

SPRING  
2016

# THE STAR



Developmental  
Disabilities Association

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**EARNEST  
SERVES UP  
SOME TASTY  
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# THE PLECAS REVIEW OF THE MINISTRY FOR CHILDREN AND FAMILY DEVELOPMENT

BY ALANNA HENDREN

The “Plecas Review, Part One: Decision Time” report was originally prompted by a judges’ comment that The Ministry of Children & Family Development (MCFD) had “hit a new low” in its handling of a child who had been removed from his mother, who was wrongly assessed to have mental problems. Part One of the “Plecas Report” does not deal with the judicial decision in the case but reviews the operational and cultural environment of MCFD since its original formation under Deputy Minister Bob Plecas in 1996.

In the more than 20 years since MCFD was established, it has had 13 Ministers, 8 Deputy Ministers and 8 Directors of Child Welfare. Some Ministers had their careers come to a premature end or were stifled based on tragedies suffered by users of the children’s services systems but no major changes were made, in spite of hundreds of recommendations from the Representative for Children and Youth and other investigators. After several reviews and twenty years of efforts, Plecas notes: “Currently, the child welfare system does not have a rigorous performance appraisal process in place and does not define what good practice and good performance are in terms of expectations for outputs or outcomes.”

The original recommendations that created MCFD were replaced by a “theoretical model of child welfare” implemented in 2003 in what was called the “Transformation” initiative. Rather than ‘tinkering around the edges’, the government envisioned a wholesale change in how children’s and community living services were delivered in B.C. At the same time, between 2001 and 2005, MCFD (and community living) realized a 22% reduction in funding with no complaints from contracted services or community advocates. Although “Transformation” drove the Ministry’s functioning, by 2007 their action plan “...remained very high level and did not specify actions that could be implemented.” This lack of clarity “...generated substantial chaos...” Government did not take action because they believed the reports from the Deputy that the program was going according to plan.

The action plan was entirely abandoned in 2008 when MCFD totally decentralized child welfare responsibilities and delegated some of these duties to a proliferation of agencies. This created “...general confusion that characterized the entire operations of the Ministry”. Plecas concludes: “The Ministry has had imposed top-down government directions and programs that have not worked, not worked well, or are on track but require improvements.” Every one of the top-down initiatives was confusing due to change overload and lack of direction: “It was unclear to staff what they were expected to do.” There was little evidence-based practice. Staffing models did not reward success and in some cases punished it.

Plecas points to the future with his recommendation that “Detailed implementation plans must form part of any approach and must be grounded in the practical rather than the aspirational.” He recommends that:

- University social work programs provide more training that is practical and less theoretical
- MCFD rethink their management model
- MCFD increase direct staffing and training

“

Every one of the top-down initiatives was confusing due to change overload and lack of direction: “It was unclear to staff what they were expected to do.”

”

- Treasury Board strengthen MCFD resources and restore MCFD’s programs by phasing in budget increases over the next four years
- MCFD respect and support professional decision-making, including providing the technical tools that could help speed communication and data access
- MCFD move practice toward evidence-based, structured service delivery
- MCFD fully implement a Quality Assurance/Improvement Plan
- Government and MCFD provide appropriate and effective oversight

The Plecas Review Part Two is expected to be released in the spring. He feels enough cultural change and progress with quality assurance progress can be developed in two years for MCFD to rid itself of external oversight by the Representative for Children and Youth, but the amount of cultural and operational changes that need to be made based on his report indicate a much longer time horizon, although it is hard to think of a time when we will not need an external representative for MCFD because no other Ministry in government supports individuals with so little power to influence changes in their own lives, let alone in government systems.

These children have no voice and that’s exactly what current Representative Mary Ellen Turpell-Lafond has given them, even though her suggestions have not garnered the kinds of improvements she knows are required if we are to truly honour our responsibility – as citizens and governments – to become the best parents we can be when families cannot support their own children, to be “the village” it takes to raise a child. It is easy to diminish the functioning of MCFD by cutting funding or through wishful thinking because abused kids are a low priority for government and some voters don’t believe in social services, but it is much more difficult to write these kids off when you see their faces. They need support in order to grow up, give their best back to communities as adults, and become the best parents they can be when their turn comes.

Kudos to Mr. Plecas for a candid report that recognizes the errors of the past but also focuses on positive future directions for MCFD, community service providers and ultimately the kids who we should all care about.





## SHORELINE CLEANUP

BY TANYA TERNOWESKY

Monday September 28th was a gorgeous sunny day when a group of us at the Drop-In eagerly participated in the Great Canadian Shoreline Cleanup. We collected garbage at Crescent Beach along O'Hara Drive to do our part in helping keep our city streets and shorelines tidy.

Special thanks to the following clients: Alex Hartman, Ray, Beyerstein, Mark Hawksworth, Hugh Campbell, Christine Routledge, Willie Amero, Frank Spatari, and Fred Banks, along with staff members Tanya Ternowesky, Christine Dela Cruz, and Agnieszka Bylicki.

We are looking forward to contributing again next year!



## ADOPTING A BLOCK AT LEISURE CHALLENGE

BY GILLIAN REYES

Since November 2015, through a partnership with the City of Vancouver, the talented and determined youth of Leisure Challenge have been involved with the "Adopt a Block" program which is a part of the "Keep Vancouver Spectacular" series, a series of programs that help to reduce litter and support a healthy, vibrant and clean Vancouver ([www.vancouver.ca](http://www.vancouver.ca)).

As our program centre is located on the grounds of the Kensington Community Centre, the youth have taken up the weekly responsibility of keeping the neighbourhood in that area litter free. Geared with long pickers, gloves and bright vests emblazoned with the words "Community Volunteer", the group so bravely battles the cold and blustery weather to ensure that every small piece of litter is put in the garbage. Each youth brings so much positivity to the program! Seeing the group's willingness to participate in their community is motivating to say the least. With a 2 year commitment to this program in tow, we are so eager and proud to see the youth continue to contribute to their community.



DDA'S ANNUAL

# *winter* CELEBRATION

Over 900 clients, caregivers and DDA members enjoyed the Festival of Lights celebration in December. Hundreds of cups of hot chocolate were enjoyed by all after viewing the lights.



**CONTRIBUTE TO THE STAR! WE WANT TO HEAR FROM YOU!**

Do you have comments, thoughts,  
or your own stories about DDA  
or people with developmental  
disabilities?

**SEND SUBMISSIONS TO  
[COMMUNICATIONS@DEVELOP.BC.CA](mailto:COMMUNICATIONS@DEVELOP.BC.CA)**



## THANK YOU!

DDA would like to extend our thanks to Circle Craft Market for their annual seasonal donation to DDA programs!



## LEISURE CHALLENGE DECEMBER ACTIVITIES

BY GILLIAN REYES

Here are pictures of the youth at the Christmas Market in December enjoying all the yuletide festivities. During the holiday season, with time off of school, the youth participated in a multitude of community events, such as going snowshoeing to Cypress Mountain and seeing the Christmas Lane at Canada Place.

# VOLUNTEER WITH DDA



We're looking for volunteers  
for events happening  
between March to July 2016

**CONTACT US TODAY  
TO VOLUNTEER WITH THE DDA!**

St. Patrick's Day	Vancouver	Mar 13
Port Coquitlam Rotary May Day Parade	Port Coquitlam	May 7
Hyack Parade	New Westminster	May 28
Lynn Valley Days Parade	North Vancouver	May 28
Ladner May Days Fair	Ladner	May 29
Hats Off Day Parade	Burnaby	Jun 4
Teddy Bear Picnic Grande Parade	Coquitlam	Jun 12
North Delta Family Day Parade	Delta	Jun 19
Canada Day Parade	DT Vancouver	Jul 1
North Shore Canada Day Parade	North Vancouver	Jul 1
Steveston Salmon Festival Parade	Richmond	Jul 1
Vancouver Pride Parade	DT Vancouver	Jul 31

## INTERESTED IN VOLUNTEERING?

please contact us at 604.273.4DDA  
or visit [www.develop.bc.ca](http://www.develop.bc.ca)



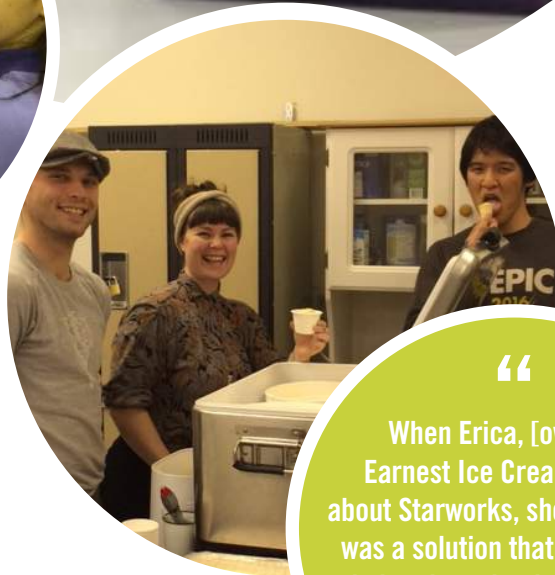
# EARNEST ICE CREAM SAYS THANK YOU WITH SERIOUSLY GOOD ICE CREAM!

BY KIRSTI INGLIS

If you haven't tried Earnest Ice Cream's seriously good ice cream, you seriously should! Specializing in artisanal flavours that reflect seasonal and locally sourced products, Earnest Ice Cream is a business built on the premise that creating good food and building a successful business doesn't have to come at the expense of people and planet. Since opening their first store in 2012, Earnest Ice Cream has been a hit with Vancouver foodies and an instant success.

Leading up to the opening of their second store in 2015, owner Erica Bernardi needed a solution to help manage the increased demand. When Erica heard about Starworks, she knew there was a solution that gelled with their values that business can transform community. With increased demand and a hot summer season on its way, Earnest Ice Cream sought out Starworks to assist with labeling and assembling packaging. Each month Starworks employees label thousands of lids and belly bands; a job that was time consuming and distracting from the core of Erica's business - crafting delicious gourmet ice cream. To thank Starworks for their hard work, Nevada McCarthy & Andrew Clark of Earnest Ice Cream surprised the team with an ice cream party that was thoroughly enjoyed by all! Starworks would like to thank Earnest Ice Cream for the delicious treats and their continued business. Together we are transforming lives through employment.

For more information about Earnest Ice Cream or Starworks please visit [www.earnesticecream.com](http://www.earnesticecream.com) or [www.starworks.ca](http://www.starworks.ca)



“ When Erica, [owner of Earnest Ice Cream,] heard about Starworks, she knew there was a solution that gelled with their values that business can transform community. ”



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[www.jobswestdda.ca](http://www.jobswestdda.ca)



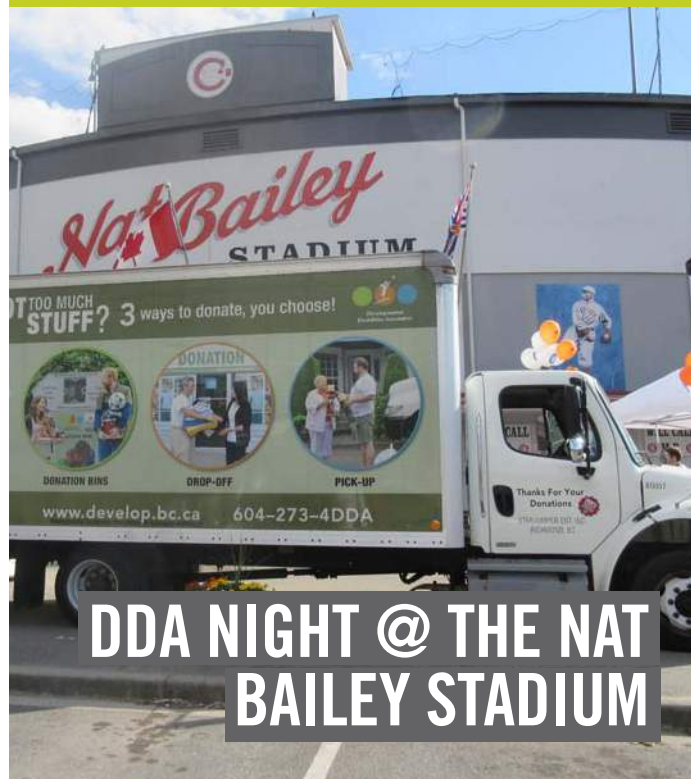
Radiating Happiness-Since TwentyOSix

## ANOTHER 'SAUL GOOD' CHRISTMAS AT STARWORKS

BY KIRSTI INGLIS

It was another busy December for Starworks employees who felt a little like elves packaging holiday cheer. Throughout the year Starworks assembles thousands of gift boxes for Saul Good Gift Co., a luxury gift box company specializing in local artisanal products. As you might expect things really step up during the holidays and Starworks employees are happy to rise to the challenge. This year was another booming year and to thank the Starworks team for their efforts Saul and his team generously hosted a pizza lunch. Starworks would like to thank Saul Good Gift Co and their team for the delicious pizza lunch and their continued business and support of local social enterprise. For more information or to order a gift box please check out [www.itsaulgood.com](http://www.itsaulgood.com)

# SAVE THE DATE



## DDA NIGHT @ THE NAT BAILEY STADIUM

## MONDAY JUNE 27, 2016

## IN MEMORY OF BARBARA

BY MARIA CAYBUILT

Barbara Larsen passed away peacefully in her sleep on October 8th, 2015. She lived in DDA's group home, Camsell, for the past few years. The following was written by Maria Caybuit for Barbara's memorial. Maria has worked as a residential care worker at Camsell for the past 20 years.

We celebrate Barbara, my dearest Barb, who just came to Camsell group home, 7 years ago, when we were mourning the loss of a resident - Carol. The moment we met her, she stole our heart with her smile, her gentle soul, and her fancy dancing. She used to say "I love you" all the time.

How can you not fall in love with her? We used to have loads of fun during music therapy which was more dance therapy as Barbara did her funky dance. Her dance moves strongly resembled the character Sandy, in the scene 'Born to the Hand-Jive' from the movie Grease. When Ron moved in, and she got herself her 'Danny Zuko', they were a cute pair back then. "Wow those were the days."

Barbara developed Alzheimer's and although she wasn't as "funky" at times, she remained sweet; she was never grumpy and never aggressive toward staff.

We will miss you forever, just like we miss all our former residents who passed away. I am sure they rolled out the welcome mat for you Barb. You must all be having a blast up there.

Goodbye, you will always be in our hearts.





# NEW CLOTHING DONATION BINS IN THE LOWER MAINLAND

THANK YOU to our new bin hosts for supporting DDA

Be sure to drop off your donations at any of our white DDA donation bins!



**Integra Tire**  
2660 Kingsway, Port Coquitlam



**JB Autocare**  
9-38918 Progress Way, Squamish



**Mags99 Fried Chicken & Mexican Catina**  
1584 BC 99, Squamish



**Red Apple Food Store**  
32354 Marshall Rd. Abbotsford



**Helmut's Service Centre & Auto Sales**  
33797 King Rd. Abbotsford



**Midas**  
32943 South Fraser Way, Abbotsford



**Pacific Community Church**  
5337-180th St, Surrey



**Remax Sea to Sky Real Estate**  
38261 Cleveland Ave Squamish



**Prince of Wales Secondary School**  
2250 Eddington Drive, Vancouver



**Hotel Chieftain**  
38005 Cleveland Ave, Squamish



**Couch Potato/ Groomed Room Designs**  
1405 Pemberton Ave, North Vancouver



**Capilano Custom Interiors**  
1311 Pemberton Ave, North Vancouver



**Outpost Liquor Store**  
23988 Dewdney Trunk Rd,  
Maple Ridge



**Mr. Lube**  
1291 East Hastings St. Vancouver



**Husky**  
1814 Garibaldi Way, Squamish



**Sea to Sky Hotel & Conference Centre**  
SQUAMISH, BRITISH COLUMBIA

**Sea to Sky Hotel & Conference Centre**  
40330 Tantalus Rd, Squamish

TO LOCATE A BIN NEAREST YOU, VISIT [www.donordata.ca](http://www.donordata.ca)





3 NEW  
LOCATIONS!

**Cloverdale Paint Store**  
6-38921 Progress Way, Squamish  
751 Terminal Ave, Vancouver  
2555 Arbutus St, Vancouver



**Papa Joe's Pizza**  
4520 Hastings St, Burnaby



**Cristos Greek Taverna**  
4624 East Hastings St, Burnaby

**New Maple Market**  
#8-11250 Waresley St, Maple Ridge

**Mattress Box Spring**  
2794 East Hastings St, Vancouver

**Garibaldi Garden**  
1951 Garibaldi Way, Squamish

**Son Motors Ltd**  
21283 Lougheed Hwy, Maple Ridge

**Pan Asia Market Deli**  
32288 South Fraser Way, Abbotsford

**North West Pharmacy**  
1877 Marine Drive, North Vancouver

**Squamish Sikh Gurudwara**  
37947 5th Ave, Squamish



**U & Thai Restaurant**  
3364 Cambie St, Vancouver



**Home Hardware**  
6791 Hastings St, Burnaby

**Serenity Salon & Spa**  
5608 Hastings St, Burnaby

**Squamish Budget Inn**  
38012 3rd Ave, Squamish

**New Chelsea Terrace**  
5897 Kincaid St, Burnaby

**Tangent Café**  
2095 Commercial Drive, Vancouver

**Burnaby Paint & Wallpaper**  
6791 Hastings St, Burnaby

**Lord Nelson Place**  
309 W 3rd St, North Vancouver

**Dasmesh Food & Video**  
2622 Cedar Park Place, Abbotsford

**Butterfly Body Massage**  
4536 East Hastings St, Burnaby



## MAIN ST. DROP-IN CULINARY ARTS CLASS

BY DAVID WONG

The Main Street Drop-In Culinary Arts Class has been cooking and baking up a storm! It is not purely a skill development activity, but encompasses therapeutic and artistic components as well. More importantly it brings back nostalgic memories of cooking with our family and friends. Ray Beyerstein commented that he remembered baking raisin bread pudding with his parents. Jane Barrett-Lennard said "Tuna Fish Casserole was the dish her and mother cooked together." It's great to find time to cook with program participants, friends and family. Emphasis is not always how the food tastes and looks but more importantly about the time spent together making memories.

# TAX RESOURCES

Through the tax system, the Canada Revenue Agency (CRA) administers a range of benefits and credits for persons with a disability or those who are caring for a dependant with a disability. By filing your income tax and benefit return by April 30, 2016, your return will be processed faster and if you are entitled to a refund, you will receive it earlier.

## Notable Federal non-refundable tax credits

- **Disability amount** – If a qualified practitioner certifies on Form T2201, Disability Tax Credit Certificate, that you have a severe and prolonged impairment in physical or mental function, you can claim the disability amount when filing your return. The disability amount can be transferred in whole or in part if the person with the disability does not need it to reduce his or her taxable income.
- **Medical expenses** – You may be able to claim the cost of medical expenses for any 12-month period ending in 2012 (provided that they have not been claimed before) for yourself, your spouse or common-law partner, or your dependants.
- For more information about medical expenses, including a list of common eligible expenses, go to [www.cra.gc.ca/medical](http://www.cra.gc.ca/medical).

## REGISTERED DISABILITY SAVINGS PLAN

A registered disability savings plan (RDSP) is a plan that provides long-term financial security for a beneficiary who has a severe impairment in physical or mental function. The beneficiary named under an RDSP must be eligible for the disability tax credit. Contributions are not tax deductible, but the earnings generated on contributions are tax-exempt while they stay in the plan. When earnings are withdrawn from the savings plan, they are taxable in the hands of the beneficiary. For more information, go to [www.cra.gc.ca/disability](http://www.cra.gc.ca/disability) or [www.rdsp.ca](http://www.rdsp.ca)

## HELP COMPLETING YOUR RETURN?

If you qualify for the Community Volunteer Income Tax Program and have a simple tax situation, a trained volunteer will help you complete your 2011 income tax and benefit return. To find a Community Volunteer Income Tax Program clinic near you, go to [www.cra.gc.ca/volunteer](http://www.cra.gc.ca/volunteer) or call the CRA Individuals Income Tax Enquiries line at [1 800 959 8281](tel:18009598281).

## FREE INCOME TAX PREPARATION SERVICES

- a) Community Volunteer Income Tax Program: Call [1-800-959-8281](tel:18009598281) to find the nearest Community Tax Volunteer Centre 1166 West Pender Street, Vancouver.
- b) 411 Seniors Centre, 411 Dunsmuir Street, Vancouver [604-684-8171](tel:6046848171)
- c) Gordon Neighbourhood House, 1019 Broughton Street, Vancouver [604-683-2554](tel:6046832554)
- d) BCPWA Support Services, 1107 Seymour Street, Vancouver [604-646-5323](tel:6046465323)
- e) Institute of Chartered Accountants of BC, 1133 Melville Street, Vancouver [1-800-663-2677](tel:18006632677) MARCH ONLY
- f) Multicultural Helping House Society, 4802 Fraser Street, Vancouver [604-879-3277](tel:6048793277)
- g) South Granville Senior Centre, 1420 West 12th Avenue, Vancouver [604-732-0812](tel:6047320812)

## MULTIPLE FORMATS

If you have a visual impairment, you can get our publications in braille, large print, etext (CD or diskette), or MP3, by visiting our Web site at [www.cra.gc.ca/](http://www.cra.gc.ca/) alternate, or by calling [1 800 959 2221](tel:18009592221). You can also get your personalized correspondence in one of these formats by calling [1 800 959 8281](tel:18009598281).

## PWD CHANGES

British Columbians receiving disability assistance will be able to hold significantly more assets and receive financial gifts and inheritances with no impact on their monthly assistance thanks to changes being made by the provincial government.

Beginning Dec. 1, 2015, the amount of assets that people receiving disability assistance may hold without losing eligibility for assistance will rise to \$100,000 for an individual with the Persons with Disabilities (PWD) designation, and \$200,000 for a couple where both have PWD designation. Currently, the asset limits are \$5,000 and \$10,000 respectively.

And for the first time in B.C., persons with disabilities will be able to receive cash gifts with no effect on their eligibility for assistance. Under current policy, people receiving income and disability assistance can only receive one-time gifts without affecting their eligibility.

For more information visit: [news.gov.bc.ca](http://news.gov.bc.ca)



**DON'T FORGET TO UTILIZE  
THE FREE INCOME TAX  
PREPARATION SERVICES  
LISTED ON THE LEFT <<**

## UNEXPECTED RDSP ACCOUNT PENALTIES

BY DAVID CHEN, BSC, BA, CPCA — DC COMPLETE FINANCIAL

When the RDSP first came out, I studied the account inside and out and found out that if they were set up with a Deferred Sales Charge (DSC), it could create a huge unexpected penalty to the owner of the account. I run into RDSP's set up with DSCs all the time but a recent case I consulted on demonstrated the tremendous cost the DSC creates.

Under federal law, if the RDSP has to be shut down or there is an early withdrawal, grants and bonds have to be paid back first, and any Deferred Sales Charge penalties or investment losses are taken from the family's deposit. What can trigger a need to pay back grants and bonds include:

- No longer disability tax credit eligible (due to death, recovery from disability, no longer qualify under current or future disability tax credit eligibility rules)
- Need to withdraw money within 10 years of receiving a RDSP grant and/or bond

On a recent case, I saw firsthand how this warning was not considered, and the unexpected penalties the family is facing shows how big this problem may be.

In this case, the beneficiary was misdiagnosed with regards to the disability. The new diagnosis suggests that the person may be terminal in the next few years. The financial advisor involved chose to lock down the RDSP account with a Deferred Sales Charge and now the family is facing the reality that should the child pass away in the next few years and the RDSP has to be taken apart, the grants and bonds will be paid back to the government and the Deferred Sales Charge calculated from the whole deposit could trigger a penalty as high as 24% from the money the parents have deposited into the account.

For example a \$100 withdrawal with a DSC can trigger a \$75 repayment of grants and bonds and a \$6 DSC penalty taken from the original \$25 contributor deposit representing a 24% penalty from the contributor deposit. This case shows firsthand how an unexpected change in the beneficiary's condition may trigger an unexpectedly large penalty to the account.

Remember, there is no requirement by law that an investment account has to be locked down with a DSC (this option is selected by the investment advisor or financial institution to pay them more commission). The simplest solution to avoid this unexpected penalty is to insure that your RDSP account does not have a DSC option active on the account.

If upon checking your account you have found that your RDSP account has a DSC option active on it, contact a financial advisor regarding how to remove this option from your account and avoid triggering an unexpectedly large DSC penalty.

## CRA RESOURCES

The Canada Revenue Agency has resources and services available to help individuals with intellectual disabilities and their support people. A few informative resources are:

## VIDEOS AND RECORDED WEBINARS

Online video gallery ([www.cra-arc.gc.ca/vdglly/](http://www.cra-arc.gc.ca/vdglly/)) of tax related videos and recorded webinars that can be viewed online or downloaded for office presentation. A variety of topics are covered including: Newcomers to Canada and the Canadian Tax System. You can also visit our YouTube Channel ([www.youtube.com/canrevagency](http://www.youtube.com/canrevagency)) for tax-related videos. This also enables you to use the Google automatic translation feature to translate the Closed Captions into a language of your choice. Please note this service is offered by Google and not the CRA so we cannot guarantee the accuracy of the translation.

## TOPIC SPECIFIC WEBPAGES

Webpages dedicated to specific audiences that collect together all relevant tax-related information and have easy to remember URLs such as:

- [www.cra.gc.ca/newcomers](http://www.cra.gc.ca/newcomers)
- [www.cra.gc.ca/internationalstudents](http://www.cra.gc.ca/internationalstudents)
- [www.cra.gc.ca/international](http://www.cra.gc.ca/international)

## COMMUNITY VOLUNTEER INCOME TAX PROGRAM (CVITP)

- [www.cra.gc.ca/volunteer](http://www.cra.gc.ca/volunteer)

A collaboration between community partners and CRA to provide Tax Clinics that help eligible individuals complete and file their tax returns for free

## EDUCATIONAL PRODUCTS

- [www.cra.gc.ca/educators](http://www.cra.gc.ca/educators) all course materials provided for free
- Teaching Taxes educator led
- Responsible Citizenship and Canada's Tax System educator led
- Learning about Taxes self-directed online

## ELECTRONIC SERVICES

[www.cra.gc.ca/electronicservices](http://www.cra.gc.ca/electronicservices) such as:

- [My Account](#) to view your personal tax and benefit information, and manage your tax affairs online
- [Netfile](#) to file your return electronically
- [My Payment](#) enables individuals and businesses to make payments directly to CRA using Interac®

## ADDITIONAL RESOURCES FROM THE INDUSTRY

### COMMUNITY UPDATE

## NEW HELP SHEET ON INCOME TAX FILING FOR PEOPLE RECEIVING PWD/PPMB

FROM VAL STAPLETON, MEMBERSHIP & OUTREACH  
COORDINATOR; JANE DYSON, EXECUTIVE DIRECTOR,  
DISABILITY ALLIANCE OF BC

As part of our Tax Assistance and Information for People with Disabilities (Tax AID DABC) program, DABC has produced a new Help Sheet that describes how people receiving provincial disability benefits in BC can prepare and submit an income tax return for free online. The Help Sheet, Guide to Filing Income Taxes for People Receiving PWD/PPMB, can be downloaded from the Tax AID DABC website: <https://taxaiddabc.files.wordpress.com/2015/11/hs16.pdf>

If you would like us to mail you copies of this Help Sheet or any of our other Help Sheets, please call Val at [604-875-0188](tel:604-875-0188) or email her at [feedback@disabilityalliancebc.org](mailto:feedback@disabilityalliancebc.org)

Since Tax AID DABC's launch on July 15th, we have helped our clients' access over \$87,000 in tax credits and returns. For more information on the program, please contact Program Manager Sam Turcott at [604-872-1278](tel:604-872-1278) (Toll-free: [1-800-663-1278](tel:1-800-663-1278)) or [taxaid@disabilityalliancebc.org](mailto:taxaid@disabilityalliancebc.org). You can also visit Tax AID DABC's website: <http://taxaiddabc.org/>

Our sincere thanks to the Vancouver Foundation for funding Tax AID DABC and this publication.



we are all  
connected



Tax Assistance & Information  
For People with Disabilities



## EQUAL FUTURES RDSP PROGRAM

FROM [EQUALFUTURES.CA](http://EQUALFUTURES.CA)

### About

The Equal Futures RDSP Program assists eligible individuals to learn about, qualify and apply for a Registered Disability Savings Plan (RDSP) easily, efficiently, and for free. This program is provided by Ability Tax and Trust Advisors, and supported by Vancity.

### RDSP

The RDSP is a government sponsored savings plan started in 2008 to help individuals with a disability save for the future. The government will contribute up to \$90,000 in disability savings grants and bonds for individuals under the age of 50 who qualify for the disability tax credit. Better yet, by having an RDSP, the money will grow tax free and will not affect an individual's B.C. provincial disability assistance.

### What We Do

Step by step, we will assist you through the qualification process for the government sponsored RDSP, then will help you open an RDSP at Vancity. We:

1. Assess your eligibility
2. Communicate with your medical practitioner
3. File applications to CRA on your behalf
4. Help complete all Vancity forms
5. Review for any previous credits unclaimed

If needed, we also provide wills and estate planning support – all supported by a help centre and all done from the comfort of your home.

### Getting Started

Simply call [1.855.773.RDSP \(7377\)](tel:1.855.773.RDSP(7377)) to get started. It takes only a few minutes of your time to begin securing your financial future. You can also visit [www.equalfutures.ca](http://www.equalfutures.ca) to learn more about the program and how we can help you or your supporting family member begin to save for your future!



# LEISURE FAIR 2016

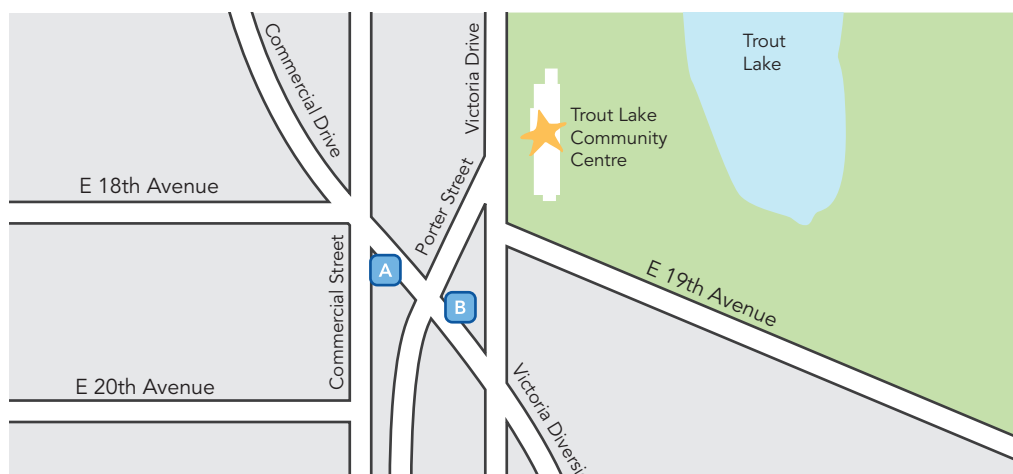
## JOIN US AT OUR UPCOMING LEISURE FAIR!

Explore recreation activities for children and youth with disabilities.  
Enjoy demonstrations by Sirota's Alchymy at 6:45pm and Special Olympics Rhythmic Gymnastics Team Burnaby at 7:15pm

**WHERE:** Trout Lake Community Centre (Gym)  
3360 Victoria Drive  
Vancouver, BC V5N 4M4

**WHEN:** Wednesday, March 30<sup>TH</sup>, 2016

**FROM:** 6:00pm to 8:00pm



**A** 20 Victoria (Victoria Diversion and Commercial Street bus stop)

**B** 20 Downtown (Victoria Diversion and Porter Street bus stop)

★ Trout Lake Community Centre (three-minute walk from the stop)

*You can take 20 Victoria from Broadway Commercial Station if coming from the Skytrain. Bus stop is in front of Starbucks.*

For more information, contact Michael Hajduk at  
[mhajduk@develop.bc.ca](mailto:mhajduk@develop.bc.ca) or 604 301 3831



Developmental  
Disabilities Association



## DDA SPRING 2016 WORKSHOPS

### FEB MAY I HAVE YOUR ATTENTION PLEASE?

11 2016 A free workshop for Vietnamese speaking families  
3455 Kaslo Street, Vancouver

6:30PM

FREE

### MAR YOUTH IN TRANSITION PLANNING

12 2016 A free workshop for Japanese speaking families.  
Pre-registration required. Please contact Terry Schenkel  
at [tschenkel@develop.bc.ca](mailto:tschenkel@develop.bc.ca) or 604-233-5433 to register.

10AM

FREE

### APR TRUSTS? RDSPS? QUESTIONS?

02 2016 Pre-registration required. Please contact Terry Schenkel  
at [tschenkel@develop.bc.ca](mailto:tschenkel@develop.bc.ca) or 604-233-5433 to register.

10AM-1PM

FREE



### APR EXPRESSIVE ARTS FOR KIDS: SIBLINGS AND MORE!

16 2016 A free workshop for kids with an intellectual disability and their siblings.

10:30AM-12:30PM

FREE

### APR FAMILY SUPPORT: LEARN AND PLAY SERIES FOR PARENTS

20, 27 & MAY A free six part series that uses expressive arts to learn and play. April 20, April 27, May 4, 11, 18 and 25.

Pre-registration required. Please contact Michael Hajduk  
at [mhajduk@develop.bc.ca](mailto:mhajduk@develop.bc.ca) or 604-301-2831 to register.

4,11,18,25

3:30PM-5:00PM

FREE



# SAVE THE DATE

DDA ANNUAL OUTDOOR  
MOVIE NIGHT @ THE  
NAT BAILEY STADIUM

FEATURING  
DISNEY PIXAR'S INSIDE OUT!



FRIDAY AUGUST 26, 2016



“

What happens to the residual money left behind should a RDSP beneficiary pass away?

”

## PRACTICAL LESSONS

BY DAVID CHEN, BSC, BA, CPCA — DC COMPLETE FINANCIAL

Like many things in life, there are the theoretical lessons and then there are the practical lessons that teach us the most when we think “I won’t ever do that again!”

In 12 years of helping people better understand what you can and cannot do with your financial plans, I am often required to introduce new strategies or financial products rolled out by the government. Professionals, often only have technical training and theoretical experience to rely on to try and educate clients about their options in their unique situations. As the strategies and products get older and we get definitive decisions by the government and courts, sometimes our previous theoretical understanding of these financial products and strategies don’t pan out.

A situation that comes to mind is one related to the application of Registered Disability Savings Plans (RDSP) that has popped up in my practice and demonstrates the need to share this practical lesson for the benefit of others, who may be in a similar situation.

In one common scenario, people who know a beneficiary of a RDSP may want to help out financially by contributing to it. This is especially desirable if contributions can attract government grants to increase the financial benefit. Sometimes these philanthropic people are not related by blood or adoption to the RDSP beneficiary. The question that has popped up is “what happens to the residual money left behind should a RDSP beneficiary pass away?” The answer from an estate perspective is that it will go back to the beneficiary’s estate and then follow the laws like when someone dies with no will. That generally means blood or adoption next of kin or the government (in the case of a beneficiary who passes with no next of kin) get the money. The original RDSP donors who are not related to the beneficiary will not likely be entitled to get their contributions returned.

If a contributor wishes to get their residual money back, should the beneficiary pass away before depleting the balance, a contributor may wish

# DDA AGM SAVE THE DATE

WEDNESDAY, JUNE 22, 2016

For more information about our AGM or becoming a DDA member, visit our website [www.develop.bc.ca](http://www.develop.bc.ca)



to establish a discretionary trust instead of the RDSP even though they will forego the grants and bonds. A discretionary trust may be created in a way that should the person for whom the trust was created die; the residual balance could be left to the contributor, another person or charity.

As always the end goals must be determined to dictate the best strategy to use rather than selecting a strategy because of some attractive features and paying no attention to the end goals.

For more information on how to solve your unique challenges, please contact your financial advisor.

## WANT TO BE THE FIRST TO KNOW ABOUT DDA AND COMMUNITY EVENTS?

Subscribe to our newsletter by emailing  
[communications@develop.bc.ca](mailto:communications@develop.bc.ca)



# STARBURST SPRING 2016

FAMILY SUPPORT GROUPS SPONSORED BY THE  
DEVELOPMENTAL DISABILITIES ASSOCIATION

## VANCOUVER CHINESE SUPPORT GROUP

General support for children's and adult's issues  
in Cantonese and Mandarin.

**MEETING:** 3rd Saturday of the month  
from 6:30-8:30pm

**PLACE:** 4948 Fraser Street, Vancouver

**CHILD MINDING:** Available on site when  
requested at least one week in  
advance of meeting

**CONTACT:** John at [604-928-8289](tel:604-928-8289)  
[john\\_tsang2000@yahoo.ca](mailto:john_tsang2000@yahoo.ca)

## DDA YOUTH IN TRANSITION

Support information for transition to adulthood.

**MAR, MAY** March 2, 2016 and May 4, 2016  
**MEETING &** at 6:30pm at Developmental

**PLACE:** Disabilities Association 3455  
Kaslo Street Vancouver

**APR MEETING &** April 2, 2016 at 10:30am  
**PLACE:** Vancouver Resource Society,  
2006 West 10 Avenue  
Vancouver

**CONTACT:** Liz Cochrane at [604-733-6252](tel:604-733-6252)  
[transitionparents@gmail.com](mailto:transitionparents@gmail.com)

## BOLLYWOOD MAZA

Support to families in Hindi and Punjabi

**MEETING:** Wednesdays 3:30 to 4:30pm

**PLACE:** 4948 Fraser Street, Vancouver

**CONTACT:** Michael Hajduk at [604-301-2831](tel:604-301-2831)  
[mhajduk@develop.bc.ca](mailto:mhajduk@develop.bc.ca)

## VIETNAMESE FAMILY SUPPORT GROUP

Support to Families in Vietnamese

**MEETING:** Second Thursday of the Month  
6:30pm to 8pm

**PLACE:** 3455 Kaslo Street Vancouver

**CHILD MINDING:** Available on site when  
requested at least one week in  
advance of meeting

**CONTACT:** Nikki Tran at [778-895-2535](tel:778-895-2535)  
from 6:00 to 9:00pm

## JAPANESE FAMILY SUPPORT GROUP

Lower Mainland general support to families in Japanese

**MEETING:** 3-4 Times Per Year

**PLACE:** 3455 Kaslo Street, Vancouver

**CONTACT:** Chigusa Barnes at  
[chishebarnes@msn.com](mailto:chishebarnes@msn.com)

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everything up at the end of your campaign.

## FOR MORE INFORMATION

please contact [604 273 4DDA](tel:604-273-4DDA)  
or [Cash4Clothes@develop.bc.ca](mailto:Cash4Clothes@develop.bc.ca)

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TO FIND OUT WHAT'S HAPPENING AT DDA AND IN YOUR COMMUNITY.



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Developmental  
Disabilities Association

The Star is a quarterly external publication of the Developmental Disabilities Association.

We welcome your comments and feedback. Kindly direct all comments and submissions to [rsidhu@develop.bc.ca](mailto:rsidhu@develop.bc.ca).