

# PATHWAYS TO INDEPENDENCE

NOVEMBER 24<sup>TH</sup>, 2021, 1:30PM TO 3:30PM

ZOOM VIRTUAL PEER GROUP MEETING NOTES

**Hosted By:**

**Paul Gauthier,**

Executive Director

Individualized Funding Resource Centre Society

**Ruth Marzetti**

Executive Director

Technology For Living

**Guest Speakers:**

Ken Kramer, Q.C., TEP

The goal of Pathways To Independence meetings are for peers to come together and share information and updates on current issues facing people with disabilities. More than ever, people with disabilities must come together as a unified group. How we support each other through crisis and every day hurdles will strengthen us as a community and as individuals. Living independently is a choice and comes with challenges. Through unification people with disabilities make a difference; each voice is important.

**The November 24th, 2021, meeting was attended by approximately 65 people.**

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## Technology for Living Updates with Taylor Danielson

### *The Canadian Council on Rehabilitation and Work*

The Canadian Council on Rehabilitation and Work contacted Technology for Living (TFL) to discuss their new *Youth To Future Program*. It is a new program they are running here in BC for individuals in the age range of 15 to 30, living with a disability who would like to enter the workforce in some capacity.

The workshops provide up to thirty (30) hours of paid workshop participation, which will prepare the participant for the job market. The participants will be paid for assessments to determine their best vocational skills, be paid for training and certificates such as for Food Safe, and First Aid, and provide support to create resumes and cover letters. The program also supports the participants by helping to build interview skills, in addition to job development.

The Canadian Council on Rehabilitation and Work offers a wage subsidy program once employment is gained. They also provide support by funding any accessibility devices or services needed to gain or maintain ongoing employment, such as hearing assistive devices, counseling or wheelchair upgrades. They also offer some bonuses for people who participate in the program ongoing.

This is not a Technology for Living program, but it's a good program for those who are eligible.

To view the Canadian Council on Rehabilitation and Work website, and to obtain their contact information [Click Here!](#)

**Telephone:** 1-800-664-0925, Extension 372

## Accessible Nature Wellness Program Update with Kari Krogh

I am happy to announce that we will be going ahead with three more programs. The dates are January 15th, March 9th, and May 14<sup>th</sup>, 2022.

For more information and to learn how to register for these free programs email: [ANWP@ecowisdom.ca](mailto:ANWP@ecowisdom.ca)

This program is in partnership with the Individualized Funding Resource Centre Society, Technology for Living and EcoWisdom.

## Provincial Government Permanent Paid Sick Leave Update by Paul Gauthier

The five (5) day Paid Sick Leave is effective January 1<sup>st</sup>, 2022. Both full time and part time employees are eligible for this benefit.

There is significant concern amongst CSIL Employers is on how this will affect the funding budget.

- If I already have a tight budget, how am I going to work in a 2% sick pay for five days?
- Where am I going to get an additional 2% to be able to provide sick pay?

The Association of CSIL Employer's Executive is meeting with the Ministry of Health on November 30<sup>th</sup> and will put this forward as another part of the concerns of why we think the hourly rate needs to go up.

There are two main issues that we are going to be addressing at the meeting and they are;

- The hourly rate should be increased in order to be able to be more competitive with the Health Authorities and Agencies.
- The assessment process; if people were given the right amount of assessed hours, they would be able to pay a higher rate.

For more information on the Paid Sick leave updates visit British Columbia website: [Click Here!](#)

**Comment:** I think Vancouver Coastal Health is slowly going around and doing reviews just because everybody's in such dire straits at some point. As CSIL Employers, how should we bring this to our Case Managers? How do we word that to our Case Managers? How do we say we need higher pay; this is not working; we can't find people!

**Paul Gauthier:** I just received the new the Time Task Analysis; called Time Analysis Tool (TAT). This will also be discussed with the Ministry of Health during the November 30<sup>th</sup> meeting.

Apparently, it has assisted in giving people some additional hours. While I think there is some positiveness, it always still depends on your Case Manager and the decision makers in your Health Authority.

Regarding the hourly rate, Case Managers have no jurisdiction over that decision; the hourly rate comes from the Ministry of Health.

Where you would be beneficial at communicating with your case manager would be around the request for additional hours that you may need.

### Vaccination Compliance Form from Fraser Health Authority

Fraser Health Authority emailed a document to CSIL Employers regarding vaccination compliance, asking the employer to complete and return the form in the document, confirming staff have received their vaccinations.

Some peers reported that they have been contacted by Vancouver Island Health with a similar document. A peer from Interior Health reported that he received an email and a telephone call from his case manager to confirm the information, but no form.

The ACE Executives are concerned that communications are going out without being advised.

- Are they asking Agencies to sign an affidavit?
- Why are CSIL Employers being targeted to confirm?

Many CSIL Employers are in very difficult circumstances around staffing. Most are able to comply, but there are some who are just struggling with staff in general, and having, one employee or two employees leave their work due to noncompliance with the mandatory vaccination Order is going have a significant impact.

We need to figure out a better communication process with an improved system for advising ACE so we can bring forward any concerns to the Ministry of Health without delay.

**Comment:** We were notified two days after it was effective. We have already lost two workers because VCH and a local agency have lured them away with bigger money and more hours. We are down to two workers, one of which is not vaccinated. She follows all the protocols and wears her mask, but if we lose her, [my husband] will have to go back into hospital.

The Health Authority is not giving us any more money. There are no workers in Powell River and any that are not working in VCH are choosing not to be vaccinated. I know that we are not alone, but we have received no support. I don't think I have the right to demand that somebody gets vaccinated when they have, for whatever reason, strong feelings about not getting vaccinated.

**Paul Gauthier:** Unfortunately, by law CSIL Employers must follow the mandatory vaccination Order issued by the Provincial Health Office.

There needs to be some discussions about how people on the CSIL Program are going to be able to compete against all of these agencies and how are we going to be able to replace staff quickly.

**Comment:** We did not get told until it was a crisis. We get told that it was effective two days ago, when three weeks before I had gotten a letter telling me, it did not apply to CSIL Employers. We did not jump on a bandwagon and try to get somebody vaccinated or find more workers as a result.

I know we are not alone in this struggle to try to find workers in the first place and for them to give us no lead time is not appropriate. Even two or three weeks or a month to adjust our workers and our situation would have been helpful.

**Paul Gauthier:** This goes back to the communication and the systemic problems that we have with regards to being able to offer caregivers jobs that are attractive to them.

I have spoken with agencies and with counterparts, not just from the Ministry of Health. Generally, what's happening is that there are a lot of people who were working with the agencies who did not get vaccinated and in order to be compliant, the agencies let them go.

Therefore, a lot of people who were working on the lower levels of seniority moved up in their system. Now the agencies are struggling to find people on their lower end of the system so they are offering more incentives and higher wages and some CSIL Employers cannot compete.

### Vancouver Coastal Health Authority Clarification of Public Health Order for Mandatory COVID-19 Vaccinations for Health Care Workers by Hilary Currie

This document is from Vancouver Coastal Health and is the guidance around the mandatory vaccination order and CSIL employees, to ensure that CSIL Employers are in compliance with the *Hospital and Community (Health Care and Other Services) Covid-19 Vaccination Status Information and Preventative Measures Order*. Fraser Health has also sent out their own version.

This is in response to ACE's query of what decision is to be made for employees who will not be vaccinated, and is it going to be a Without Cause dismissal or a Just Cause dismissal. The CSIL Program does not allow you to use funds to hire a lawyer to confirm and to deal with termination processes.

- If it's Without Cause, how are CSIL Employers going to pay severance?

This went to the Ministry of Health and the information is filtered down through the Health Authorities.

### *Record Keeping and Reporting*

1. CSIL employers must determine COVID-19 vaccination status for each employee and provide this information to the health authority if asked to do so.
2. Paid family members are considered CSIL employees and are required to comply with this Order.
3. This order also applies to CSIL employees who are not in direct contact with the CSIL employer and perform tasks such as meal prep, grocery shopping, and transportation.
4. Both clients and their representatives (unless the representatives are paid to provide care) are considered employers and are not required to be vaccinated under this Order

### *Applicability*

1. Paid family members are considered CSIL employees and are required to comply with this Order.
2. This order also applies to CSIL employees who are not in direct contact with the CSIL employer and perform tasks such as meal prep, grocery shopping, and transportation.
3. Both clients and their representatives (unless the representatives are paid to provide care) are considered employers and are not required to be vaccinated under this Order

### *Process*

1. You can refer back to the graph we looked at last month which shows the dates and windows of time for the different doses. [Click Here!](#)

### *Staggered Approach*

1. When a CSIL Employer is not able to confirm the vaccination status of an employee, the employee is sent a letter by the CSIL Employer alerting them. The letter must inform the employee:
  - a. That their record does not show proof of COVID vaccination.
  - b. That there is a Public Health Order which requires proof of vaccination to work in the health care setting
  - c. Of the PHO orders requiring proof of vaccination to work in their setting of care
  - d. The dates by which vaccination doses are required.
  - e. Who to contact if they have a pending medical exemption request
  - f. How to arrange a vaccination appointment and resources regarding vaccine safety and efficacy.
  - g. The employment impacts in relation to vaccination deadlines laid out in the Order should they choose to not submit proof of vaccination, up to and including termination of employment.
2. Employees who refuse to submit proof of vaccination are placed on an unpaid leave of absence for two weeks.
3. These employees are informed they are subject to termination of employment should they not submit proof of vaccination in this period.
  - a. If employees indicate they have no intent to be vaccinated following the two week period, they are advised that the employee will be deemed ineligible for their position.
4. Over the two-week period, employers should meet with the employee and determine whether the employee intends to become vaccinated

### *Termination*

1. If employees continue to indicate they will not be vaccinated, they are advised that their employment will be terminated at the conclusion of their two-week unpaid leave.
2. Employees that remain unvaccinated at the conclusion of their two week unpaid leave are sent a termination letter by their employer. This letter outlines:
  - a. The requirement for vaccination.
  - b. The steps taken to inform the employee of the requirement.
  - c. The support provided to the employee to become vaccinated.
  - d. The employee's continued refusal to provide proof of vaccination and resulting termination.
  - e. Contact information for employment options with the employer should the employee choose to become fully vaccinated at a future date.
3. Under this circumstance, no severance is required for terminated employees.
  - a. Termination without severance is With Just Cause
4. To provide employees with every opportunity to be vaccinated, CSIL employers are encouraged to follow the sequence of events listed above

### *Medical Exemption*

1. Any CSIL employee who wishes to request a medical exemption should refer to the COVID-19 Vaccination Requirements- Guidelines for Request for Reconsideration (Exemption) Process for more information.
2. Once a decision has been made by the Office of the Provincial Health Officer or the local medical health officer, if an exemption is granted the employee may be recommended to take risk reduction measures. The individual will be notified in writing of the exemption and will be provided with written instructions and direction as appropriate.
3. The employer will be informed of the outcome of the staff's exemption request directly by the Office of the Provincial Health Officer or the local medical health officer, including the required risk reduction measures.
4. Employees are required to wear a medical mask covering their nose and mouth when at work, except in instances when consuming food or beverage. Employees will be required to follow infection prevention and control protocols, as outlined in Part D of the Order.

### *Compliance*

1. CSIL employers must request and collect proof of vaccination from their employees and keep record of the information.
2. On request by the Office of the Provincial Health Officer or their regional medical health officer, for the purpose of preventing, or responding to, exposures to, or clusters or outbreaks of, COVID-19 in a care location, CSIL employers must disclose the collected information on both an aggregate and individual level.
3. Compliance with this order is mandatory. Any violations of this order are an offence under section 99(1)(k) of the Public Health Act and could result in a fine

## COVID 19 Vaccination Requirements Guidelines for Request for Reconsideration (Exemption) Process for Health Care Workers affected by the Provincial Health Officer Orders. (Medical Deferrals)

To View this document [Click Here!](#)

This is an important document for not just for an employee who wants to request a deferral but for the employer to understand the employees obligation to notify the employer.

When they make the request, they must list their employers; the Public Health office will contact the employers with the status of the request. Then they will also contact the employer with the final determination; you would be informed.

The document is straight forward and easy to navigate.

1. Can my employees still work while waiting for the decision to be made?
  - a. If they choose, the employer can make a decision to allow the employee to work whilst practicing infection prevention protocols.
  - b. Per the recommendation from the Provincial Health Officer, and because the province has entered the phases of BC's restart, the employer should have a Communicable Disease Plan in place to ensure staff use masks and gloves, and follow infection prevention protocols
    - i. Communicable disease prevention: A guide for employers, [Click Here!](#)
    - ii. Step 3 of BC's Restart: Communicable disease prevention and From COVID-19 Safety Plans to communicable disease prevention: [Click Here!](#)
2. How do I get proof that my employee has applied?
  - a. Employees must provide employer information in their deferral request, so that the health office can notify the employer that a request has been made.
3. How will I know if they get the deferral?
  - a. The health office will communicate with employers about the status of the request and will send the outcome to the employer as well.

**Please note:** An exemption, or deferral, will not come from the employee's physician. Any such note filled out by a physician is not valid. Valid documents will only come from the Provincial Health Office.

**Please Note:** As noted in the October 2021 meeting, the College of Physicians and Surgeons of British Columbia has received reports of illegitimate COVID-19 vaccine exemption and deferral letters circulating in the community and are being used by British Columbians who cannot show proof of vaccine through the BC Vaccine Card.

To read the College of Physicians and Surgeons of BC notice that fraudulent medical deferral letters are circulating in the community, [Click Here!](#)

## COVID-19 Testing for Employment Purposes

COVID-19 testing through the Health Authority is when there are symptoms and concerns that a person may have COVID-19. There are collection centres in each Health Authority region.

### *Private Testing/Testing for Travel*

There are some private pay clinics that offer testing for a fee to people who require asymptomatic testing for reasons that fall outside of BC Public Health recommendations, such as travel or employment.

Please note that the following link provides private pay clinic listings and are provided only as a convenience and their inclusion does not constitute endorsement by the Government of British Columbia or the BCCDC.

To view the BCCDC page and listings, [Click Here!](#)

## Disability and Estate Planning with Ken Kramer, Q.C., TEP

Ken Kramer is an Executive of the Association of CSIL Employers. He is a lawyer in Vancouver and his practice and focuses on Estate Planning, Estate Administration, and Estate Litigation. Will and Estates planning is one of the more commonly missed aspect of Personal Financial and Life Planning so Ken is presenting information on financial planning and how it can benefit a person with a disability.

**KMK Law Email:** [info@kmklaw.net](mailto:info@kmklaw.net)

Tel: 604-990-0995

To View the Presentation PowerPoint in PDF format; [Click Here!](#)

### **Ken Kramer**

We had this opportunity earlier in the year to talk about personal planning vehicles with a focus on documents like Powers of Attorneys, and Representation Agreements. I know that information was really helpful for people who were contemplating planning for incapacity around financial affairs, as well as health care decision making. The intention here is to switch gears a little bit and to try to provide a little bit more of a context with respect to Estate Planning, with a bit of a disability spin.

This presentation is intended for folks who are either considering Estate Planning like yourself, Paul, and or families who are considering planning for their family members who may have a disability and who may have an entitlement to Provincial Disability Benefits.

We do not want to jeopardize those benefits. Alternatively, the person with a disability may be seen or deemed to be vulnerable and perhaps unable to manage an inheritance or there are thoughts around planning for a prospective receipt of an inheritance at some future point. That is the context of the dialog.

Outline for Today's Discussion

1. Disability Benefits in British Columbia
2. Estate and Trust Planning for Persons with Disabilities

3. Choosing Trustees
4. Other Planning Tools
5. Resources

**Overview of Disability Benefits in British Columbia:** The presentation is going to be a focus on Estate and Trust Planning, with a specific focus on persons with disabilities.

Time will be spent on Trust Planning, because that is a fairly common tool talking about Disability and Estate Planning and looking at preservation of either benefits or protecting against incapacity and or undue influence.

The issue of Trustees is also going to be a really important element of this discussion as well. I will conclude with some planning tools that we might want to consider in conjunction with what I am going to discuss this afternoon.

Finally, I will leave you with some resources that will help you, in further assessing your planning needs.

#### **Why do we need to discuss Estate Planning?**

1. At age 18, a child with a disability may qualify for provincial disability assistance from the Ministry of Social Development and Poverty Reduction (“MSDPR”).
2. In order to qualify, a person must meet specific financial criteria and includes:
  - a. Less than \$100,000 in liquid assets.
  - b. They may own a motor vehicle.
  - c. They may own their own principal residence

One of the reasons why many clients start the concept of thinking about planning is that generally they will have a child that will potentially be entitled to Provincial Disability Benefits. As many of you may already be aware, in order to qualify for Provincial Benefits, you must meet certain financial criteria.

A general overview is that you are only permitted to hold up to \$100,000 in liquid assets. You can own a motor vehicle; you can own your own principal residence as well as a Registered Disability Savings Plan.

That is just several of the planning tools that are out there and available.

#### **Underprepared, Why everyone needs a Will**

##### **Consequences of Dying without a Will**

Will planning is a significant step in terms of planning for succession, whether it is you, yourself or whether it is your parents or family members who are contemplating a succession of their wealth upon their passing and remember we are talking about the concept of dying; we are not talking about living.

We are talking about what happens with our estate or wealth or assets when we pass away. Although we all encourage the development of a Will, I think it's important to understand in British Columbia what are some of the consequences of dying without a will.

In British Columbia when you die without a Will, you are deemed to have died *intestate*. What that effectively means is that our British Columbia laws will now determine how your estate will be transferred.

You will not have much of a choice. Government Legislation, and specifically, the Wills, Estates and Succession Act, will dictate how your Estate will be distributed.

### **Other Ramifications**

- What it does do, is it does not give you choice
- It does not give you flexibility, and
- it definitely does not give you the ability to plan around the issue of Disability Benefits
- it does not contemplate the nature of the person's disability, their ability to manage an inheritance, and there really creates a lot of uncertainty and potentially some significant costs.

In current times, many Estates are worth more than \$100,000. Dying without a Will can have some serious consequences for a Beneficiary who is receiving Disability assistance. For those who have minor children as well, not having a Will opens up the door to the prospect that others may take custody of your children. Your minor children, and also any sort of management of an Inheritance for minor children, goes to the Ministry of Children and Families or the Public Guardian and Trustee of BC.

I think everyone would agree that we as individuals have a better appreciation and wish around our children and delegating that to government entities is probably not a very prudent idea. It is another reason why you want to develop a Will.

### **Trust and Disability**

This concept comes up a lot in terms of disability around the planning because it can be very overwhelming for families, and it can be very complex. There is a tendency to avoid and or delay or procrastinate, but there are vehicles and tools that are available in Trust and Disability Planning that will provide elements of certainty.

That certainty typically will come with the utilization of a Trust. Although there has been a lot of changes in terms of the Estate Planning world that we live in, around a number of different vehicles, to help preserve benefits, trusts are still a very effective vehicle for planning. There again, in addition to this issue of preservation of Provincial Benefits, there is also this ability to have a Trust used to manage money, because again of capacity related issues or a higher level of susceptibility.

### **With a Will**

A Will gives you control over your estate. The Will is the foundation of this, and the Will effectively is the document that outlines what your wishes are with your Estate when you pass away. It allows you to appoint an Executor or a Trustee to manage your Estate, the appointment of guardian for young children and we are talking about minor children, those that are under the age of 19.

Most importantly, it allows you to specifically determine how your Estate is going to be distributed to the persons that you wish to see benefit.

Then finally, it allows you to set up those Trusts to protect certain beneficiaries, whether disabled or vulnerable.

### **Wills Variation Awareness**

There are some issues to be aware of in the context of the development of a Will and that is, that we live in a province which is quite unique to other provinces in Canada because we have Legislation that effectively states that you have certain duties to not only your spouse, but to your children, whether they are naturally born or adopted.

This is the Wills Variation Law in British Columbia, which effectively said you have this legal and moral obligation to provide for your spouse, and or children. If your Will does not provide for those individuals, those individuals then have the ability to challenge your Will in court to a Wills Variation Claim.

It is important when you are designing your Will, that you are aware of your obligations to a spouse and or your children and that includes a disabled child. If you decide not to provide for that disabled child, there is the prospect that a court may in fact vary your Will and order that the person with that disability receives a larger share of your Estate and one question that comes up is, "Well I don't believe my son or daughter will undertake that sort of action."

Unfortunately, we have a further Law in BC that states that when you have a child with a mental health related disability, there is an immediate obligation to bring forward your probate application upon death. That is an application that would submit your Will to the court but there is a requirement before all that happens to have your application vetted by the Public Guardian and Trustee of BC and it is the Public Guardian, and Trustee that may decide that you have not provided for your son or daughter with a disability.

They may on their own initiative, create, or cause, an application to be made to vary your Will, that you create unnecessary cost and uncertainty in the wishes of your plan.

### **Why a Disability Trust?**

A Disability Trust is a very effective mechanism to not only uphold your legal and moral duties as you are required under the Wills Variation Act, but it will also allow you to preserve Provincial Benefits and safeguard assets of that person with a disability who may have those vulnerabilities or be subject to undue influence from others.

### **What is a Trust?**

A Trust is a relationship where one person, and we will call that person the Settler, gives assets to a second person, which we will call the Trustee. Generally, it's the hold and use for the benefit of that asset which is in that Trust for the benefit of a third person, which we call the Beneficiary, and generally the person with a disability.

### **Distinguishing the Various Trust Vehicles**

There is frequent confusion around the inner relationship and the meaning of the different types of Trusts that are out there, and this is an overview to help you distinguish the various Trust Vehicles. Even perhaps an example to try to help you understand these different Trusts that are out there which are probably more commonly heard of in the disability community.

### **Inter Vivos Trust, or Living Trusts**

These Trusts are generally developed by a person while they are alive for their own benefit or for someone else.

A very common example of an Inter Vivos Trust is; grandma has a disabled adult granddaughter who is receiving Provincial Disability Benefits and grandma has not attended this session, has not done any planning, and simply decides to leave a cash request to her granddaughter without regard for the impact on her Provincial Benefits.

However, when grandma passes away the granddaughter is in a bit of a panic, because first of all, she is quite happy she has got the inheritance, but now she has got a dilemma because this \$200,000 gift from grandma is going to put her offside in terms of her entitlement to Provincial Benefits.

What granddaughter will have to do then, is meet with a lawyer like myself and ask for a Living Trust to be created. This is a Trust that will hold those funds today because she needs to preserve her Provincial Benefits.

The other more common Trust are the Testamentary Trusts and these are our Death Trusts. These are Trusts that are developed within the Will itself and only take effect upon the death of the Will maker.

There is a delay of course, for that Trust to come into existence. The distinction between the Inter Vivos and the Testamentary Trust is with an emphasis on the how the Trust is created and how the income in the Trust is taxed.

With whatever Trust you choose, they are both treated as separate taxpayers. Unfortunately, for the Inter Vivos Trust, the income that is earned in that Trust is always going to be taxed at the highest marginal rate. It is about 48% in British Columbia.

For the Testamentary Trust, income earned will potentially benefit from a graduated rate of taxation, so lower taxes based on the marginal rates of the person with a disability. That graduated rate of taxation is only available if the person with a disability qualifies for the Federal Disability Tax Credit, and that credit will permit the Trust to Benefit from what is called the Qualified Disability Tax Trust Rules.

That is a bit of a limitation on taxation that only became relevant in the last few years because the Federal Government had initiated some changes around taxation; just something to be mindful of that taxation is definitely a consideration here, as well in terms of Trust development.

### **Types of Trusts**

For many people preservation of Provincial Benefits is the priority and the Ministry of Social Development and Poverty Reduction, which is responsible for the administration of Provincial Benefits for disability in British Columbia, has Legislation policy on this issue.

The Ministry policy identifies two types of Trusts within these categories that I have already outlined. That is the Non-Discretionary Trust and the Discretionary Trust. The real distinction, between these Trusts is around the power and control that the Trustees have in managing the assets in the Trust.

### **Non-Discretionary Trusts**

With a Non-Discretionary Trust, some of the key elements of this is that the Trustee does not have total authority of how the assets are managed for the beneficiary. The beneficiary may have some input in the decision making of how that Trust is administered, either because they are also acting as a Trustee and a Beneficiary or because they originally contributed assets.

This is that example with the granddaughter outlined earlier, where the granddaughter might say well, “I want to set up a Trust, but I want to have control as well. I want to be a Trustee. I do not want to delegate this to another third party to manage my Trust.”

The Ministry says you can have a Non-Discretionary Trust where you are the Full Trustee, or you can have a Joint Trustee. As long as the value of that Trust is not over \$200,000 the Ministry will consider that Trust to be exempt.

There is an ability to exceed the \$200,000 by simply requesting that the Ministry approve a larger threshold of over \$200,000 and typically what that means is demonstrating to the Ministry that your lifetime disability costs will be greater than \$200,000.

This last option, although not utilized by many of the members of the legal profession and clients receiving benefits, is something that is definitely available. My experience has been that typically when a request is asked, it is actually granted. That is a really good vehicle to consider if you are over \$200,000 but you still want to maintain some control.

### **Discretionary “Henson Trusts”**

The big difference between the Henson Trust and the other Trustee Non-Discretionary Trust is that the absolute discretionary power of the Henson Trust resides in the Trustee. This Trust generally should have a Trustee who is not the person with a disability, the person with the disability is the Beneficiary.

The advantage of this Trust is that there is no dollar limit. You can have millions of dollars in a Discretionary Trust, and you will still be eligible for Provincial Benefits. The theory of the Ministry is, if you do not have control over that Trust, and all that control is in a neutral third-party Trustee then you do not really have an asset in the eyes of the Ministry.

Their position is, that you do not have Legal and/or Beneficial control over that Trust. Therefore, you do not have an asset.

These Trusts are generally the ones that we see within the Will where someone is planning for a disabled son or daughter, and they are wanting to ensure that their benefits are going to be preserved but the dollar value is going to be exceedingly well above the \$200,000 and therefore that Non-Discretionary Trust may not be an appropriate course of action.

### **Issues to be aware of in designing a discretionary trust**

Although this is more for the lawyers that you end up working with in designing these Trusts, because not all lawyers are familiar with Disability Benefits and Trust Law, and there are some requirements that should be considered in the design of a Discretionary Trusts and you should be aware of them.

One of the two key elements of these Trusts is that there needs to be a class of beneficiaries in addition to the disabled Beneficiary if your son or daughter is the recipient, and a Trust is being set up for that individual.

There needs to be an Ultimate Beneficiary and that goes one step further should that person with a disability pass away. It avoids the prospect that the Trust might be deemed to be collapsible in the eyes of the Ministry. When a Trust may be collapsible, the Ministry says you now do not have a discretionary Trust. You may have what we call as, a Non-discretionary Trust, and therefore you are now limited to only up to \$200,000.

The other area which is really important as well, is that when these Trusts are designed, there is an element of Trust Law that is inherent in terms of managing income and capital from the Trust. Generally, when you have a class of beneficiaries, the Trustee has a duty to provide for all the classes. The intention may be that you want to benefit the person with the disability, and you have only named this Ultimate Beneficiary just to ensure that the Trust meets the requirements of the Ministry.

One way to avoid that is to basically use the Trustee from this even-handed principle of being able to provide for all Beneficiaries right now and is to say to the Trustee, it is okay, that you are just providing for the disabled Beneficiary, and we forgive you for not providing or considering the needs of those Ultimate Beneficiaries.

Although those two principles are important, they can create a lot of problems. They seem so simple and straightforward, but many, many lawyers do not understand that complexity. If you are working with someone, and you are designing a plan, these are really important issues. Make sure that the lawyer understands and if they do not understand it, then it is probably time to move to another lawyer.

### **Permitted Expenditures From a Trust: Disability Related Costs**

Once the Trust is set up, the next question is, what can I use the Trust for? Fortunately, there has been a lot of changes over the years and there is a lot more flexibility and the categories of expenditures, which are kind of taken directly out of the Disability Benefit Regulation and outlines a number of areas of expenditure.

Permitted Expenditures include;

- Caregiver services
- Education or Training
- Home renovations necessary because of your disability
- Home maintenance repairs
- Medical aids
- Any other item the trustee/beneficiary considers necessary to promote the person's independence

You will notice that all of these categories are potentially benefits that may be available to a person receiving Provincial Benefits. You would definitely want to ensure that you are not necessarily using your trust fund to fund costs that might be available to through other government related resources. Whether it's caregiver costs through the Ministry of Health or the Health Authorities, or it is other supports such as medical related costs, the purchase of a wheelchair, purchases of a commode or a Hoyer Lift etc.

That is not to say that you cannot use the Trust Fund for that purpose, but I would caution that any Trustee who is considering using those trust funds be cognizant of these other resources that may be out there and not to use Trust Funds for purposes that might be funded through other resources within government.

The final category of expenditure is kind of a catch all. What the Ministry says that the Trustee can make a distribution of the Trust Fund, for any purpose, to promote the independence of the person with a disability.

What does that mean?

Independence is really whatever you, the Beneficiary and the Trustee deem independence to be. That may be tickets to a Vancouver Canucks Hockey game or supplementing rental expenses. It can be whatever you believe is necessary. There is no limit on what that can be.

**Note:** Effective December 1, 2015, there is no limit on the amount of dollars that can be expended from the trust for this purpose. This is fantastic because it gives your Trustee and your Beneficiary a lot of flexibility. The Ministry will not question that expenditure. They will let you make that decision. **The key is to note it as being for purposes of independence.**

#### **Understanding How Trusts Work in Relation to the Ministry**

It is important to recognize that when you are receiving Provincial Benefits in BC, you are entitled to earn income through part time employment up to \$15,000 a year. That is employment from working in an employment situation.

That is why it is important to distinguish between Unearned and Earned income.

- Earned Income is traditional employment
- Unearned Income is income such as income from investments, or income from a Trust.

A common misconception of Trustees is that you can somehow give money out of the Trust to the person with a disability call and that income. Unfortunately, that is not what the Ministry considers that to be.

They say when you distribute money directly to the Beneficiary, you have now provided them with Unearned Income and unfortunately, unearned income is deducted dollar per dollar from your Provincial Benefits.

If you get \$500, you are going to reduce your benefits that much by \$500 out of the Trust. It is really important that your Trustees be well versed in that Interrelationship of Disability and Trust Law and if they do not have that knowledge, they should go out and get that advice and guidance.

It is important that when a Trust comes into fruition for a person with a disability, that there is a duty on the person with the best ability to disclose the Trust and the setting up of the account with a financial institution to the Ministry, and the Ministry will take that information and then vett it (critically examine) and if it's all been done properly, they will approve that Trust as an exempt asset.

I talked about other Exempt Vehicles and the concept of a home is important to many families and for people with disabilities to ensure that they always have a roof over their head. I mentioned that a principal

residence where you live in, is in fact an exempt asset but there are some unique vehicles around having a Trust hold asset like a principal residence creates a lot of complexity.

The other thing to keep in mind is that we have a number of other Investment Vehicles such as Life Insurance, RSP, RRIFs, etc. TFSA and those types of Registered types of investments give you the ability to designate Beneficiaries, which means that you are giving that person the benefit of those dollars in that investment, but it will be outside of the Will.

It will not fall into your Estate. It will go directly to that individual. This is important because if you are designated as a person with disabilities who happens to receive Provincial Benefits, that designation may actually create problems because it may now create a circumstance where the person with disabilities had exceeded their asset threshold.

### Issues to Consider in Developing a Trust

A lot of issues to consider in developing a Trust are

- Determining the Trust which is the best option
- What is the cost Benefit Analysis?
- Are there other exempt assets that should be considered or utilized instead?
- The personal circumstance of that Beneficiary is vital
- Understanding whether there are any capacity issues
- Are they married or single?
- Do they have children or other dependents?
- What is the expected life expectancy?
- What are their existing assets?
- The issue of the choice of Trustees

### Issues to Consider in Choosing a Trustee

Choosing a trustee is one of the decisions that creates the most challenges in finalizing an Estate Plan where there is a Trust for a person with a disability.

- What are some of the parameters, and there are many, and this is not intended to be an exhaustive list;
  - If you have a young Beneficiary in their 20's and you are appointing a Trustee who is in their 60's or 70's.
  - While there is a prospect that the Trustee may not be around to administer the Trust, the age of the Beneficiary, and the life of the Trust is really important. With that, the age of the Trustees as well.
- There are many options around choosing Trustees.
  - Can you have one, can you have two?
  - Can you have alternates?
  - What knowledge beyond administering the Trust does that Trustee have?
  - Do they understand disability benefits?
  - Do they understand the person with a disability?
- Being able to remove Trustees or have them resign is also important.
  - Where do the Trustees live?
  - Are they in BC or are they in another country?

- The residency of that Trust, or that Trustee, is going to determine the residency of the Trust itself.
- If you have a Trustee, who is a resident in California, you now have a California Trust, even though the Trust Beneficiary may be in BC.
  - That in itself can create some issues around taxation because your Trust now would be subject to that jurisdiction of that Trustee, which may create other unintended financial challenges.
- The size and the complexity of the Trust is also really important. A real common challenge is trying to minimize, or be aware of, prospective complexities.
  - If you are appointing a sibling to be the Trustee, and they are there managing a Trust, and they have all this control, there may be also a provision that if the person or their sibling with a disability passes away, that the able bodied sibling who is the Trustee will get everything in that Trust.
- It is important to be aware of perceived conflicts of interest and that is where individuals may wonder is this the proper role?
  - Perhaps for a professional Trustee, or someone who can manage this, who is more professionally geared to managing a Trust and of course with that comes added Cost Benefit Analysis issues.

### Other Planning Tools

Registered Disability Savings Plan is a great vehicle that will provide retirement funding for the person with the disability.

- You need to be eligible for the Disability Tax Credit in order to set one of these up and one of the benefits of these investment vehicles is that Federal government provides what we call Grants and Bonds for contributions that are made to an RDSP.
- A great example of that is if you put in \$1,500 a year into an RDSP your income is considered low (i.e., Your income is Provincial Benefits) it is likely that you are going to receive up to about \$3,500 in a grant and a further \$1,000 in bond.
- Your \$1,500 Annual Contribution for over 20 years, is going give you \$4,500, \$3,500 in grant, \$1000 in bond from the Federal government for 20 years.
- This means there is about \$90,000 available in free money, just by putting in that \$1,500 a year.
- It is a no brainer if people can come up with that \$1,500. It is a great investment and allows you to benefit from some of the free money that will come through Federal supplements.

It is important in planning, that we ensure that we are considering all of these tools. In most cases, it is going to be a combination of these tools that will be utilized in an Estate Plan, and we are fortunate that we live in a time that from an Estate Planning perspective, and disability, there are so many vehicles out there to help enrich and broaden someone's life who is receiving benefits.

### Lawyer Relations

Final comment, with a little bit on Lawyer Relations. A friendly reminder that not all lawyers understand Wills and Trusts, and not all Wills and Trusts lawyers, understand disability related issues.

It is important that you work with a lawyer who understands the interrelationship of Disability and Estate Planning. Not getting this right, can create some real large challenges and costs in the future.

I encourage folks who are thinking about planning to do their diligence and gather all the information that you need to develop your plan. Consider your future events, considered Trustees, and retain a lawyer who is well versed in these areas; continue to ask questions.

### Final Words of Advice

- a. Gather the necessary information
- b. Consider future events
- c. Confirm your trustee(s) willingness to act as trustee
- d. Retain a lawyer experienced in setting up these trusts and who is knowledgeable of BC Disability Benefits legislation

I want to leave you with some resources that I would recommend that you pursue if you want to gather a little bit more knowledge in this area.

1. The BC Ministry Of Social Development & Poverty Reduction has a great information booklet called "Disability Assistance, and Trusts."
  - a. To view and download [Click Here!](#)
2. Family Support Institute is a great resource for information.
  - a. To view [Click Here!](#)
3. Planned Lifetime Advocacy Network.
  - a. To view [Click Here!](#)

Finally, I would encourage you to go to my website, KMK Law, and look at my blog, or read an article I have written, or seminar I have done historically, on the various vehicles that are available.

- b. To view Ken's website [Click Here!](#)
- c. To view Ken's Blog [Click Here!](#)

### Questions and Answers

**Question:** What if the person with a disability is 65 years and is no longer receiving PWD Benefits and is receiving, let's say old age, the issue of Asset and Income Limitations may be different?

**Ken Kramer:** Even where Provincial Benefits may not be fully in play there may still be circumstances where planning is appropriate, even when the person has now reached that year of seniority.

Issues such as subsidized housing, for example, can open up a door where there still may be issues of asset limitations. Your subsidization will be factored into what your assets are. That is where a Trust may serve as a vehicle to preserve that subsidized housing benefit.

There was a Supreme Court of Canada case that came out just before the pandemic called S.A. vs Metro Vancouver Housing Corp. SCC Cases, where housing subsidization was potentially in jeopardy because the BC Housing entity decided that they did not consider a Trust to be an exempt asset, like the Ministry.

What else is relevant, is Disability Support outside of monthly income. For example, issues such as medical equipment and prescriptions may still be available in that context. Assets may come into play.

Even if Disability Benefits are not in play, if there are plenty of capacity related issues of being able to manage an inheritance or if there may be some susceptibility to undue influence, that may be a cause to plan.

Everybody is unique. One size does not fit all, and it is important to assess every individual situation, because one plan might work for your neighbour but may not work for you.

**Question:** How often do you have to report the activity in the Trust itself?

**Ken Kramer:** The reporting duty to the Ministry. That is an interesting question, the Ministry is an entity in itself. I would say, with limited staff and resources, like CSIL almost, and you think you are going have an annual review, but it might be five or six years, it might be 10 years. There is no predictability other than you have this duty to always be ready and willing and able to report on any expenditure.

You may assume that you won't have to report but always be prepared to report any sort of disbursement. Keeping good records of the administration of the Trust is a really important step. It is important not only for the Ministry, but it is important because that Trust is a separate legal entity.

It is subject to review and audit by Canada Revenue Agency as well if there was ever an audit, my advice is just keep good records.

**Question:** I have a question for you with regards to Wills, as you know being a CSIL Employer myself as is many people here, the planning for when we do pass, that the time to be able to pay my caregivers for their final wages and severance pay and all those matters which many people have not planned for.

The CSIL account becomes frozen then all of a sudden, they are not able to pay, their caregivers. Some may have a Will in place.

What would be your recommendation in your Will to be able to make it easier for the employees to get their wages after our passing so that it would not take months down the road.

The other thing is that these funds do not belong to me personally. They belong to the Health Authority and need to be returned to the Health Authority. I have less of a concern about getting the money back to the Health Authority, but I have more of a concern of making sure that my employees get their money as quickly as possible after I die.

**Ken Kramer:** That is a really good question and unfortunately, it is one that happens more than we would like to see. I think there is a combination of issues arising here and that involves not only you as the employer, but also the Health Authority.

Having clarity in terms of what the relationship of that means that when you set up these accounts, with your financial institution, generally the financial institution considers that to be a bank account like any other account you have. They do not see a distinction. They do not have the knowledge around what is behind those funds. All they say is well it's in the name of John Smith, if John Smith passes away, that fund is effectively frozen until John's Will is administered which may take several months and that creates that delay in paying caregivers.

There are some ways to manage this and the one that seems to be the easiest is to have the account have a Power of Attorney attached to it so that it is clear that the Power of Attorney or that person on the account, can have access to the funds.

I know that creates concerns because people want to have that independence in managing that fund. The other thing that we have seen, is this ability to allow the financial institution to be aware that while the account is in your name, it is being held in effectively at trust with the Health Authority.

Notifying the financial institution that it is in fact not a true ownership of that account, would be one way to circumvent this issue so that number one, the Health Authority will be satisfied that they will get a return of the funds in a timely manner. Generally, they would be more than willing to permit legitimate expenditures that have been made up until the date of death and have not been paid out to the employees.

Definitely coordination with the financial institution as well as the Health Authority is needed to help it recognize a much smoother transition. We have found that we have been able to have a bank account, which is a CSIL account, sit out of the Estate process and have the bank release the funds pursuant to having this advanced knowledge that they have this ability to administer it.

I would encourage communications with your financial institution, to make sure that they are clear on the actual nature of that account. By simply stating that effectively it is a Trust Account, where the actual true legal holder (joint holder), is the Health Authority, and that death should not create that account to be frozen, might be one way to avoid this sort of dilemma of delay.

**Question:** When you die does the Power of Attorney also die with you? The recommendation potentially is to have a joint holder and if it is a joint holder, then they do not freeze it because the joint holder has legal access to do anything?

**Ken Kramer:** Yes, the right of survivorship element provides succession. Let's say you have a spouse whom you name as a joint holder. When you pass away the joint holder now has the ability to finalize payments to those employees and then remit the balance to the Health Authority.

The question is, will the Health Authority permit that concept? Having a dialogue with the Health Authority is important. Everyone has the mutual goal of winding up and dealing with things in a timely manner. One of the challenges of having a joint holder is that let's say your spouse is now entitled. Now they are the owner, they have no contractual obligation to the Ministry or to the Health Authority. There is that risk in my mind.

The joint holder may not repay the amount. The Health Authority might want assurances that the joint account holding environment would be enabling some contractual obligation. It raises a number of issues.

I think the other thing here is that I recognize that not everybody will have a joint holder or feel confident in delegating that responsibility to another party. You want to have that management ability. I would say, for many CSIL clients, that exclusive ownership of the asset is obviously the more common vehicle. It raises a lot of issues. I know in our dialogue with ACE we definitely broached this topic.

Historically, just in terms of that succession piece, and in fairness, I think the Health Authorities have not been very productive in assessing this issue and perhaps do not understand the interrelationship of Estate Planning and with managing CSIL funds.

**Question:** Right now, my dad has Power of Attorney, but he's turning 80 so we will probably switch it over to my son. Being that they have Power of Attorney, could they not take the death certificate to the bank, and close all my bank accounts, including the one with the CSIL money?

**Ken Kramer:** Your Power of Attorney is only in existence while you are alive, so when you die, it dies. It has no effect upon that point. There is this gap between just prior to death and after death. The world changes in terms of assets, so that Power of Attorney only has the ability to manage your accounts while you are alive.

**Question:** What do people do with their bank account when they have a family member pass away?

**Ken Kramer:** That is where the Will comes in.

**Question:** What if they don't have a Will?

**Ken Kramer:** I talked about the issue of intestate if you die in BC without a Will. There is legislation in BC that will effectively distribute your Estate based on family principles.

If you have a Will, the Executor will essentially be able to move forward with many things. I know that on the CSIL side of things, the Executor can take the Will and take the CSIL Contract and try to speak to the bank and provide explanations; "Here is how this particular account was set up and why". I think this is why the importance of the Will and the Executor is critical.

**Question:** Would you also recommend to having a line in your Will about your CSIL account? Would that help at all with regards to your Executors ability to move this through a little bit faster?

**Ken Kramer:** Unfortunately, the Will effectively deals with assets that are in your name. The way to manipulate this is to manipulate the ownership of the asset itself so that it is not necessarily considered an Estate asset. It is a Trust asset, and you are holding these funds based on provision you have entered into with the Health Authority in terms of managing those funds, but with a responsibility to relinquish any sort of balance after paying all your obligations.

The better approach is to avoid the Will altogether and ensure that the bank understands that these are Trust assets. They are not your asset, and the bank should not be waiting for granted probate to allow the Executor to manage that asset.

What we want to do is expedite the payment to employees out of that fund, even if it is the day after death. Then pay any additional taxes, or other expenditures, including payroll and recruitment facilitation, or anything which might be due payable at that point. Then remit the balance.

Avoiding the Will actually avoids the delay, which is what we are all experiencing because probating a Will can take maybe up to six months. Now you are talking about the employee not getting paid for effectively six months and that is not what we want to have happen.

**Comment:** I redid my Will last year and I got the same advice from my lawyer. That is to leave a Will, but I also called the bank, and they will not allow me to put a joint name on the CSIL account because it's shared with Ministry of Health. What I have done is create a document called, What You Need to Know. I put details, I use QuickBooks details of where the timesheets are, how much vacation pay I owe everybody. The bank said that if they create cheques of the CSIL account and bring it to the bank with the Will that they will process the cheques immediately. I update my document every two years.

**Ken Kramer:** I think that's great; you have been diligent already in future planning. Every financial institution is going to have a different perspective on this obviously and yours has a different approach than others and it will depend on what they are providing and what they are willing to accommodate.

Those are generally not considered to be binding wishes; they are informal related wishes.

**Question:** They are not even a wish list, it is just to let them know where the Visa cards are and what to cancel.

**Ken Kramer:** There is a little bit of uncertainty and even though you have a representative who might say that they are willing to follow that wish, 10 years from now there might be a different bank staff who do not follow that wish. I would encourage something in writing from the financial institutions, not from you.

The terms of the account itself are going to be the highlight and so if the bank sees that the account is in your name, they must follow certain Estate protocols unless there is some sort of supplemental agreement that goes beyond the Will that provides further guidance. I think you are on the right track. I just think for your own purposes, I would encourage something clearer from the bank and if that worked ideally it would resolve a lot of issues.

**Question:** Who is the joint holder that you spoke about. I have a bank account and I have two names on it. Is that what you mean by a joint holder?

**Ken Kramer:** The issue of a joint holder is what is commonly referred to as an account that has rights of survivorship. If you have two holders on title, if one of those holders passes away then the other holder assumes responsibility and/or ownership of that asset. That is the true joint account.

It is important again with your financial institution to make it very clear to them to what your intentions are, with respect to succession if you pass away.

- Do you want it to just simply go to the other survivor?
- Is it the intention that the other joint holder is more there for convenience and or administration and that they are not a true joint holder but more acting as a Trustee.
- The banks themselves, when you are setting up these accounts and you are signing their documentation, will ask you “do you wish for the Right of Survivorship to apply to this joint account?”

We know clarity with the financial institution is really important, but in the context of CSIL you must remember that your contract is with you and the Ministry or the Health Authority and ultimately, there needs to be that ability to also get the permission of the Health Authority to add a subsequent holder on that account as well.

**Comment:** I just want everybody to know, just an FYI, that was required by CSIL for me. When I moved to the Island a long time ago, 10 plus years ago. I just thought all the CSIL Employers were required to have a second signer and it was for the purpose that if something happens to me, either I die or I'm not capable of handling my finances that the second person would do it.

**Paul Gauthier:** Fraser Health is asking for it as well; it is hit and miss between Health Authorities. This gets back to all the unnecessary inconsistencies between the Health Authorities.

**Ken Kramer:** It's really interesting, if the Health Authority is making it a requirement, you have two joint holders, but you are the only one signing the CSIL contract.

If I am playing devil's advocate, what authorities requires is for the other joint holder to repay the money back to the Health Authority? I don't think the Health Authority has done their diligence and understood this thoroughly.

What they should say is, if you are going to have a joint holder, then we need something from that joint holder, saying that they understand that it is not their money. That it is the Health Authorities money and that they have the requirement upon your passing to remit the balance of those funds back to the Health Authority. I don't think they have done that; it will be interesting if they ever run into that issue in the future, maybe they already have.

**Question:** Earlier you said to have it clear with the bank, the purpose of it, is that in my will or also go to the bank and have a note on my bank account?

**Ken Kramer:** In terms of the account, opening documentation, there should be some clarity with the bank exactly what is intended by the nature of the ownership.

**Question:** This makes me really concerned for my staff. If they are not going to be paid if something happens to me.

**Paul Gauthier:** I think though because you do have a joint on your account. You have protected yourself in your ability to be able to pay wages when you pass. That other person will just go ahead and write the cheques.

**Ken Kramer:** Assuming it is a true joint account.

**Paul Gauthier:** I would love to follow up with this because this is something that is an ongoing concern at IFRC because we obviously do payroll for a lot of people. When somebody passes, we do see so many different people go through a great deal of stress and you are trying to think through, and what Ken is trying to provide us today, is trying to think ahead, and what we can do to make things easier.

When your family, your friends, and in this case your caregivers are taking care of the way you want them to be.

**Ken Kramer:** It was my pleasure to have made this presentation. I know it can be a little bit of an overwhelming topic. Hopefully, you have a little bit more knowledge today than you did earlier, and it will help you as you plan moving forward.

## Pathways Peers Thank you

The Pathways Team would like to thank all those who have attended the meetings this year. Each meeting provided everyone with new insight and appreciation for each of your contributions to the group.

2021 has been challenging and we want to acknowledge the work peers do in the community and with supporting each other through difficult times. Your individual and group support means a great deal to the next person and as we prepare to launch into a new year, we are moving forward as a supportive community.

Our very best wishes for you, and those around you, to have the Holiday Season filled with warmth, good cheer and happiness.

## Upcoming Pathway Meeting

### *Date & Time*

Wednesday, December 29th, 1:30pm until 3:30pm



### *Drop In Holiday Social!*

There will be no agenda or Pathways notes taken for the December 29<sup>th</sup> social. We have all had a very busy year and the Pathways Meetings have been full of valuable and pressing information related to current events. Thank you to all the peers who contributed to the meetings with updates on programs and advocacy and special interest groups!

This Social is an opportunity for people to drop in and just enjoy relaxing as a group of friends and peers, after a very long and active year. We hope you all will welcome a chance to wind up the year with good cheer and best wishes for each other over the holidays.

-  Do you have a holiday story to tell?
-  Do you have New Year's activities or events in your area that you want to share?
-  Do you have New Year resolutions you want to share?
-  If you want to enjoy holiday snacks and beverages whilst on Zoom, please do so.
-  If you would like a family member to attend with you, they are more than welcome.
-  There will be no sensitive topics discussed so your caregivers can assist you in enjoying the social



Dress Up  or  Dress Down,  
it's the Holidays so celebrate them as you wish.



Peers are reminded that if they have a topic idea for a future meeting, to please send an email to [pathways@ifrcsociety.org](mailto:pathways@ifrcsociety.org)

**Pathways To Independence Peer Group Meeting Notes and pertinent documents are uploaded to <https://www.ifrcsociety.org/pathways>**

**THANK YOU FOR YOUR ATTENDANCE AND CONTINUED CONTRIBUTION TO THE MEETING!**