corner of Broadway and Granville, for inexpensive magazines.
- UBC Dental School offers cheap and/or free dental work: www.dentistry.ubc.ca ■



The Dog with the Donkey Ears by Dennis Robertson

He would recognize the sound, rush to find me and then lightly jump onto my leg. This signal told me to follow him to the noise, where he would lie down like the Sphinx, next to the sound.

"You're losing your hearing Dennis," the ear specialist said. "That's why you're having those dizzy spells." I had surgery, but over time, and undetected by me, my hearing deteriorated again. My family suggested that I should acquire a Hearing Dog to alert me to the sounds I no longer heard.

I knew about guide dogs for people who are visually impaired, but I had never heard of a dog to help the deaf. I surrendered to family pressures and within a month I was in Vancouver being introduced to a funny looking little black and tan dog with huge bat-like ears whose name was Crackers. Patty, Crackers' trainer, explained that he was a Lancashire Heeler and a professionally-trained Hearing Dog. He looked like a very stocky Miniature Pincher to me, except for his exaggerated ears.

"Oh no, I complained." I couldn't have a dog like that—he would be an embarrassment to me. I need a 'man's dog' like a Lab or a Shepherd or something."

Three weeks later, Patty and Crackers were at our front door in Kamloops, and a week of rigorous training began. It was gruelling, but I learned to respond to Crack-

ers' alerts for sounds and I passed the exam to become Crackers' licensed partner. We were a certified Hearing Dog team.

Crackers had many sounds in his auditory vocabulary that he was trained to alert me to, like door knock, ringing telephone and alarm clock. He would recognize the sound, rush to find me and then lightly jump onto my leg. This signal told me to follow him to the noise, where he would lie down like the Sphinx, next to the sound. I would then see the reason for his alert, such as a boiling kettle or someone at the door. The only sound he did not lead me to after his alert, was a smoke alarm, because of the potential danger. Instead, he would alert me with a quick jump and immediately lay at my feet to block my path. He was always rewarded with a kernel of dog food for doing his job.

With Crackers' help, I was able to continue working as the branch manager for a heavy equipment company. He quickly learned to alert me to my personal office telephone ring. My colleagues learned to signal Crackers when they wanted my attention by saying, "Crackers. Denny," and he would alert me. He worked hard

for his food, which was much cheaper than my union pay rate, and he never complained.

I soon learned that he was the perfect size because he was "portable." Sometimes, as we prepared to leave a restaurant, Crackers would emerge from underneath the table and someone would say in astonishment, "Where did he come from? I didn't know there was a dog in here." I felt proud because it proved that he was not intrusive to anyone and we were one, like one person that came in two pieces.

Eventually, I was forced to retire from my job because of my hearing loss, but Crackers and I were never bored. We gratefully accepted offers to speak to businesses, government agencies, schools and club organizations about hearing loss and Hearing Assist Dogs. I was always pleased to inform people about my wonderful dog with his dedication to me and his job. We also enjoyed spontaneous discussions with strangers who inquired about Crackers and his job during our outings around town.

On one occasion, while attending a Guide Dog conference in Vancouver, we were in an

elevator with a visually impaired lady named Elsie, according to her name tag. "Who's here?" Elsie asked.

"I'm Dennis with my Hearing Dog, Crackers. He's directly in front of you, Elsie, if you would like to meet him."

Elsie leaned forward to touch Crackers, but seemed to be expecting a larger breed judging from the way she groped her outstretched hand. I encouraged her with, "Lower, Elsie, lower." Her face showed her disappointment as she bent further down until she felt his strong, sturdy shoulders and body.

"Wow! He's not a wimp. He's a strong little fellow," she said pleasantly. Then she felt his face. While her hand gently crept up along his ears her smile broadened and she said, "Donkey ears."

We were still laughing when the elevator doors opened. No one, sighted or visually impaired, ever 'saw' Crackers like that again. Elsie had seen him as he truly was, a stout, determined, donkey-eared dog.

Crackers' ears gave us both a full and active life together. I was no longer afraid to go outside because of not being able to hear the noise of approaching vehicles or people. Previously, I was often

Sometimes, as we prepared to leave a restaurant, Crackers would emerge from underneath the table and someone would say in astonishment, "Where did he come from? I didn't know there was a dog in here."

startled when things loomed into my vision without warning. But when Crackers heard these sounds he would turn his head toward the noise, and I instinctively turned with him to see the reason for his behaviour. Seeing the source of the sound controlled my nervousness. I felt complete with my new "ears".

On his own initiative, he learned to alert me when my hearing aids squealed which probably bothered him as much as it annoyed people. Someone would often tell me with furrowed brows, "You're whistling again!" But now, my dog told me. It was the perfect combination. He got a treat, I didn't get nagged, and everyone

else got the peace and quiet they wanted.

Crackers may not have been smarter than a pet dog, but he loved people, truly enjoyed working his sounds and had been very well trained to do his job. Dogs can do amazing things if we take the time to train and continue to work with them to keep their skills honed. I have always been extremely thankful that I gave him a try so many years ago because he became my most loyal and devoted friend—he just happened to be a dog.

Excerpted from *Blue River Dark Waters: Interior Authors of British Columbia*. Reprinted with permission. ■

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CPP-DISABILITY ADVOCACY | A BCCPD PROGRAM

We're here to help.

- Were you previously working and now have a disability?
- Do you need help to apply for CPP Disability or appeal a denial of benefits?



BC Coalition of People with Disabilities is an expert in Canada Pension Plan Disability (CPP-D) advocacy. We provide:

- in person, one-to-one assistance
- assistance by phone
- free self-help publications on what CPP is, how to apply and how to appeal a denial (available in English, Traditional Chinese and Punjabi)

What do I need to know about CPP-D?

CPP-D has several advantages over provincial disability benefits.

And, recipients may receive provincial (PWD/PPMB) disability benefits in addition to CPP-D in the form of a top-up, if their CPP-D benefits fall below the provincial minimum.

Please contact us to learn more.

CPP-D Advocacy Program

Telephone: 604-872-1278 | **Toll-Free:** 1-800-663-1278

Website: www.bccpd.bc.ca | **Program information:** OurWork/Advocacy Access

Self-help guides: Library/Money & Income Supports

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Planned Giving A New Way to Contribute

The BCCPD has a Planned Giving program. Planned Giving is the opportunity to think ahead about causes or organizations that you may want to financially support beyond your lifetime.

You can take the time now to gather information and leave instructions in your will.

By planning ahead, you can research charities, or have someone research charities for you, that fit your values. You won't feel rushed or pressured to make a decision and you can ensure that your money is spent in the way you want.

Benefits

There are many benefits to Planned Giving. By writing down your wishes, you will have increased peace of mind and control over your finances.

Through Planned Giving, you can provide a significant future donation without reducing your income today.

A gift in your will to a registered Canadian charity is tax-deductible.

And, your Planned Gift helps the BCCPD to be here in the future for those who need us.

Tax Savings

You can realize significant tax savings with Planned Giving. For example, stocks, bonds and mutual funds that you may have in a trust can be transferred in your will to a charity and a tax receipt will be issued. A bequest from your estate of cash or RRSPs will reduce the taxes that your estate will be required to pay. Other ways of donating give twofold value: by naming the BCCPD as the beneficiary in a life insurance policy, you do not incur any costs now and a tax receipt is issued when the estate is settled.

To Learn More

Our donors are important to us and we'll work with you to be recognized in the way that you'd prefer. If you would like more information about Planned Giving, please contact Nicole at the BCCPD at nicole@bccpd.bc.ca or 604-875-0188. She will send you BCCPD Planned Giving information for you to review with your financial planner or lawyer, family and friends. ■

You've always been there for others. It's part of who you are. Now, you can continue to give beyond your lifetime with Planned Giving.



Your bequest to BC Coalition of People with Disabilities will promote and protect the dignity and independence of people living with a disability.



Find and follow BCCPD at www.bccpd.bc.ca/followus.htm.

You can also sign up for *Our Voice*, the BCCPD e-newsletter that will keep you up-to-date on important and interesting disability news between *Transitions*.

News Bits

A Huge Thank You to Legal Services Society

We recently received a generous grant from the Legal Services Society that allowed us to: create a new Help Sheet on the Monthly Nutritional Supplement (see below), reprint our guides on CPP Disability, update our guide on the Registered Disability Savings Plan and do a workshop in Kelowna on disability benefits. Many thanks to LSS for their support getting these resources out to the public.

New Resource on Monthly Nutritional Supplement

We've added to our BC Disability Benefits Help Sheet series with the Monthly Nutritional Supplement (Help Sheet 4). MNS is available to people who have the PWD designation and who receive the PWD benefit. All the Help Sheets can be read online or downloaded at www.bccpd.bc.ca/money.

Recommendation from a *Transition* Reader

I am a physically disabled person with muscular dystrophy who has just discovered a new product that I want to share! I have hand strength, but no arm strength and little trunk strength, so forget it if anything drops on the floor or if I have to bend down. I've always used one of the pick up sticks with a squeeze handle, but they are limited in what they can pick up. My brother sent me two Telestiks and I've been using them ever since. They are lightweight and flexible, and I can now grab a fallen piece of paper, a scrap of fabric (I sew, so this is invaluable) a pair of embroidery scissors, a paper clip—anything! Find out more at <http://telestik.com:80/>.

Northern Health Connections Bus

This bus can be used by people with disabilities for medical appointments. In some circumstances, the bus may also be available to people with disabilities to help maintain independence or improve health. Each request is handled on an individual basis, for people who want to access the service for non-medical purposes.

If you would like more details, write a letter explaining why you are not able to use other methods of public transportation. Northern Health will need to understand why the Northern Health Connections bus is the only option for you. Unfortunately, the service is not available merely on the basis of preference or financial need.

For more information, please contact Reina Pharness, at Northern Health at Reina.Pharness@northernhealth.ca. ■

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Editorial Statement

The views and opinions expressed within the pages of *Transition* are not necessarily those held by the total membership or Board of Directors. The material presented herein is meant to be thought-provoking and to promote dialogue. *Transition* is a forum to share information within the disability community, and with government and the general public. It is also an opportunity for people with disabilities to display creative talent.

Disclaimer

Any firm or company advertising in *Transition* is for our readers' benefit and does not constitute an endorsement by the BCCPD.





Download our Help Sheets for free from our web library or ask us to mail them to you.

The Help Sheets in bold text are also available in Traditional Chinese and Punjabi. Help Sheet 12 is also available in Punjabi.

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Online: www.bccpd.bc.ca/library.htm

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Our sincere thanks to the funders of the Help Sheet Series:

- Human Resources and Skills Development Canada Homelessness Partnering Strategy
- Health Sciences Association of British Columbia
- Legal Services Society of BC

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Thank you to the Province of BC for their continuing support.