

It Was a Party!
Fall Fling 2018

An Update on
Access RDSP

Book Your Tax
Workshop

transition

The Magazine of Disability Alliance BC

Meet the New Faces of Tax AID DABC

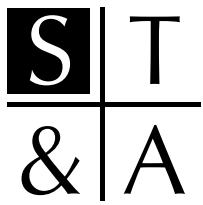
METRO VANCOUVER & FRASER VALLEY
Disability Alliance BC

INTERIOR
Ki-Low-Na Friendship Society

VANCOUVER ISLAND
Together Against Poverty Society

NORTHERN
Active Support
Against Poverty Society

MYUNG LEE
Tax AID DABC, Program Manager



Simpson, Thomas
& Associates
TRIAL LAWYERS

Major Cases: | Brain Injury | Paraplegia | Whiplash

| Quadriplegia | Spinal Cord Injury | Fatal Accidents



E. Anthony Thomas
Senior Partner

Extensive experience in major motor vehicle cases for over 30 years.

ICBC Claims Only

We Handle All of the Expenses

If no recovery, no legal fees or expenses.

"Simpson Thomas is truly a legal dream team and they rose to the occasion given the legal challenges facing the case. No other firm could have fought this case as it takes a lot of resources to fight a case of this nature."

- Comment by a client in the Wedding Abbotsford Jaago Tragedy as reported in the Link Newspaper dated March 12, 2011.

Low Legal Fees

24% legal fee, including trial. Legal fee reduced to 20% on brain injury, paraplegia and quadriplegia cases.

Call Mr. Thomas today for an immediate free consultation (604) 689-8888

TOLL FREE: Throughout BC 1 (800) 668-3788 (24 hrs Emergency Service)

Visit our website: **simpsonthomas.com**



Vancouver (Head Office)
Phone: (604) 689-8888
Fax: (604) 684-1881

Surrey/Delta
Phone: (604) 591-8885
Fax: (604) 684-1881

Burnaby
Phone: (604) 689-8888

Abbotsford
Phone: (604) 697-3977

inside

featured articles

Editorial by Tim Ames	4
Tax AID DABC Workshops by Myung Lee	6
Meet Rob at Ki-Low-Na by Rob Roy	8
A Returning Client's Perspective by Salina Dewar	12
Meet Vickie at Active Support Against Poverty by Vickie Smith	16
Tax Benefits for Individuals and Families by Salina Dewar	18
Meet Isabelle at Together Against Poverty Society by Isabelle Dehler-Hyde	20



selected content

Access RDSP Wins Award by Justine Little	10
Accessibility Project Winners by Justina Loh	11
Support DABC	14
Opening the Door to Others by George Lawson	22
Meet Our Latest Visionaries	23
Fall Fling 2018 Review by Justina Loh	24
My Best Friend, Daisy by Trace Ekdahl	26
We Couldn't Get There Without You	27
Invite DABC to Host a Workshop	28
New DTC Resources for Health Professionals	29





editorial

| by tim ames

If you are a person with a disability, or a family member or friend, you know that financial security and peace of mind can seem elusive. They don't have to be.

It's a reality that there are financial barriers that many people with disabilities face. Some seem so daunting and time-consuming to address that people avoid them—sometimes for years.

However, in doing so, many people with disabilities and their families lose access to financial benefits that may be available to them.

Understanding money and how it works is called financial literacy. People with disabilities may think financial literacy doesn't matter to them, if they live on a low income. They believe they don't need to know about things like investing and saving for the future.

The reality is there are programs that are specifically designed to help people with low or no income to save for the future.

One of the key ways to increase your financial literacy is understanding and being up-to-date on

income taxes. Filing your taxes is a doorway into many other benefits and programs that will otherwise be unavailable to you.

This edition of Transition features the Tax AID DABC program that specializes in helping people with disabilities file their taxes for free—especially people who haven't filed taxes for multiple years. You'll learn what this program does and what it can do for you to improve your financial literacy and security.

The most significant long-term program, that depends in part on up-to-date taxes, is the Registered Disability Savings Plan (RDSP). This program is like the mainstream RRSP, but designed for people with significant and lifelong disabilities. The RDSP is administered by the federal government and, depending on your individual or family's income level, you can potentially qualify for a grant of up to \$3,500 per year. There is also a bond available to low income Canadians with disabilities of \$1000 per year, with no contributions required.

The combination of the grants and bonds has a lifetime potential of \$90,000 for people who qualify.

To understand if you qualify or not, you need a bit of financial literacy. For example, for the RDSP and other benefits programs, you need to qualify for the federal Disability Tax Credit (DTC). You need to understand how the DTC works or ask an advocate to help you, and decide if the benefits of applying are worth it in your financial situation. Applying for the DTC requires—you guessed it—that you have filed your income taxes.

So, the benefits of the free services offered by Tax AID DABC reach far beyond your taxes—though taxes alone can mean significant refunds for people who have not filed taxes for many years.

In this edition, you'll learn about the many other benefits you become eligible for with current tax filings, tax workshops you can attend to learn more, how Tax AID DABC has helped specific clients, and how the new regional partners are helping clients around BC.

Beyond government benefits programs that can help you create greater financial security, being financially aware and literate can help protect you in day-to-day situ-

So, the benefits of the free services offered by Tax AID DABC reach far beyond your taxes—though that can mean significant refunds for people who have not filed taxes for many years.

ations: from paying too much for a bank loan or credit card, to helping you ask service providers good questions to make well-informed choices.

And, while none of us would ever expect to be the target of a financial scam, the more financially literate you are, the less likely it is this will happen to you.

It's easy to tell you that being financially literate is important. Even with the information you'll read in this edition of Transition, the biggest barriers you will likely face are both the complexity of the financial landscape and knowing where to start.

Plan Institute, and our partner Prosper Canada, have created an online tool that can help you decide where to start your all-important journey of financial literacy and security. It's appropriately called the Future Planning Tool. It will help you plan your journey to financial peace of mind.

Creating financial security takes time, commitment and discipline. To get there, we all need the help

of professionals along the way. This Transition edition, and the resources listed with this article, will help you find people who can help—whether you're just starting out or looking for assistance with a plan you have in place.

We hope you will find some answers, ideas and directions to add to your financial knowledge and literacy.

TIM AMES IS EXECUTIVE DIRECTOR OF PLAN INSTITUTE.

Resources

Plan Institute <http://planinstitute.ca>

Future Planning Tool
<http://futureplanningtool.ca>

Registered Disability Savings Plan <http://www.rdsp.com>

Financial Literacy prospercanada.org

Benefits and Supports—BC
<https://tinyurl.com/y7zh8cgd>

Benefits and Supports—Federal
<https://www.canada.ca/en/services/benefits/disability.html> 

The expansion of our Tax AID DABC program was made possible through the generous support of BC's Ministry of Social Development and Poverty Reduction.

Our sincere thanks to the Ministry and to the Vancouver Foundation for initial funding of this program.



vancouver
foundation



Tax AID DABC Workshops

Join us. Our workshops are user-friendly, innovative and even fun.

| BY MYUNG LEE

Over the next couple of years, our newly expanded Tax AID DABC program will focus on offering community workshops. We hope to show our clients that filing taxes is fun and maybe even exciting!

We want to make people aware of the importance and benefits of filing taxes for people who receive the Persons with Disabilities (PWD) or Persons with Persistent Multiple Barriers to Employment (PPMB) designation.

We are planning to offer information and services through various innovative approaches, like webinars and YouTube tutorials.

For example,

- On-site tax services workshops in the Fraser Valley region, including Surrey
- On-site workshops through partnerships with agencies serving people with disabilities
- Co-hosting a webinar with three partners on step-by-step tax filing for all BC residents
- English as a second language workshops with social services working for immigrants/refugees
- Workshops for self-employed people with disabilities

Tax AID DABC's Role

Our mission is to help people complete their taxes and receive all the benefits they are entitled to, including a tax refund, the GST and provincial tax credit, working income tax benefit and others.

There are many people with disabilities who do not know why filing taxes is important and what the benefits are. These two issues are the core components of our program and are highlighted in our workshops.

So, what differentiates Tax AID DABC from other tax services, such as the Community Volunteer Income Tax Program (CVITP) of the Canada Revenue Agency or the tax filing services of a private tax company like H&R Block?

First, our program uses a case management approach. Like other case management programs, Tax AID DABC services include:

- Assessing a client's income tax situation, including their financial and personal challenges
- Coordinating resolution of a client's outstanding tax issues by contacting CRA or writing required letters
- Advocating for comprehensive options and services to meet clients' tax needs

With case management, we can serve our clients comprehensively. From assessment to action plan, we can support people who haven't filed multiple years of taxes.

Second, this approach allows us to provide add-on services such as help with the Disability Tax Credit (DTC) and the Registered Disability Savings Plan (RDSP)—options every person with a disability should be aware of.

Third, our services are year-round, so clients don't need to wait until tax season to use Tax AID DABC.

Fourth, thanks to our new Regional Partners featured in this Transition, our services are available across BC, including Vancouver (Metro Vancouver and Fraser Valley), Victoria (Vancouver Island), Kelowna (Interior) and Prince George (Northern).

Our Workshops

While our workshops are aimed at people who haven't submitted their tax returns, we also work with people who provide services to our potential clients, such as social workers, counsellors, advocates, settlement workers, community workers and ministry officers.

Benefits for People with a Disability

This workshop looks at the specific benefits of tax filing, including the DTC, home owner credit, attendant care, medical expenses and the refundable credit. It is a great learning opportunity for people with disabilities and their families.

We also look at the other government benefits available to people with a disability, including health supplements, general supplements, transportation benefits, and sport and leisure programs.

Combining the benefits available through the DTC and the RDSP in this session, including instructions on how to apply for each, will help people with a disability and their families take advantage of these benefits. The Canada Disability Savings Bond, for example, is one way the federal government can contribute to your RDSP—up to a maximum of \$20,000.

Taxes DIY (Do It Yourself)

This workshop will give clients a step-by-step tutorial on how to do their own taxes which can be a huge boost to people's self-confidence. It is best suited to people who have some computer literacy and are ready for the next challenge.

We familiarize clients with the online service My Account, operated by the Canada Revenue Agency (CRA). One of the key advantages of My Account is people no longer need to worry about their lost tax slips or notices of assessment. They are all available through My Account.

See the poster on this page for our next workshop on January 8!

Auto-fill Your Tax Return

CRA introduced an electronic tax-filing service called Auto-fill in 2016, and Tax AID DABC will open this service to our clients starting in 2019. This service will make it easier for taxpayers who use different kinds of certified tax software to enter their information. CRA always has copies of most forms about each taxpayer, receiving them from banks and employers before you do. That includes the T4 (income from an employer), T4A (income from a pension) and T5007 (income from assistance).

Our hope is these workshops will enable our clients to use the new

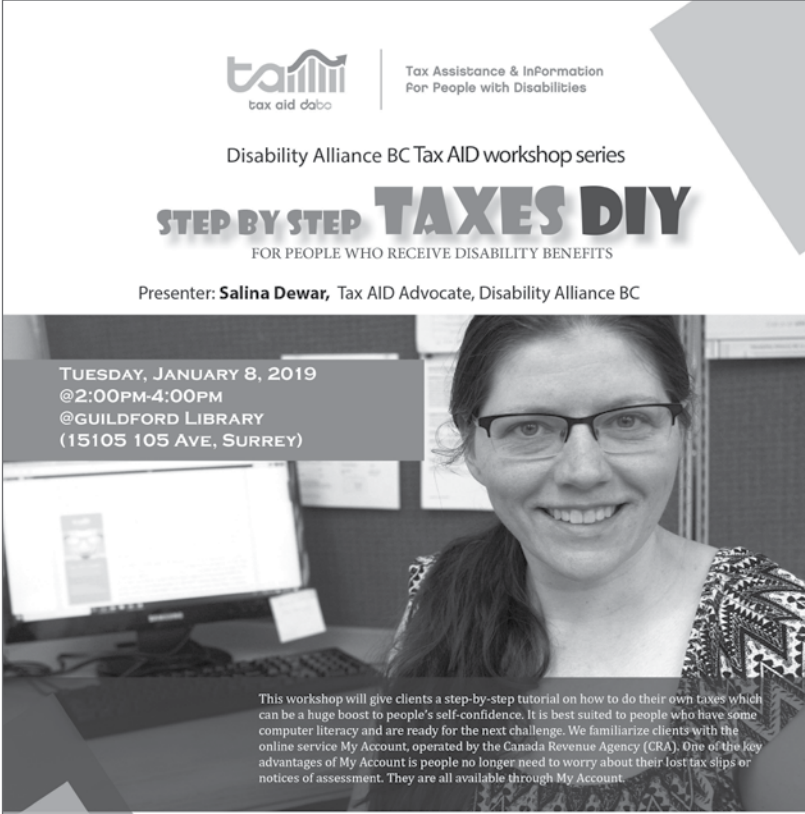
Auto-fill service on their own. However, we're here to help. Clients can appoint a representative, including a DABC advocate, to support them with this and other tax-related services.

We look forward to assisting you with all your tax needs!

MYUNG LEE IS THE TAX AID DABC PROGRAM MANAGER. CONTACT MYUNG AT 604-872-1278 OR MYUNG@DISABILITYALLIANCEBC.ORG.

TAX AID DABC WEBSITE:
[HTTPS://TAXAIDDABC.ORG](https://TAXAIDDABC.ORG)

DABC WORKSHOP REQUEST FORM:
[HTTP://DISABILITYALLIANCEBC.ORG/PROGRAM/WORKSHOPS](http://DISABILITYALLIANCEBC.ORG/PROGRAM/WORKSHOPS) 



tax aid dabc Tax Assistance & Information For People with Disabilities

Disability Alliance BC Tax AID workshop series

STEP BY STEP TAXES DIY

FOR PEOPLE WHO RECEIVE DISABILITY BENEFITS

Presenter: **Salina Dewar**, Tax AID Advocate, Disability Alliance BC

TUESDAY, JANUARY 8, 2019
@2:00PM-4:00PM
@GUILDFORD LIBRARY
(15105 105 AVE, SURREY)

This workshop will give clients a step-by-step tutorial on how to do their own taxes which can be a huge boost to people's self-confidence. It is best suited to people who have some computer literacy and are ready for the next challenge. We familiarize clients with the online service My Account, operated by the Canada Revenue Agency (CRA). One of the key advantages of My Account is people no longer need to worry about their lost tax slips or notices of assessment. They are all available through My Account.

LIMITED SEATING!

Call to reserve your spot:
604-875-0188 (ext. 121)
myung@disabilityalliancebc.org
or go to <https://bit.ly/2Fd25GH>

dabc disability alliance bc | we are all connected

TAX AID DABC INTERIOR REGION

Meet Rob at Ki-Low-Na | BY ROB ROY



Please tell us a bit about your organization.

The Ki-Low-Na Friendship Society is a registered non-profit society. The Friendship Centre Movement includes the National Association of Friendship Centres, provincial associations and Friendship Centres throughout Canada.

We provide programs and services to people in all four stages of life: infants/children, youth, adults and Elders. We're always looking for volunteers to support our ongoing programs, as well as special events.

Our mission is to provide for the mental, emotional, physical and spiritual well-being of all peoples, through the development of community-based services, while encouraging the community to preserve, share and promote Aboriginal cultural distinctiveness.

What do you think is the greatest achievement of your Tax AID DABC program?

I'm fortunate to work for an organization that offers many different programs and services for our

vulnerable populations. We work in partnership to assist our clients because many of them need, and benefit from, the many services that we offer. In conjunction with the other non-profit organizations in our area, we're a kind of one-stop-shop for community services which is really nice to have available to anyone who needs them.

So, I think our greatest achievement has been giving people an option that didn't really exist before—the ability to catch up on their taxes, for up to 10 tax years, for no charge at all.

I'm in touch with many other community organizations and they are extremely excited about this prospect. The word has spread quickly around town about the service we can provide to their clients or anyone else.

Who are your clients?

We serve the city of Kelowna, West Kelowna and the surrounding area. Our clients are people living on a low income, mainly those who are receiving Persons With Disabilities (PWD) and Canada Pension Plan Disability (CPPD). Many of our clients are at risk of or are currently

I am extremely grateful that a program like this now exists in BC, and I have heard the same sentiment echoed by every client and every community organization I talk with.

experiencing homelessness, and are very much in need of the benefits that filing their taxes makes them eligible for.

What unique challenges face your client group?

Many of our local community service providers and not-for-profits are located in the downtown core where most of our vulnerable populations live. So we're fortunate that many of our clients are able to access the services they need without a lot of travel.

There are many non-geographical barriers, however, that prevent people from filing their taxes. Many people can't afford or don't have

access to a computer to do their own taxes, and also don't have the computer experience to do them. On top of that, having someone else file your return costs money and even a small fee for each tax year can add up in a hurry.

Another issue people have is tracking down lost tax slips. For people who live on the street or move residences a lot, they won't have the tax slips they need with them. There are ways to find this information, but unless you know where to call or where to go it's a very intimidating process.

When you throw mental health issues into the mix, something that many of our most vulnerable populations deal with, it becomes much more difficult to jump through all of the hoops needed to keep current on your taxes.

Can you tell us about some of your clients?

I've worked with a few clients from a local men's recovery shelter. Two men in particular hadn't filed their taxes for close to 10 years, so they were eligible for a large tax refund in the \$10,000 range. Both were able to pay off some debts and open a savings account with what they had left. The support worker from the shelter helped them with these steps. She contacted me later and told me how much getting their taxes up to date has impacted their lives for the better.

I've had many clients hug me or start crying tears of happiness in my office. Receiving a tax refund is a huge financial benefit. But on top of that, taxes can be very stressful for many people, especially if they

fall behind. Getting caught up is a big relief and I can see in their faces that a large burden has been lifted for them.

Can you tell us something about your city and region?

There are approximately 103,000 people living in BC that receive disability benefits and 20% or so of those individuals fail to file their income taxes every year. Approximately 60% of people in Canada living with a disability or caring for children with a disability don't receive all of the benefits they are eligible for.

Kelowna is a growing city with one of the warmer climates in Canada. It's attractive to people who are street-entrenched, and the number of vulnerable and homeless people in the city has been increasing steadily in recent years.

Would you like to tell us something about your background?

My entire working career of 12 years has been spent in the banking industry. Most recently, I worked as a financial advisor for high net-worth clients. This role was quite challenging and I loved helping clients find ways to make their financial goals a reality.

Banking culture has changed in recent years, however, and has become much more sales focused which is not an environment I'm comfortable in. I had been thinking of making a change and hoping to find something more rewarding on a personal level. When this posi-

I've had many clients hug me or start crying tears of happiness in my office. Receiving a tax refund is a huge financial benefit.



Some of Our Numbers

- Number of Tax AID DABC clients: 100
- Number of tax returns completed: 71
- Total number of tax returns filed: 196
- Average number of tax years per return: 2.84
- Total dollar in tax refunds: \$145,438
- Average refund per client: \$2,107
- Five largest tax returns for clients: \$12,714, \$11,110, \$10,715, 10,432, \$9,692

CONTINUED ON NEXT PAGE

PHOTOS: MYUNG LEE

ROB ROY, CONTINUED FROM
PREVIOUS PAGE

tion at Ki-Low-Na came up, it was perfect. I absolutely love my job and feel very fortunate to be able to work with and help clients every day that truly benefit from the services we offer.

What else would you like to tell our readers?

Before I started this job, I assumed everyone did their taxes each year, either by themselves or by paying someone to do them. I didn't realize all the barriers to filing that exist for many people. This is especially concerning because many of the benefits these individuals rely on for assistance (GST/HST credits, child tax credits, GIS for seniors) stop being paid out when you are not up-to-date on your taxes.

I am extremely grateful that a program like this now exists in BC, and I have heard the same sentiment echoed by every client and every community organization I talk with. I really hope it is here to stay as it's truly helping improve the lives of the people that need it the most.

ROB ROY IS THE TAX AID DABC ADVOCATE WITH KI-LOW-NA FRIENDSHIP SOCIETY. T

Contact Tax AID DABC Interior Region:

Ki-Low-Na Friendship Society, Kelowna
Tel: 250-763-4905, ext. 215
reception@kfs.bc.ca
<http://www.kfs.bc.ca>

L TO R: MINISTER OF SOCIAL DEVELOPMENT AND POVERTY REDUCTION, HON. SHANE SIMPSON; NICOLA DUNNE, PLAN INSTITUTE; DEBI LAHAISE, BCANDS; JUSTINE LITTLE, DABC; KEVIN MCCORT, VANCOUVER FOUNDATION



Access RDSP Wins Award

BY JUSTINE LITTLE

As the second year of Access RDSP comes to a close at Disability Alliance BC, I have made the difficult decision to leave my role as Outreach Coordinator of the program to continue my education.

I am proud of the many successes of our program and am very grateful to have worked with so many people with disabilities throughout the province to help them apply for the Disability Tax Credit (DTC) and open a Registered Disability Savings Plan (RDSP).

I have learned so much from working with my clients about the varied experiences of people with many different kinds of disabilities.

I have also learned about the difficulties people face navigating the DTC/RDSP process and have used this information to improve the support that we offer in our program. Access RDSP shares this information with the RDSP Action Group to help improve the process for everyone.

I have also learned about the resilience in the disability community—the strength and determination that many of my clients showed as they completed the required steps to begin their journey to financial security.

In my role, I travelled to many communities in BC doing presentations on the DTC and RDSP for people with disabilities, their families and support networks.

My clients told me that primary care providers sometimes have misinformation about who may qualify for the DTC. Because of this, one focus of my work became educating professionals.

My role was often to help my clients communicate their health information to their primary care providers. Care providers, due to busy schedules and a heavy patient load, don't always have the necessary information in their records to complete the paperwork required to apply for the DTC.

My clients told me that primary care providers sometimes have misinformation about who may qualify for the DTC. Because of this, one focus of my work became educating professionals.

I have made many wonderful connections with health and support professionals throughout the province who wanted to learn how to better serve their patients and clients in navigating this process. We have been truly embraced by WorkBC contractors to share our expertise with their teams. In the past several months, our team has facilitated over ten workshops for WorkBC offices throughout the province.

We also worked with Nurse Practitioners, Occupational Therapists and Physiotherapists to create guides for completing the Disability Tax Credit (see page 29).

In June 2018, the positive impact of Access RDSP was recognized by physicians when we received an award from Doctors of BC for Excellence in Health Promotion. I was honoured to accept the award, along with team members from the BC Aboriginal Network on Disability Society and Plan Institute.

Another highlight of my role was the excellent team I have worked with in all three agencies. I have had the pleasure of training three new advocates who assist with DTC applications at DABC and I am thrilled they will be carrying the DTC program into its third year of operation.

I am excited for the fresh approach my replacement will bring to the team and wish Access RDSP continued success in its mission to ensure that all British Columbians have access to free and confidential support to open an RDSP.

As I continue my education, I will remain an advocate for the RDSP and promoting financial empowerment for people with disabilities!

JUSTINE LITTLE WAS THE OUTREACH COORDINATOR OF ACCESS RDSP AT DISABILITY ALLIANCE BC. EVERYONE AT DABC WISHES JUSTINE ALL THE BEST WITH HER EDUCATION. T



Accessibility Project Winners by Justina Loh

Which BC projects will win a DABC Accessibility Project grant for 2019?

DABC received \$450,000 from the Ministry of Social Development and Poverty Reduction to review and disburse funding for accessibility-related projects.

We received 118 applications from organizations around BC which went through two rounds of vetting. DABC staff performed a first review and the second was done by a committee of representatives from: DABC, BC Aboriginal Network on Disability Society, Community Legal Assistance Society, Canadian Mental Health Association, Inclusion BC, and Social Planning and Research Council of BC. Up to 20 winning proposals will be chosen.

We were very impressed by all the proposals and choosing the winners was difficult! The winners were not available at the time of publication, but will be announced December 3 and funds will be disbursed to organizations in January 2019. T

A Returning Client's Perspective

BY SALINA DEWAR

Charlie knew he had to catch up on his taxes but, because of his poor health, he didn't have the stamina to do it.

Recently, I had the opportunity to sit down with one of Tax AID DABC's return clients, Charlie (not his real name). Charlie has come to us for help three years in a row, so I was curious to hear his perspective on the program.

I asked Charlie how he found Tax AID DABC. "In 2016, I received a letter from the Province," Charlie said, "saying my eligibility for Pharmacare was at risk because I hadn't filed my taxes since 2014. At the time, I was having some major health issues, so I was terrified. The medications I needed were very expensive."

Charlie knew he had to catch up on his taxes but, because of his poor health, he didn't have the stamina to do it. A social worker at a local clinic had heard of Tax AID DABC and referred Charlie to us—and I was the advocate available that day.

One of the first things I asked him was what kept him from filing his income taxes.

He said, "Before 2007, I was very healthy and productive, but then I got very ill. I had almost no energy and many days passed in what I can only describe as 'brain fog.' I just couldn't see how I could do it:

the effort to gather all the tax slips and numbers, then crunching the numbers myself to calculate the various tax credits by myself. It was too much."

So Charlie focused on improving his health and, when he felt better, he went back to his taxes. He still wasn't sure how to do the work that was needed, so he didn't file his returns.

"When I came to Tax AID DABC," Charlie said, "you helped me to come up with a plan and take the steps to gather the information I needed. And you even helped me prepare and file my returns, so I didn't need to do the calculations."

Many of our tax program advocates have personal and/or client experience with people who have disabilities and health challenges. "The people at Tax AID work with people in my kind of situations all the time," said Charlie. He was also kind to say that my knowledge and compassion made the process easy for him. But Charlie was a partner in the process all the way.

"With your help, I got past feeling intimidated and got the tax returns done." We helped Charlie file four years of taxes, resulting in

over \$2,000 in tax benefits. He was thrilled.

Most of our clients don't know about the benefits they become entitled to when they are up to date on their tax filings.

"Not only did getting caught up reduce my overall stress," said Charlie, "I got information on other resources, like the Disability Tax Credit and the Registered Disability Savings Plan. I had applied before and been denied. You helped me to understand the criteria better, and I've since been approved for both the DTC and the RDSP."

"Tax AID DABC can help you simplify the tax filing process," said Charlie. "It's a lifeline for people on PWD or PPMB who need to catch up on filing their taxes."

If you receive PWD or PPMB benefits, and need to file tax returns for any or all of the last 10 tax years, please contact your nearest Tax AID DABC program partner to see if we can help you. We can often help even if you have other income, such as employment income or pension income, and we can help no matter where in BC you live.

SALINA DEWAR IS A TAX ADVOCATE WITH TAX AID DABC. 





FIND WORK THAT WORKS FOR YOU.

We offer specialized services for people with disabilities.

Contact your local

WorkBC Employment Services Centre

Centre de services à l'emploi

VANCOUVER WESTSIDE

300 - 2150 W Broadway
Tel 604.688.4666

VANCOUVER CITY CENTRE

900 - 1200 Burrard Street
Tel 604.434.0367

VANCOUVER MIDTOWN

110 E 3rd Avenue
Tel 604.829.2300

DOWNTOWN EASTSIDE

112 West Hastings Street
Tel 604.872.0770

VANCOUVER NORTHEAST

312 - 2555 Commercial Drive
Tel 604.708.9300

VANCOUVER SOUTH

7575 Cambie Street
Tel 604.263.5005

NORTH SHORE

106 - 980 W 1st Street | North Van
Tel 604.988.3766

FREE SERVICES

Nos services en emploi gratuits sont également disponibles en français.



The Employment Program of British Columbia is funded by the Government of Canada and the Province of British Columbia.



Support DABC

ABOUT US

Our mission is to support people, with all disabilities, to live with dignity, independence and as equal and full participants in the community. We champion issues impacting the lives of people with disabilities through our direct services, community partnerships, advocacy, research and publications.

FRONTLINE SERVICES

Our Advocacy Access Program provides one-on-one assistance with provincial and federal (Canada Pension Plan Disability) income supports and other benefits. Our Tax AID DABC program helps PWD and PPMB recipients to file their income taxes year-round.

PROGRAMS AND PROJECTS

Our projects respond to community need and increase people's ability to participate and contribute.

GROWING PARTNERSHIPS

We stay connected with a large network of community organizations across BC and regularly provide them with updates about issues of importance to the disability community.

FREE PUBLICATIONS

We publish a range of capacity-building, self-help guides and advocate resources, in reader-friendly language. Resources are provided free of charge, either by mail or from our website.

BECOME A DABC MEMBER

Numbers matter. The more members we have, the stronger our voice in the community.

Please become a Disability Alliance BC (DABC) member today. You can be a voting member or a non-voting member, and we welcome both individuals and groups.

I accept your invitation to join the DABC and enclose my membership fee of \$15 (individuals) and \$25 (groups).

I am also including a tax-deductible donation of \$_____. (Donations over \$10 are tax deductible).

Please return your payment/donation with this form to:
DABC, 204-456 W. Broadway, Vancouver, BC V5Y 1R3.

You can also become a member or donate online at:
<http://www.disabilityalliancebc.org/about-dabc/become-a-member>.

THANK YOU FOR YOUR INVALUABLE SUPPORT

Please check the applicable boxes:

☐ New membership or ☐ Renewal

☐ Voting Member or ☐ Non-voting Member

Voting members are people with disabilities and self-help groups where at least 50% of members have a disability.

Name _____

Organization _____

Address _____

City/Prov _____ Postal Code _____

Phone _____ Email _____

KEEP IN TOUCH!



[Disability Alliance BC](#)



[@DisabAllianceBC](#)



<http://tinyurl.com/jbqdm2u>



<https://www.linkedin.com/company-beta/4863769/>



Sign up for our Enews at
disabilityalliancebc.org

Visit our website often to see our work on behalf of the disability community, and to connect with us through social media.

We hope to see you there.

TAX AID DABC NORTHERN REGION

Meet Vickie at Active Support Against Poverty

BY VICKIE SMITH

Please tell us a bit about your organization.

The Welfare Rights and Self-Help office opened in June 1985 and, in 1987, became the Active Support Against Poverty (ASAP). The office was created to provide support and advocacy to people struggling with the effects of poverty, focusing on people receiving income assistance.

In November 2016, the then-Ministry of Social Development and Social Innovation (MSDSI) reported there were 8,719 open files for assistance in the Prince George Region. More strict and more demanding government regulations for social programs are now the norm, and people face severe, often

Government services expect people to have a computer and a cell phone, as well as a permanent address and current identification. These expectations just don't fit most of our clients.

life-threatening, consequences when they are unable to meet the demands of these systems.

As a service to BC Employment and Assistance recipients, ASAP provides information on the *BC Employment and Assistance Act and Regulations*, and the *Assistance for Persons with Disabilities Act and Regulations*.

We also provide advocacy and information on the *Residential Tenancy Act and Regulations*, the *BC Employment and Assistance* appeal process, and the Dispute Resolution process with limited assistance through the Judicial Review process. We help clients with the BC Employment and Assistance for Persons with Disabilities application and the MSDSI online My Self-Service application.

How do you help clients?

To the community at large, ASAP offers information about the *Residential Tenancy Act and Regulations*, provides referrals to appropriate community agencies or services, and helps complete any paperwork or applications clients are having difficulty with.

We offer free clothing, kitchen and household items, as well as free photocopying, faxing/message services and telephone access. We also offer workshops on Welfare Rights and Responsibilities, Tenant Rights and Responsibilities and ASAP's services.

We work closely with ASAP's Housing Society which provides housing in our community. ASAP offers 16 units of permanent housing for low income urban singles, 28 units of permanent housing for homeless/at risk individuals, and a 30-bed co-ed shelter for homeless/at risk individuals and families which can be expanded to accommodate more in extreme weather circumstances.



Since the start of the Tax AID DABC program in May, we have completed 151 years of tax returns for 90 individuals, with several clients having multiple years filed, resulting in \$196,728.92 of benefits.

We also run a Tenant Support Worker program and the Homeless Prevention Program.

How is your Tax AID DABC work expanding on what you offer clients?

The Tax AID DABC program has allowed us to add to the free income tax services we provide. I talk with clients about the huge benefits of the Disability Tax Credit and the Registered Disability Savings Plan. And I ask if they need any other services and make referrals where I can.

Since the start of the Tax AID DABC program in May, we have completed 151 years of tax returns for 90 individuals. Several clients have had multiple years filed, resulting in \$196,728.92 of benefits. Through information packages, mail, email, fax and telephone contacts, we're reaching both big and small northern communities, and helping people receiving PWD and PPMB get the benefits they're entitled to. I believe this is a great service.

What unique challenges face your client group?

Government services expect people to have a computer and a cell phone, as well as a permanent address and current identification. These expectations just don't fit most of our clients.

Clients with several years of unfiled taxes have difficulty accessing their information quickly, if they are unable to answer security questions. Often, we need to request information from the Tax Centre in Winnipeg which can add four to six weeks to the process. But, bringing clients up to date on their taxes and showing them the benefits they receive, is very rewarding.


Would you like to tell us something about your background?

I personally come late to this sector. I've always worked on the frontline with people, face to face. I was a partner in a transport company and then a dispatcher for a provincial transport service, before I worked in administration at the Elizabeth

Fry Society in Prince George. I have been at ASAP since September 2017, first as a support worker for shelter guests. Since May 2018, I have been the Tax AID DABC advocate.

In my time with ASAP, I've learned that everyone has a story and a history, that there is not enough housing or services for the clients we see, and that everyone deserves to be treated with dignity and respect. I've seen perseverance in the face of insurmountable obstacles, amazing adaptations to homelessness and poverty, and incredible humour and caring between the people we serve. In my co-workers, I have seen compassion, dedication and understanding.

I really like what I'm doing and look forward to the new year.

VICKIE SMITH IS THE TAX AID DABC ADVOCATE WITH ACTIVE SUPPORT AGAINST POVERTY. 

Contact Tax AID DABC Northern Region:

Active Support Against Poverty Society,
Prince George
Tel: 250-563-6112
Toll-free: 1-877-563-6112
taxaid@asaphs.com
<http://www.povnet.org/node/2428>

Tax Benefits for Individuals and their Families

BY SALINA DEWAR

There are many benefits, tax credits and deductions that may be available to people with disabilities and their families. Some are non-refundable (they reduce the amount of tax you pay) and others are refundable (you receive money back). Here are just some of these benefits, with amounts for the 2017 tax year.

Disability Tax Credit | Line 316

To apply for the DTC, your medical practitioner needs to complete and sign a T2201 form—Disability Tax Credit Certificate. If the Canada Revenue Agency (CRA) approves your application, you can claim a credit of \$8,113. This credit can be transferred to your spouse or other person if they live with you or they provide food, shelter or clothing to you on a regular and consistent basis. Being eligible for the DTC can allow you to claim these deductions, credits and benefits:

- You will reduce the amount of tax you need to pay. If you do not pay taxes or cannot use all of this credit, you can transfer your unused credits to a spouse or other family members on whom you were dependent.

- If you have a child who is under 18 and has been approved for the DTC, you may be eligible to receive a tax-free benefit of up to \$2,771 per year (\$230.91 per month).
- The DTC enables you to qualify for the disability supplement of the Working Income Tax Benefit with less working income than people who do not have a disability.
- Depending on your age, it will also allow you to open a Registered Disability Savings Plan, including access to government grants and bonds worth up to thousands of dollars.

Medical Expense Tax Credit

| Line 330 for self, spouse/common law partner and children under 18; line 331 for other dependents

Medical devices, medications, treatments and some services required to help a person function may be considered a valid medical expense. The CRA website contains a list and a search tool for many of the expenses that can be claimed. If you have a medical expense that is not on the list, contact the CRA because it may still be covered. In some cases, a medical professional

must have prescribed the item or medicine or the person for whom this expense arose must have a valid DTC.

Some key medical expenses that you may be able to claim are:

- Attendant care costs for full-time care provided by an attendant who is 18 or older and not your spouse or common-law partner, or your dependent.
- Cost of full-time care in nursing homes or schools/ institutions providing care and training.
- Cost of salaries and wages for the care provided to seniors in retirement homes or seniors' homes.
- Cost of salaries and wages for part-time attendant care or care and supervision in your home, group home and other facilities.

This tax credit is non-refundable—it reduces the amount of tax you pay. If you have no taxable income, you will not benefit from this tax credit.

- Line 330 | You can claim the total of the eligible expenses minus whichever is less: \$2,268 or 3% of your net income.
- Line 331 | You can claim the total of the eligible expenses minus whichever is less: \$2,268 or 3% of your dependant's net income.

Depending on the type of care the person with a disability needs (for example, full-time care, care in a nursing home, a full-time attendant at home or at another location), you



can claim both the DTC and medical care, or only one of them.

Working Income Tax Benefit

| Line 453, and related disability supplement

To be eligible for the Working Income Tax Benefit (WITB) and the disability supplement, a person with a disability must be approved for the DTC. In BC, for 2017, the person needed a working income of more than \$2,295, but less than \$24,010. In the same year, BC families would be eligible to claim the WITB and disability supplement, if either one or both spouses have a disability and the disabled spouse or spouses had a working income of \$2,295, but less than \$36,414. In a family, only one spouse may claim the WITB and the person who is eligible for the disability supplement should claim it. If both spouses qualify for the WITB disability supplement, they can both claim the disability supplement.

The Canada Caregiver Credit

| Line 303, 304, 305, 367

This tax credit replaces the Caregiver Credit, the Family Caregiver Credit and the Credit for Infirm Dependents aged 18+ years.

If you support a spouse or common-law partner, or a dependent with a “physical or mental impairment,” the non-refundable Canada Caregiver Credit (CCC) may be available to you.

- For your spouse or common-law partner, you may be entitled to claim an amount of \$2,150 in the calculation of line 303. You could also claim an amount up to a maximum of \$6,883 on line 304.

- For an eligible dependent 18 years of age or older, you may be entitled to claim an amount of \$2,150 in the calculation of line 305. You could also claim an amount up to a maximum of \$6,883 on line 304.
- For an eligible dependent who is under 18 years of age at the end of the year, you may be entitled to claim an amount of \$2,150 in the calculation of line 305 or on line 367 for your child.

The Disability Supports Deduction

| Line 215

This is an amount a person with a disability may claim that reduces the amount of their income for their tax return. Only the person with the “physical or mental impairment” may claim this deduction. In some situations, the person with the disability must also have the DTC.

The tax-filer may only claim this deduction if they have incurred medical costs to be able to work, carry on a business, attend a designated secondary school or educational institution or to complete post-secondary research. Only the cost of certain devices or services, which a medical practitioner has prescribed, may be claimed.

For personal help with your tax-related issues, please contact one of our Tax AID DABC Regional Partners.

SALINA DEWAR IS A TAX AID DABC ADVOCATE. SEE THE FULL ARTICLE WITH MORE BENEFITS AT [HTTPS://TINYURL.COM/Y7TVQ4QX](https://tinyurl.com/Y7TVQ4QX).

This article is not intended to provide financial or legal advice and is not meant to replace the expertise of a lawyer or financial advisor. T

Client Testimonials

Jessa came to Tax AID DABC for help with several years of taxes. She used part of the tax benefits she received to pay tuition for a continuing education course that leads to a diploma in landscaping. She is now completing her final semester and hopes this diploma will give her the tools to pursue a more stable financial future.

Sadie has the PWD designation and lives in the Gulf Islands. She has fallen more than five years behind on filing her taxes. Resources in her community to help with tax filing are extremely limited. She spoke with a local accountant and was told that the cost to file would be more than \$200 for each year she was behind. Sadie contacted Tax AID DABC and was able to get fully caught up with her filings, at no charge.

Lance has a severe physical disability and currently resides in a care home in Victoria. He is no longer able to support the weight of his torso and has very limited motor functioning. At the request of one of his support staff, a Tax AID DABC advocate made a site visit to see Lance and was able to help him get fully up to date on his taxes.

TAX AID DABC VANCOUVER ISLAND REGION

Meet Isabelle at Together Against Poverty Society

BY ISABELLE DEHLER-HYDE



We believe that, when people living on a low-income understand their rights and responsibilities and are given access to justice, everyone in our society benefits.



Please tell us a bit about your organization.

Our mission is to improve the lives of people living in poverty through legal advocacy and public legal education. We believe that, when people living on a low-income understand their rights and responsibilities and are given access to justice, everyone in our society benefits.

Together Against Poverty Society (TAPS) provides free, face-to-face legal information, advocacy and representation for low-income people in the Greater Victoria area. We provide legal advocacy in the areas of income assistance, provincial and federal disability benefits, employment standards, and tenancy issues. Fighting for broader social changes is also at the heart of our mandate.

We have a year-round, weekly drop-in tax clinic that helps people apply for the Disability Tax Credit. We also provide legal education and training through seminars and our newsletter, TAPROOT, which provides updated legal information.

How is your Tax AID DABC work expanding on what you offer clients?

With Tax AID DABC, we've been able to expand our existing tax program to serve our clients even better. We're able to provide more support, improved accommodations and provide outreach to the disability community for the purposes of filing taxes and applying for the Disability Tax Credit.

Who are your clients?

Our clients are people in Greater Victoria and the Gulf Islands who are vulnerable and/or living on low income. Many of our clients are from the downtown core, including people who are experiencing homelessness, and most receive income or disability assistance.

What unique challenges face your client group?

Our clients face a lot of challenges—access to transportation, mobility restrictions, mental illness, poverty, language barriers, literacy,



L to R: Myung Lee, Tax AID DABC Program Manager; Isabelle Dehler-Hyde; and, Douglas King, TAPS Executive Director

PHOTOS: MYUNG LEE

stigma, substance use and homelessness. Our mission is to help people with as many of these issues as we can.

Would you like to tell us something about your background?

I'm a graduate from the University of Victoria School of Social Work. My background prior to joining TAPS was in the area of suicide prevention, volunteer management, and supporting youth in crisis.

I joined TAPS in 2017 as the Volunteer Disability Advocacy Project Coordinator where I led a volunteer-based disability program and worked to help people with disabilities obtain their rightful entitlements.

I recently switched to the Tax AID DABC Coordinator position where I provide advocacy with income taxes and coordinate fifteen volunteer tax preparers.

Is there anything else you would like readers to know?

We are thrilled for the opportunity to work with DABC on this exciting Tax AID DABC program. Thank you for including us in your team! We're looking forward to assisting Transition readers in the Vancouver Island Region.

ISABELLE DEHLER-HYDE IS THE VOLUNTEER DISABILITY ADVOCACY PROGRAM COORDINATOR WITH TAPS. **T**

Contact Tax AID DABC, Vancouver Island Region:

Together Against Poverty Society, Victoria

Tel: 250-361-3521

tax@tapsbc.ca

<http://www.tapsbc.ca>

ABOUT TRANSITION

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 is meant to be thought-provoking and to promote dialogue.

Planning Team

Sam Turcott, Jane Dyson, Justina Loh, Ann Vrlak

Editor and Layout

Ann Vrlak

Cover Design

Fiona Gamiet

Subscriptions and Ads

TRANSITION is published four times a year by Disability Alliance BC. Subscriptions are \$15/year.

Any advertising in TRANSITION is for readers' benefit and does not constitute an endorsement by Disability Alliance BC.

Submissions and Reprints

Comments, articles and graphics are welcome for consideration. Publication not guaranteed.

TRANSITION content may be reprinted without prior permission, as long as the material is published in its entirety, along with this citation: "From TRANSITION magazine, Disability Alliance BC, [edition date]."

Contact Us

Disability Alliance BC
204-456 W. Broadway,
Vancouver, BC V5Y 1R3

T: 604-875-0188 F: 604-875-9227

TRANSITION general:
trans@disabilityalliancebc.org

Ads:
transitionads@gmail.com

Web:
www.disabilityalliancebc.org/transition

DABC general:
feedback@disabilityalliancebc.org

Opening the Door to Others | BY GEORGE LAWSON

When people are asked to define disability, many will still think of a person who needs a wheelchair. More types of disability are being recognized, but the wheelchair is still often the “symbol” of disability.

I’d like to write about the enormous difficulties I encounter as a person with a severe hidden disability.

In January 1954, when I was eleven months old, I came down with a sleeping sickness. I suffered from encephalitis that destroyed the part of the brain that controls hand-eye coordination. It also affected my speech, and my ability to spell and use correct sentence structure.

The consequences of that continue to challenge me whenever I type a simple email. It takes me longer to type than the average person. It sometimes takes me five seconds per word, often with typos or misspelled words. In today’s world, everyone is expected to be able to use text and email.

Just like there are many types of physical disabilities, there are many types of hidden disabilities. Those of us who have hidden disabilities face a huge barrier.

In the 1960s, children like me were mistreated by the educational system. When I was in grade one, my teacher failed me. After that, I felt I wouldn’t ever be able to achieve anything. There were lots of other children who experienced this kind of treatment.

Even though I found school a challenge, I fell in love with two subjects: politics and history. They saved my life. One of my teachers told my parents he wished he could give me more than an “A.”

When I was in grade 7, I came down with most of the childhood illnesses. During that year, the elementary school counsellor in the area gave me two options: to fail grade 7 or register for the occupational program and graduate from high school at grade 10. The counsellor suggested I could work with my hands.

I didn’t have a choice, so I went into the program. But, I couldn’t do it because of my disabilities. I hated it.

The kids at school would beat and bully me. I later learned that some of them were victims of violence both at home and at school.

Today, more people are beginning to understand hidden disabilities. The educational system hires teachers with special needs education degrees to assist in the classroom. And people with disabilities are being helped to find meaningful employment.

I continued my education at Langara College, where I passed my courses. I did well on oral presentations, but poorly on term papers. I had one professor who gave me the passion to study. She understood my disabilities and motivated me to learn to the best of my abilities.

Between 1979 and 1981, I took a trip to hell and back. I took a Services Canada vocational test that showed my strengths and weaknesses. According to one area of the test, I had the potential to be a parole officer, if I improved my writing.

After the test, I went to Douglas College, then continued my studies at SFU. Halfway through the semester, I suffered from deep depression. I locked myself in my bedroom, neglected my assignments and dropped out of the finals. It was later discovered that I was suffering from post-traumatic stress.

After coming out of my depression, I decided to go to Vancouver Community College, King Edward Campus (now known as Broadway Campus) to work on improving my writing.

My doctor, psychiatrist and social worker at the time, convinced me to apply for the PWD (Persons with Disabilities) benefit. I have an excellent family doctor and psychiatrist who have helped me with my issues. They have taught me to believe in myself as a strong member of society, and that I am a highly intelligent person.

Even though I found school a challenge, I fell in love with two subjects: politics and history. They saved my life.

I found volunteer work with Disability Alliance BC where I started work as a courier in September of 1984. I've done many different jobs over the years and still volunteer at DABC.

Having a hidden disability does not stop me from contributing. Five years ago, I was offered the five-week job of Campaign Manager in an election. The candidate who hired me knew about my disabilities. She encouraged me to do the work. It boosted my confidence.

Just like there are many types of physical disabilities, there are many types of hidden disabilities. Those of us who have hidden disabilities face a huge barrier. Sometimes, we forget we're disabled and try to do things we can't. For example, the day I got married, I spent an hour trying to tie my tie. When my best man arrived, he did my tie in two minutes.

Some people with hidden disabilities are also misdiagnosed. This stereotyped me which was very discouraging. Some professionals sour our future more than it needs to be.

On my wedding day I weighed 330 pounds and, today, I weigh 240 pounds. I worked hard with my doctor, my psychiatrist, and Overeaters Anonymous.

Yes, part of me still feels angry, yet I am learning how to better face my situation. I do my best to educate others. For this reason, I open my door and allow others into my world. **T**



Pat Danforth
DABC President

Meet Our Latest Visionaries!

Everyone at DABC would like to thank members of our Visionaries Circle. These generous donors provide monthly support we can depend on.

Bonnie Klein
Danny Steinberg
David Torrison
Margaret Fraser
Inge Fein
Anon Anon

Becoming a Visionary is easy:

- Donate online at <http://disabilityalliancebc.org/support-us>, or
- Set up a monthly credit card donation by contacting Terry at 604-875-0188.

Thank you for your generous support!

Fall Fling 2018 Review!

By JUSTINA LOH



On September 27, DABC hosted its 6th annual gala at the Italian Cultural Centre! It was a special gala because it was also a night to remember and celebrate the 20-year legacy of Jane Dyson's work at DABC.

Jane was the Executive Director of DABC for almost 10 years and did amazing work transforming DABC into one of the most respected and well-known disability organizations in the province.

Once again, our hosts Stephen Quinn from CBC's *Early Edition* and entertainer David C. Jones made sure everyone had a fun night bidding on our silent and live auction items, snapping a photo at our new photo booth from Image Cube or popping brown paper bags as part of our annual quiz game.

We were delighted to welcome some special guests: the Minister of Social Development and Poverty

Reduction, Hon. Shane Simpson, and the Minister of Health, Hon. Adrian Dix. Thank you to Vancouver City Councilors Raymond Louie and Heather Deal, MLAs Bowinn Ma and Janet Routledge, and Stuart Mackinnon from the Vancouver Board of Parks and Recreation for coming out to support us.

Thank you to all the groups and organizations that bought a table at our gala: TransLink, ICBC, First Transit, PosAbilities, Plan Institute, BCITS, Sodexo, CUPE BC, SPARC BC, BC Centre for Excellence in HIV/AIDS, and Pam Horton.

Congratulations to our Employee of the Year, Mirjana Komljenovic from Maple Roch in Summerland, and to our Employer of the Year, the BC Centre for Excellence in HIV/AIDS. We were delighted to have you attend our gala and receive your much deserved awards.

It was a wonderful night and it would not have been possible without our sponsors, volunteers, and the DABC and Italian Cultural Centre staff who worked long hours to make this event a reality. Thank you so much!

JUSTINA LOH IS EXECUTIVE DIRECTOR, OPERATIONS. T

Photos this page: Employment Award Winners, L to R: Irene Day, BC Centre for Excellence in HIV/AIDS (BC-CfE), Pam Horton, DABC, Sharyle Lyndon, BC-CfE, outgoing DABC ED, Jane Dyson, Minister of Health, Hon. Adrian Dix; Host Stephen Quinn.

Photos opposite page, clockwise from top left: DABC Staff at the photo booth; Employment Award Winner Mirjana Komljenovic and Roch Fortin; L to R: Justina Loh, DABC, ED, Operations, Jane Dyson, Sam Turcott, DABC ED, Programs and Policy; fabulous auction items; L to R: Entertainer David C. Jones, Minister of Social Development and Poverty Reduction, Shane Simpson, Jane Dyson; some friends from Plan Institute.



My Best Friend, Daisy

| BY TRACE EKDAHL

In 2017, I decided to get a roommate of the furry kind. I spent a few weeks online, looking at adoption sites and I came across the Vancouver Orphan Kitten Rescue (VOKRA) website. After looking at the cats and kittens, I decided I wanted to adopt a fully grown cat because they have less chance of adoption.

I read the profile of each cat and kept going back to a disabled black cat named Daisy who had been in foster care her whole life (3½ years). Black cats are hard to adopt out because some people are superstitious about them. Disabled cats are also very hard to adopt out because people are concerned about the possible extra care they'll need that may create extra expense.

Almost every day for two weeks, I went back to Daisy's profile. The profile said Daisy had cerebellar hypoplasia which is an underdeveloped cerebellum, the part of the brain that controls balance. This means that Daisy falls down a lot. She also can't jump.

I thought about Daisy a lot and decided to adopt her. I've learned a lot about her in our time together. She is very good at using the bathroom. Since I have a futon, she can climb onto the bed by pulling herself up. So far, Daisy's record for consecutive steps is nine and once she ran five steps.

For feeding time, I lay a towel on the floor and feed her soft food (she is missing several teeth) which I break into bite-sized chunks and place on a small plate. She gets very excited and insists on being petted vigorously before I put the plate down. I push the plate close to her and she tucks her front feet under her chest. As she eats, I turn the plate and, when she's eaten food along the edge, I scoop what's left into a pile at the edge so she can reach it.

When she's eaten most of a plate, she stumbles away, cleans herself for a bit and then crawls back to finish the plate. This is our three-times-a-day routine.

While she eats, I like to sing, but she is very judgy. When I sing, she walks away. So I've had to switch to making up rap songs about her and her food. She likes rap (probably because she thinks I'm talking to her).

When I first brought her home, there were some challenges, in part because I treated her like she was made of eggshells. My heart would leap into my throat every time she fell. She was afraid of me and I was afraid I'd taken on more than I could handle. It took a couple of weeks, but she eventually slept on the bed while I watched TV. She had to be touching me with at least one foot, so she could be awakened by my movements. She was very skittish.

One day, she came onto the bed while I was lying down and crawled



While she eats, I like to sing, but she is very judgy. When I sing, she walks away.

up beside my chest and, with her feet touching me, went to sleep with her head on my arm. I knew then that we would be alright.

Soon we came to know each other's likes and dislikes, and fought over who would be the queen of the castle which we both claim we won. Let's be honest, who can say no to that furry face.

I have a mobility disability and walk with a cane. I have a lot of pain, and when I start to feel down, I look at Daisy. She falls over, bangs into things and gets right back up. It may take her a few tries to get where she's going, but she never gives up. This gives me the courage to never give up as well. She really is my inspiration.

Daisy and I have changed each other's lives for the better. On August 4, we celebrated our one year anniversary and it feels like we've been together forever.

I don't feel like I own a cat. I feel like Daisy and I are disability partners; always there to support each other. She is my best friend. **T**

We couldn't get there without you.



Program and Projects

- ♥ BC Rehabilitation Foundation
- ♥ City of Vancouver
- ♥ Council of Canadians with Disabilities
- ♥ Emergency Management BC
- ♥ Law Foundation of British Columbia
- ♥ Ministry of Social Development and Poverty Reduction
- ♥ Province of British Columbia
- ♥ Vancouver Coastal Health
- ♥ Vancouver Foundation

We gratefully acknowledge the financial support of the Province of BC.



Dedicated Supporters and Friends

- ♥ BC Government and Services Employees' Union
- ♥ BC Hydro Employees Community Services Fund
- ♥ BC Teachers' Federation
- ♥ CUPE Local 1936 (Community Services of Greater Vancouver)
- ♥ CUPE Metropolitan Vancouver District Council
- ♥ Hospital Employees' Union
- ♥ Klein Lawyers LLP
- ♥ Provincial Employees Community Services Fund
- ♥ Sodexo
- ♥ Simpson, Thomas and Associates (Trial Lawyers)
- ♥ TELUS Employees Charitable Giving Program
- ♥ Tompkins Wozny, Chartered Professional Accountants
- ♥ Vancouver Taxi Association

And many generous donors like you!



INVITE DABC TO HOST A WORKSHOP

DABC provides workshops across BC to share information on provincial and federal disability benefits, the Registered Disability Savings Plan, Disability Tax Credit, income tax filing and emergency preparedness.

Most of our workshops are provided free of charge; however, we ask that a minimum of ten participants be confirmed for workshops outside of Metro Vancouver.

For more information or to request a workshop, please go to: disability-alliancebc.org/programs/workshops. Or contact Val at DABC at 604-875-0188 or feedback@disability-alliancebc.org.

Tax Filing

Our Tax AID DABC program provides workshops on simple income tax filing issues for people with disabilities, common tax filing credits, options for dealing with tax debt, and much more. In April 2018, DABC started a partnership with three organizations across BC to expand the availability of these workshops. Please see page 6 for more on tax workshops.

Disability Benefits

DABC advocates provide workshops on provincial disability benefits (Persons with Disabilities (PWD) and the Persons with Persistent and Multiple Barriers (PPMB) benefits), as well as federal disability benefits (Canadian Pension Plan-Disability). The workshops include information about financial and medical eligibility criteria and the supplementary supports that are attached to PWD and PPMB. The workshop can be tailored to the needs of the organization or group.

RDSP/DTC

Access RDSP advocates provide workshops on the eligibility criteria for the Disability Tax Credit (DTC), strategies for communicating with your doctor, options if your DTC application is denied and eligibility criteria for the Registered Disability Savings Plan (RDSP). Other topics include: tips for communicating with your bank, information about Canada Disability Savings grants and bonds, best practices for maximizing RDSP benefits, and accessing the Endowment 150 grant.

Emergency Planning and Preparedness

DABC offers workshops to businesses, provincial and local governments, and community organizations on how to create emergency plans that include people with disabilities and seniors. These workshops may be provided at no cost, when funding is available.

CMIST and the Functional Needs Framework

CMIST stands for the following needs: Communication, Medical, Functional Independence, Supervision and Support, and Transportation. This approach to emergency planning and response offers a different way to consider the range of needs of the people in your local community.

The Duty to Accommodate is part of the BC Human Rights Code. You will learn what the law says about providing public services in a way that is accessible to all citizens and how to implement solutions to address accessibility.

The CMIST workshop can make your emergency planning and response more comprehensive and inclusive.

We provide half and full-day workshops (half-day workshops are offered only in Metro Vancouver). Through presentations, table top exercises and group discussions, you will gain an understanding of how disabilities impact a person's ability to respond in emergencies, and you will take away planning and response solutions you can implement to meet those needs. **T**

NEW DTC RESOURCES FOR HEALTH PROFESSIONALS

Access RDSP has created two new booklets to help health professionals support clients with DTC applications:

- **A Nurse Practitioner's Guide to the Disability Tax Credit**
- **A Guide to the Disability Tax Credit for Occupational Therapists**

The Disability Tax Credit (DTC) offers significant benefits for people with disabilities who qualify.

With these guides, we explain the different sections of the form and offer suggestions for supporting patients' applications.

For more information, please contact the Access RDSP Outreach Coordinator at DABC at 604-872-1278 or rdsp@disabilityalliancebc.org.



Access RDSP
Change your tomorrow today



vancouver
foundation



ACCESS RDSP IS A PARTNERSHIP OF BC ABORIGINAL NETWORK ON DISABILITY SOCIETY, DISABILITY ALLIANCE BC AND PLAN INSTITUTE MADE POSSIBLE WITH GENEROUS SUPPORT FROM THE VANCOUVER FOUNDATION.

THANK YOU TO BC NURSE PRACTITIONERS ASSOCIATION FOR THEIR COLLABORATION ON THIS RESOURCE.

Access RDSP

Change your tomorrow today



Access RDSP is a partnership between Disability Alliance BC, Plan Institute and BC Aboriginal Network on Disability Society.

Information and Support on the Registered Disability Savings Plan



CONTACT OUR PARTNERS



BC ABORIGINAL NETWORK ON DISABILITY SOCIETY

For Indigenous people with disabilities, contact BCANDS and we can help you with the RDSP process. We can assist with the DTC application, filing taxes, and opening the RDSP account. Phone: (250) 381-7303 ext. 204 | Toll Free: 1-888-815 -5511 (TTY Accessible) | rdsp1@bcands.bc.ca



DISABILITY ALLIANCE BC

To access DABC's RDSP and DTC services, or to request one of our workshops, please contact us at: Local: 604-872-1278 | Toll Free: 1-800-663-1278 | rdsp@disabilityalliancebc.org



PLAN INSTITUTE

We can provide you with information on the RDSP, future planning, and the Endowment 150 (free \$150 for BC residents).

- Call our disability planning hotline at 1-844-311-7526
- Take the RDSP tutorial or apply for Endowment 150 at www.rdsp.com
- RDSP info sessions and other future planning workshops at planinstitute.ca

Transition Ads and Sponsorships

Reach Our Readership and Support DABC

COLOUR PAGES			
Ad size position	Number of editions booked		
	1	2-3	4
COVER PAGES			
Outside back cover	2200	1900	1700
Front inside cover	n/a	n/a	n/a
Back inside cover	n/a	n/a	n/a
INSIDE PAGES			
Full page	1235	1050	850
2 columns	915	770	650
3 column large	870	740	620
3 column small	455	375	325
2 column small	410	350	285
2 column mini	340	280	245
1 column	455	375	325
1 column mini	275	235	200

BLACK PAGES			
Ad size position	Number of editions booked		
	1	2-3	4
COVER PAGES			
Outside back cover	n/a	n/a	n/a
Front inside cover	1200	1020	850
Back inside cover	1000	850	660
INSIDE PAGES			
Full page	950	800	650
2 columns	700	600	510
3 column large	675	550	485
3 column small	350	300	250
2 column small	315	265	225
2 column mini	260	225	190
1 column	350	300	250
1 column mini	210	180	150

Non-profit organizations receive a 35% discount. Prices subject to change without notice.

Transition Sponsorships

Sponsors have a unique opportunity to promote their business to our community network. For full details on ads and sponsorships, please contact Ann at 604-875-0188 or transitionads@gmail.com.

Premiere Sponsorship

- A 1/2 page, colour banner ad on the back cover
- Two inside colour pages
- A quarterly thank you in our e-newsletter, for one year

Ad Design

Sponsors may design their own banner ad or we will design it for you at no charge. We can also design interior pages for you from text and graphics you provide.

Feature Sponsorship

- A 1/3 page, colour banner ad on the back cover
- One inside page
- Two thank you's in our e-newsletter





we are all
connected

Suite 204, 456 West Broadway, Vancouver, BC V5Y 1R3
(604) 875-0188 • fax (604) 875-9227
trans@disabilityalliancebc.org • www.disabilityalliancebc.org



Thank You to Our Fabulous Fall Fling 2018 Sponsors

Everyone at DABC would like to thank the generous sponsors who helped make our annual Fall Fling such a success.

■ Presenting Sponsor

Vancouver Taxi Association

■ Platinum Sponsor

BCGEU

■ Silver Sponsor

Hospital Employees' Union

◆ Friend Sponsors

CUPE Local 1936

CUPE Metropolitan Vancouver District Council

Simpson, Thomas and Associates

Tompkins, Wozny Chartered Accountants

■ Supporter

BC Teachers' Federation

And thank you to all the organizations,
businesses and individuals
who bought tickets and tables for the event!

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

