

individualized
FUNDING
resource centre



INDIVIDUALIZED FUNDING RESOURCE CENTRE SOCIETY PAUL GAUTHIER, FOUNDER

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MUSCULAR DYSTROPHY
EMPOWERMENT IN ACTION
CONFERENCE

PAUL'S BACKGROUND

- FOSTER PARENT
- PARALYMPIC ATHLETE
- WORK
- MARRIAGE
- CHILDREN
- HOW INDIVIDUALIZED FUNDING HAS CHANGED PAUL'S LIFE

THE BOYS!



THE BEGINNING OF CSIL

- THE CHOICES IN SUPPORTS FOR INDEPENDENT LIVING PROGRAM—OR CSIL [PRONOUNCED “SEE-SUL”]—IS AN ALTERNATIVE WAY FOR PEOPLE WITH DISABILITIES LIVING IN THE COMMUNITY TO MANAGE THEIR ATTENDANT CARE.
- USERS OF ATTENDANT SERVICES WANTED TO CREATE A NEW MODEL OF CARE WHERE THEY WOULD HAVE MORE CONTROL OVER THESE SERVICES AND,
- ULTIMATELY, MORE FREEDOM AND AUTONOMY IN THEIR LIVES.
- GOVERNMENT LISTENED AND SET UP CSIL AS A NEW SELF MANAGED CARE MODEL.
- ESTABLISHED BY THE MINISTRY OF HEALTH IN BRITISH COLUMBIA IN 1993, WITH PEOPLE WITH DISABILITIES IN THE FOREFRONT OF THE PROGRAM DESIGN.

PROVINCIAL SELF MANAGED CARE PROGRAMS

- BC – 1) CSIL. 2) VELA MICROBOARD ASSOCIATION
- ALBERTA – 1) SELF MANAGED CARE PROGRAM. 2) INDIVIDUALISED FUNDING PROGRAM
- SASKATCHEWAN – INDIVIDUALISED FUNDING PROGRAM
- MANITOBA – 1) SELF AND FAMILY MANAGED HOME CARE ATTENDANT PROGRAM. 2) IN THE COMPANY OF FRIENDS (ICOF)
- ONTARIO – 1) SELF MANAGED ATTENDANT SERVICE FUNDING PROGRAM. 2) BROKERAGE PROGRAM
- QUEBEC – DIRECT ALLOCATION PROGRAM
- NEW BRUNSWICK – LONG-TERM CARE PROGRAM
- NOVA SCOTIA - SELF MANAGED ATTENDANT CARE PROGRAM.
- PRINCE EDWARD ISLAND – DISABILITY SUPPORTS PROGRAM
- NEWFOUNDLAND - SELF MANAGED HOME SUPPORT SERVICES.
- YUKON – YUKON HOME CARE PROGRAM
- NORTHWEST TERRITORIES – HOME CARE PROGRAM
- NUNAVUT – HOME AND COMMUNITY CARE PROGRAM (HCC)

THE RESPONSIBILITIES OF CSIL EMPLOYERS

- **CREATING AN ATTENDANT JOB DESCRIPTION**
- WHAT EXPECTATIONS DO YOU HAVE OF YOUR ATTENDANTS? (E.G. TRAINING, EXPERIENCE, ETC.)
- **INTERVIEWING, HIRING, MANAGING AND TERMINATING ATTENDANTS**
- **SCHEDULING ATTENDANT'S TIME, MANAGING PAYROLL, AND FILING REPORTS**
- YOUR ATTENDANT'S WORK SCHEDULE AND PAYCHEQUES WILL BE YOUR RESPONSIBILITY.
- YOU'LL KEEP ORGANIZED FINANCIAL RECORDS AND FILE NEEDED REPORTS TO THE MINISTRY OF HEALTH
- **BEING A LAWFUL EMPLOYER**
- YOU'LL NEED TO UNDERSTAND AND MEET LABOUR STANDARDS, WCB REQUIREMENTS, ETC.

CSIL OPTIONS

DIRECT EMPLOYER

CSIL PHASE I IS FOR PEOPLE WHO ARE READY AND WILLING TO MANAGE THEIR OWN HOME SUPPORT SERVICES

- **TO BECOME A CSIL EMPLOYER.**
- RESPONSIBLE FOR MANAGING THEIR OWN FUNDING AND SUPPORTS
- INDIVIDUALS CAN HIRE **BOOKKEEPERS** TO HELP MANAGE THE PAYROLL AND FINANCIAL REPORTS

CSIL PHASE II IS FOR PEOPLE WHO ARE NOT ABLE, OR NOT ALWAYS ABLE, TO MANAGE THEIR OWN HOME SUPPORT SERVICES. UNDER PHASE II, A VOLUNTEER CLIENT SUPPORT GROUP (CSG)

- **COMPOSED OF FRIENDS, FAMILY OR SUPPORTERS (5 PEOPLE INCLUDING CSIL CONSUMER)–REGISTERS AS A NON-PROFIT SOCIETY AND ACTS AS THE EMPLOYER ON THE CSIL CONSUMER'S BEHALF.**

REP AGREEMENTS

- TALK TO YOUR CASE MANAGER IF YOU WOULD LIKE TO KNOW CURRENT OPTIONS FOR ALTERNATE DECISION-MAKERS FOR PHASE II.
- VISIT THE NIDUS PERSONAL PLANNING AND RESOURCE CENTRE AND THE PUBLIC GUARDIAN AND TRUSTEE OF BC FOR INFORMATION ON LEGAL REPRESENTATIVES

THE APPLICATION PROCESS

- PROVIDING A WRITTEN REQUEST TO YOUR CASE MANAGER TO GO ON THE CSIL PROGRAM
- DEVELOPING A SUPPORTED LIFESTYLE PLAN (FORMALLY REFERRED TO AS TIME TASK ANALYSIS)
- PREPARING TO MEET CASE MANAGER
- NEGOTIATING FOR YOUR HOURS
- ONCE YOUR HOURS HAVE BEEN APPROVED, NEXT IS BUDGETING
 - STAFFING IDEAS – 3- 8HR SHIFTS VS 1 24 HR SHIFT
 - HOURLY WAGE
 - CREATING A BACK UP PLAN (WHAT HAPPENS WHEN YOUR STAFF IS SICK?)
- CONTRACT TALKS – FINALIZING THE APPLICATION PROCESS

THE SUPPORTED LIFESTYLE PLAN (SLP)

- THE NUMBER OF HOME SUPPORT HOURS YOU RECEIVE DEPENDS ON THE LEVEL OF YOUR CARE NEEDS
- BEGIN BY DOING A THOROUGH ASSESSMENT OF YOUR OWN CARE NEEDS
- RECORD A DAY IN THE LIFE; 4 6HR SEGMENTS = 24HR DAY
- BREAK YOUR PERSONAL CARE NEEDS DOWN TO THEIR SMALLEST COMPONENTS
(E.G.: PREPARATION FOR BATHING, BATHING, DRESSING, CLEANING TUB AFTER BATH)
- THINK ABOUT HOW MUCH TIME IT TAKES TO DO EACH TASK ON YOUR WORST DAY
- **USE YOUR WORST DAY AS YOUR BENCHMARK TIME**
- DO NOT INCLUDE HOUSEKEEPING AND MEAL PREPARATION UNLESS THEY'RE INCIDENTAL TO YOUR CARE NEEDS
- IF FAMILY MEMBERS LIVE WITH YOU, DESCRIBE THEIR WORK AND OTHER RESPONSIBILITIES THAT PREVENT THEIR ABILITY TO PROVIDE CARE
- PREPARE A LIST OF ANY MEDICAL ISSUES THAT RELATE TO PERSONAL CARE NEEDS

WHAT TO EXPECT WHEN MEETING WITH YOUR CASE MANAGER

- PROVIDE A LETTER STATING WHY YOU WANT TO GO ON THE CSIL PROGRAM
- ARRANGE AN APPOINTMENT FOR A HOME VISIT FROM YOUR CASE MANAGER AT THE LOCAL HEALTH UNIT (BY THEMSELVES FIRST, GIVE THEM A CHANCE)
- BE PREPARED TO EDUCATE CASE MANAGER AND SUPPORT YOUR REQUEST
- PRESENT YOUR SUPPORTED LIFESTYLE PLAN
- CASE MANAGER WILL ALSO USE AN ASSESSMENT TOOL
- EMPHASIZE THAT YOU UNDERSTAND YOUR SUPPORT NEEDS
- 24 HOUR LIVE-INS ARE POSSIBLE -- FLAT RATES
- HOURS ARE REASSESSED EVERY YEAR

TYPICAL SUGGESTIONS TO REDUCE HOURS REQUESTED:

- THEY MAY ENCOURAGE EXTENDED CARE FACILITY, GROUP HOME
- MEALS ON WHEELS
- VOLUNTEERS
- FRIENDS AND FAMILY

CSIL BUDGET

- ONCE YOU KNOW THE NUMBER OF HOME SUPPORT HOURS YOU WILL RECEIVE, YOU CAN CALCULATE A CSIL BUDGET
- CALCULATING A BUDGET WILL HELP YOU TO DETERMINE WHETHER THE HOURS PROVIDED WILL BE SUFFICIENT TO MEET YOUR NEEDS
- EXAMPLE: ELIGIBLE FOR **6 HOURS PER DAY OF HOME SUPPORT**
- CSIL WILL GIVE DIRECT FUNDING OF **$\$29.50 / \text{HOUR} \times 6 \text{ HOURS} = \$177 / \text{DAY}$**
- 20% WILL BE NEEDED FOR EMPLOYER COSTS: **$20\% \times \$177 = \$141.60 / \text{BY } 6 \text{ PER HOUR } \$23.60/\text{HR}$**
 - **WCB, VACATION PAY, STAT DAYS, ACCOUNTING**
- FUNDS AVAILABLE TO PAY WORKERS' WAGES: **$\$177 - \$35.40 = \$141.60 / \text{DAY}$**
- IF YOU PAID SUPPORT WORKERS AT A RATE OF **$\$12 / \text{HOUR}$** , THEN YOU COULD AFFORD **$141.60 / 12 = 11.8 \text{ HOURS OF HOME SUPPORT PER DAY. } /13 = 10.9 /14 = 10.1 /15 = 9.4$**

SETTING UP YOUR BANK ACCOUNT

- RECOMMEND DIFFERENT BANK THAN YOUR PERSONAL BANK
- CHEQUING ACCOUNT CAN BE IN YOUR NAME
- INTEREST BEARING ACCOUNT
- REQUEST NO INTERAC CARD
- IMAGES OF PROCESS CHEQUES CAN BE INCLUDED WITH YOUR BANK STATEMENT
- MONTHLY STATEMENTS
- SOME HEALTH AUTHORITIES REQUIRE 2 SIGNATURES ON THE CSIL ACCOUNT, BUT IN MOST CASES ONLY 1 IS REQUIRED WHEN WRITING A CHEQUE

BUDGETING AND REPORTING

- MONTHLY BUDGET
- ALLOWABLE EXPENSES
- EMPLOYER EXPENSES
 - INCOME TAX
 - CPP
 - EI
 - WSBC
 - VACATION PAY
 - EXTENDED HEALTH – MEDICAL AND DENTAL

ALLOWABLE EXPENSES

- ADMIN COSTS
 - PAYROLL
 - ADVERTISING
 - OFFICE SUPPLIES
 - TRAINING
 - RECRUITMENT FACILITATION
- EXTREME EMERGENCIES
- BACK UP SERVICES (E.G. AGENCY)

YOUR EMPLOYER PACKAGE

Phase I Package	Phase II Package
<ol style="list-style-type: none"><li data-bbox="675 639 1217 672">1. Two copies of the CSIL agreement<li data-bbox="675 696 1014 729">2. Direct deposit forms<li data-bbox="675 753 1251 829">3. A sample copy of a monthly financial statement and blank form(s)<li data-bbox="675 853 843 886">4. A budget	<ol style="list-style-type: none"><li data-bbox="1314 639 1857 711">1. Two copies of the CSIL agreement forms<li data-bbox="1314 735 1653 768">2. Direct deposit forms<li data-bbox="1314 792 1890 868">3. A sample copy of a monthly financial statement and blank forms<li data-bbox="1314 892 1824 925">4. Notice of Address of the Society<li data-bbox="1314 949 1717 982">5. List of the First Directors<li data-bbox="1314 1006 1722 1039">6. Bylaws Modification Form<li data-bbox="1314 1063 1531 1096">7. Constitution

The background of the slide is a light gray gradient with several realistic water droplets of various sizes scattered across it. The droplets have highlights and shadows, giving them a three-dimensional appearance. The main title is centered in the middle of the slide.

MANAGING EMPLOYEES

HIRING, INTERVIEWING, TRAINING, EVALUATING, TERMINATING

CREATE A JOB DESCRIPTION

A GOOD JOB DESCRIPTION WILL:

- ✓ SUMMARIZE THE INFORMATION IN YOUR SUPPORTED LIFESTYLE PLAN
- ✓ GIVE EMPLOYEES CLEAR INFORMATION ON JOB DUTIES AND EXPECTATIONS
- ✓ LIST THE SKILLS, EXPERIENCE OR PERSONAL QUALITIES YOU'RE LOOKING FOR IN AN EMPLOYEE
- ✓ ACT AS A GUIDE FOR YOU TO EVALUATE APPLICANTS' SUITABILITY AND CURRENT EMPLOYEES' PERFORMANCE.

CREATE AN ADVERTISEMENT

- A DESCRIPTION OF THE JOB AND EXPERIENCE AND/OR QUALIFICATIONS YOU ARE LOOKING FOR
- WHEN THE JOB BEGINS
- THE DAYS OR HOURS OF WORK PER WEEK
- THE GENERAL LOCATION WHERE YOU LIVE, E.G., SURREY, ABBOTSFORD
- A REQUEST FOR RESUMES
- YOUR CONTACT INFORMATION
- ANYTHING ELSE THAT'S IMPORTANT ABOUT THE JOB
- IF YOU HAVE SPACE IN THE AD, TELL PEOPLE SOMETHING ABOUT YOURSELF TO REVEAL SOME OF YOUR PERSONALITY

PRE-INTERVIEW

PRE-INTERVIEW OVER THE PHONE:

SUMMARIZE THE JOB

- YOUR SPECIFIC HEALTH NEEDS
- THE MAIN PERSONAL CARE TASKS YOU NEED DONE
- HOURS PER DAY AND/OR TIME OF SHIFTS
- SALARY

ASK THE PERSON IF THEY HAVE ASSISTANT EXPERIENCE

ASK QUESTIONS THAT WILL DRAW OUT PERSONAL INFORMATION TO HELP YOU FORM A PICTURE OF THEIR PERSONALITY.

ASK ABOUT THINGS THAT ARE A MUST FOR YOU, RATHER THAN WAITING FOR THE IN-PERSON INTERVIEW.

(E.G. MUST THE PERSON BE A NONSMOKER? BE PHYSICALLY STRONG? LIVE NEAR YOU?)

IN-PERSON INTERVIEW

INFORMATION YOU SHOULD PROVIDE FIRST:

- **BEGIN WITH THE JOB DESCRIPTION**
- **MENTION OTHER JOB REQUIREMENTS**
 - LET THE PERSON KNOW THE LENGTH OF YOUR TRAINING PERIOD
 - IF HIRING IS DEPENDENT ON IT

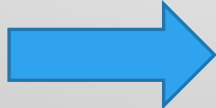
YOU CANNOT ASK:

- AN APPLICANT'S AGE
- AN APPLICANT'S RELIGIOUS FAITH
- IF THE APPLICANT IS PREGNANT OR PLANNING A PREGNANCY

ALWAYS ASK FOR:

- REFERENCES (NEED CONSENT)
- CRIMINAL RECORD CHECK
- MEDICAL RECORD CHECK
- DRIVING RECORD CHECK
- OATH OF CONFIDENTIALITY

LAST ITEMS IN THE HIRING PROCESS!

1. PREPARE AN EMPLOYMENT CONTRACT FOR THE POTENTIAL EMPLOYEE. (JOB DUTIES, HOURS OF WORK, WAGE RATE, TERMINATION REASONS, PERFORMANCE EVALUATION, TRAINING PERIOD, ETC.)
2. ASK THEM TO READ AND SIGN THE EMPLOYMENT CONTRACT.
3. CREATE EMPLOYEE FILE 

The type of information that an employee file contains includes:

- ✓ Job description for the position
- ✓ Job application form and/or resume
- ✓ Employment Contract
- ✓ Performance evaluations
- ✓ Emergency contact information
- ✓ Information on salary and history (i.e., dates of salary increases)
- ✓ Copies of certificates of training that you paid for the employee to attend
- ✓ Letters of commendations (or other written form). If verbally provided, note the date and nature of the commendation in a log.
- ✓ Warnings or disciplinary actions (these should be removed from the file after a period of time if the employee's performance has improved). Always date the entries. You cannot make notes of this nature in the file, unless you have spoken to the employee first about the issue.



DEVELOPING A GOOD TRAINING PROGRAM

STEP 1: A GOOD ORIENTATION

STEP 2: BE CLEAR ABOUT YOUR NEEDS AND QUIRKS

STEP 3: BE ORGANIZED

STEP 4: GOOD SCHEDULING AND RESCHEDULING



STAFF EVALUATION

BE A GOOD EMPLOYER → PROVIDE YOUR STAFF WITH REGULAR WRITTEN EVALUATIONS OF THEIR WORK PRODUCTIVITY AND BEHAVIOR

EVALUATION IS A TOOL TO:

DETERMINE JOB COMPETENCE

MOTIVATE THE PERSON TO DO BETTER

RECOGNIZE ACCOMPLISHMENTS

IMPROVE COMMUNICATION BETWEEN YOU AND YOUR STAFF

IDENTIFY TRAINING NEEDS

DOCUMENT UNSATISFACTORY PERFORMANCE.

TERMINATING EMPLOYEES

EMPLOYMENT STANDARDS BC, TERMINATION FACT SHEET

1. BE PROFESSIONAL
2. NEVER TERMINATE SOMEONE IN ANGER
3. GIVE WARNINGS – DOCUMENT, DOCUMENT, DOCUMENT!
4. BUT IF SAFETY IS A CONCERN – TERMINATE IMMEDIATELY
5. FOR AUTOMATIC DISMISSAL YOU NEED JUST CAUSE (ABUSE, THEFT, FRAUD, BREACH OF DUTY, ETC.) WHAT ABOUT PLAIN OLD BAD PERFORMANCE?
6. CONSIDER TERMINATION PAY, TERMINATION LETTER, AND DISPUTES?

WHERE TO LOOK FOR INFORMATION AND GUIDANCE

- ① EMPLOYMENT STANDARDS ACT
- ① HUMAN RIGHTS ACT
- ① WORKERS COMPENSATION ACT
- ① PERSONAL INFORMATION PROTECTION ACT
- ① OCCUPATIONAL HEALTH AND SAFETY REGULATION

EMPLOYMENT STANDARDS ACT

GOVERNS MANY ASPECTS OF THE EMPLOYER-EMPLOYEE RELATIONSHIP, INCLUDING THE FOLLOWING:

- THE MINIMUM HOURLY AND DAILY WAGE TO WHICH EMPLOYEES ARE ENTITLED
- WHEN OVERTIME HAS TO BE PAID TO EMPLOYEES AND AT WHAT RATES
- WHEN EMPLOYEES MUST BE PAID THEIR WAGES AND WHAT INFORMATION MUST BE PROVIDED ON THEIR WAGE STATEMENTS
- THE RECORDS YOU ARE OBLIGED TO KEEP REGARDING YOUR EMPLOYEES
- WHEN EMPLOYEES ARE ENTITLED TO STATUTORY HOLIDAY PAY AND AT WHAT RATES
- HOW MUCH VACATION TIME AND PAY TO WHICH EMPLOYEES ARE ENTITLED
- WHEN YOU ARE REQUIRED TO PROVIDE EMPLOYEES WITH TIME OFF FOR LEAVES OF ABSENCE, SUCH AS MATERNITY LEAVE
- THE LEGAL MINIMUM AMOUNT OF NOTICE OF TERMINATION, OR PAY IN LIEU, TO WHICH EMPLOYEES ARE ENTITLED
- THE DEFINITIONS OF VARIOUS INDIVIDUALS EXEMPT FROM CERTAIN PROVISIONS OF THE ESA

THE *HUMAN RIGHTS CODE* (HRC)

DICTATES, AMONG OTHER THINGS, HOW YOU ARE ALLOWED TO TREAT EMPLOYEES WHO FALL INTO ONE OF THE PROTECTED GROUNDS:

- RACE, COLOUR, ANCESTRY, PLACE OF ORIGIN, POLITICAL BELIEF, RELIGION, MARITAL STATUS, FAMILY STATUS, PHYSICAL OR MENTAL DISABILITY, SEX, SEXUAL ORIENTATION, AGE, CRIMINAL CONVICTION (IF THE CONVICTION RELATES TO A MATTER UNRELATED TO THE PERSON'S EMPLOYMENT)

THE *HUMAN RIGHTS CODE* (HRC) IS DESIGNED TO PROHIBIT DISCRIMINATION, INCLUDING DISCRIMINATION IN THE AREA OF EMPLOYMENT. IT ALSO ESTABLISHES THE HUMAN RIGHTS TRIBUNAL AND SETS UP A PROCESS FOR MAKING AND RESOLVING COMPLAINTS OF DISCRIMINATION.

THE WORKERS COMPENSATION ACT (WCA) AND OCCUPATIONAL HEALTH AND SAFETY REGULATION (OHSR)

REQUIRE YOU TO DO SUCH THINGS AS:

- PAY INSURANCE PREMIUMS TO COVER YOUR EMPLOYEES IN THE EVENT OF A WORKPLACE ACCIDENT
- REPORT WORKPLACE ACCIDENTS AND INJURIES TO WORKSAFE BC

WCA AND OHSR:

- EXPLAIN THE RIGHTS AND RESPONSIBILITIES OF EMPLOYERS AND WORKERS AROUND WORKPLACE SAFETY
- SET OUT THE ADMINISTRATIVE PRACTICES AND REGULATION-MAKING AUTHORITY OF THE WORKERS' COMPENSATION BOARD (ALSO CALLED WORKSAFE BC).

WORKSAFEBC REGULATES WORKPLACE SAFETY, INVESTIGATES WORKPLACE SAFETY ISSUES AND PROVIDES COMPENSATION TO INJURED EMPLOYEES.

THE PERSONAL INFORMATION PROTECTION ACT (PIPA)

- GOVERNS THE INFORMATION YOU ARE ALLOWED TO COLLECT AND DISTRIBUTE ABOUT YOUR EMPLOYEES.
- ALLOWS YOU TO COLLECT INFORMATION ABOUT AN EMPLOYEE, WITH THEIR CONSENT, IF THE INFORMATION IS REASONABLE FOR THE PURPOSE OF ESTABLISHING, MANAGING OR TERMINATING AN EMPLOYMENT RELATIONSHIP.
- INCLUDES INFORMATION SUCH AS THE EMPLOYEE'S SOCIAL INSURANCE NUMBER (SIN) NUMBER, CONTACT INFORMATION AND OTHER PERSONNEL DETAILS.

IMPORTANT NOTE: PIPA GENERALLY REQUIRES YOU TO KEEP YOUR EMPLOYEE'S PERSONAL INFORMATION PRIVATE.

INCOME TAX ACT (ITA) / CANADA PENSION PLAN ACT / EMPLOYMENT INSURANCE ACT

- INCLUDES MAKING NECESSARY DEDUCTIONS FROM YOUR EMPLOYEES' PAY FOR INCOME TAX, CANADA PENSION PLAN (CPP) AND EMPLOYMENT INSURANCE (EI) PREMIUMS.
- THESE DEDUCTIONS ALSO NEED TO BE REMITTED TO THE CANADA REVENUE AGENCY AND A T4 SLIP MUST BE PROVIDED TO EMPLOYEES ANNUALLY SO THEY CAN FILE THEIR INCOME TAX RETURNS.

THE CANADA REVENUE AGENCY OVERSEES AND ENFORCES COMPLIANCE WITH THE *ITA*.

EMPLOYMENT INSURANCE ACT AND REGULATION REQUIRES YOU TO ISSUE A RECORD OF EMPLOYMENT (ROE) ANYTIME THERE HAS BEEN AN INTERRUPTION OF AN EMPLOYEE'S EARNINGS DUE TO A LEAVE AND WITHIN 5 DAYS AFTER THEIR EMPLOYMENT IS TERMINATED. THE ROE CAN BE FILED ONLINE WITH SERVICE CANADA.

- RECORD OF EMPLOYMENT GUIDE:
[HTTP://WWW.SERVICECANADA.GC.CA/ENG/EI/EMPLOYERS/ROE_GUIDE.SHTML](http://www.servicecanada.gc.ca/eng/ei/employers/roe_guide.shtml)
- HOW TO FILL OUT A T4 FORM: [HTTP://WWW.CRA-ARC.GC.CA/E/PUB/TG/RC4120/RC4120-12E.PDF](http://www.cra-arc.gc.ca/e/pub/tg/rc4120/rc4120-12e.pdf)

THANK YOU FOR COMING!
HOPE YOU ENJOYED THE PRESENTATION!



FOR MORE INFORMATION PLEASE CONTACT:

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