



# Continuity News

*Helping families in Manitoba plan a safer and more secure future for their family member with an intellectual disability*

**June 2008**

## What is A Sharing Circle of Support?

A Sharing Circle of Support is Continuity Care's term or model for a support network for a person with a disability. You may be familiar with other terms or models used, such as circle of friends, personal networks or support circles.

A sharing circle of support is a group of people who genuinely care about the person at the centre of the circle and want to be a part of their lives, now and also in the future. The goal of a sharing circle of support is to support people who are vulnerable and to help them to live an active, enriched life in the community. We know that loving, caring relationships are the key to a good life and can make the difference between someone living on the edge of a community or being actively included in it.

Who can be part of a sharing circle? Siblings, extended family, friends, neighbours, co-workers, former EA's teachers or service providers, people from your church or faith community, people from a cultural group or club that you attend and people in the community with whom you share a common interest (sports, hobbies, volunteering etc.).

We all need people in our lives to support us. Like the saying goes "no man is an island". We rely on families, friends, acquaintances and paid service providers and professionals to assist us in our daily lives. For people with disabilities, more often they tend to rely on formal supports or paid service providers. Sharing circles of support may include some staff or professionals as they have become friends over time, but the focus is to find people who are volunteers to become (more) involved in the person's life.

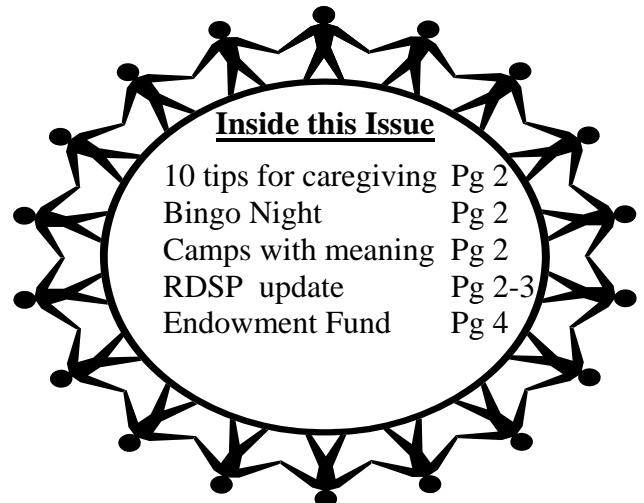
Sharing circles of support are about friendship and spending time with the person at the center of the circle (as well as with other members), sharing in recreational and leisure activities that they enjoy doing together. Sharing circle members can also provide other means of support (such as providing a ride to the grocery store), assistance with understanding and making decisions, advocacy, increasing a person's safety and security, monitoring and checking on services, helping with finances or banking if needed and ultimately, providing peace of mind for parents and family members. Knowing that there are others involved in their child's life now, and also into the future is reassuring to parents and family members.

Building a Sharing Circle of Support is not an easy task. It takes time, energy and patience for the circle to grow and for it to become a cohesive group that will last over time. From our work with families in the past, as well as those we are currently working with through our project, we are developing some best practices, strategies and resources. We are also developing a service model(s) that we will be able to offer to families and agencies in the near future. Stay tuned to future newsletters, as we will be sharing more information and tips about Sharing Circles of Support.

**Sources:** Continuity Care's Support Network Literature Review  
PLAN's - Weaving the Ties that Bind - online facilitator course



*"Stand up for what you believe in even if you are the only one standing."*



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# Caring for the Caregiver

## Ten Tips for Family Caregivers

1. Caregiving is a job and respite is your earned right. Reward yourself with respite breaks often.
2. Watch out for signs of depression, and don't delay in getting professional help when you need it.
3. When people offer to help, accept the offer, and suggest specific things that they can do.
4. Educate yourself about your loved one's condition and how to communicate effectively with doctors.
5. There's a difference between caring and doing. Be open to technologies and ideas that promote your loved one's independence.
6. Trust your instincts. Most of the time they'll lead you in the right direction.
7. Grieve for your losses, and then allow yourself to dream new dreams.
8. Stand up for your rights as a caregiver and a citizen.
9. Seek support from other caregivers. There is a great strength in knowing you are not alone.
10. Caregivers often do a lot of lifting pushing and pulling. Be good to your back.

**Source:** Area Agency on Aging 2005 Family Caregiver Education

For other resourceful information visit:

[www.gov.mb.ca/agefriendly/pdf/caregiver\\_guide\\_05.pdf](http://www.gov.mb.ca/agefriendly/pdf/caregiver_guide_05.pdf)

[www.familycaregiversonline.com](http://www.familycaregiversonline.com)

or contact our office at 779-1679 for more details



## BINGO NIGHT

Thank you to all the wonderful people that volunteered to help us with our Bingo night on Tuesday April 22<sup>nd</sup> at McPhillips Street Station. Proceeds from these events will be directed towards our operating expenses. We would like to thank Manitoba Community Services Council Inc. for providing us with these opportunities.



## CAMPS WITH MEANING

*A Summer Camp for Adults with Disabilities*

**Camps with Meaning** has openings for a limited number of Adult with Disability campers this summer.



For general information about their camps, visit their website at [www.campswithmeaning.org](http://www.campswithmeaning.org)

To inquire about openings for this summer, please contact:

**Eva Loewen – Administrative Assistant**  
**(204) 895-2267**

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*“Start by doing what's necessary, then what's possible and suddenly you are doing the impossible”*

*By Saint Francis of Assisi*

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## REGISTERED DISABILITY SAVINGS PLAN (RDSP)



The RDSP is a new plan that will allow funds to be invested tax-free until withdrawal. This plan is a way of assisting parents and others to save for the long term financial security of a family member with a disability. **You should be able to open a Registered Disability Savings Plan by the end of 2008.**

### Who will be eligible for a RDSP?

To be eligible for a RDSP, the individual **must qualify for the Disability Tax Credit** and also be a resident of Canada.

If you would like to be able to set up a RDSP for your family member, it is important to make sure that your relative files a 2007 Tax Return, even if they did not earn income or pay tax during the year. The individual's 2007 income will determine their eligibility to receive the Canada Disability Savings Grant or the Canada Disability Savings Bond in 2008.

## Disability Tax Credit (DTC)

To qualify for the Disability Tax Credit a person must have “**an impairment in physical or mental functions which is both severe and prolonged**”.

To apply for the DTC, you must complete the **Disability Tax Credit Certificate T2201 Form** from the CRA (Canada Revenue Agency).

Once completed, the T2201 form needs to be submitted to CRA for approval (in Manitoba it can be sent to the Winnipeg Tax Centre). If approved, the individual will receive a letter of approval and the letter will state how long the certificate will be valid for and when they would need to re-apply. You can send this form to CRA at any time in the year.

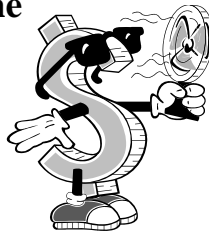
To get a copy of the T2201 Form or for more information about the Disability Tax Credit, visit CRA website at [www.cra.gc.ca/disability](http://www.cra.gc.ca/disability) or call 1-800-959-2221

## Can there be more than one beneficiary under an RDSP?

**No.** There can only be one beneficiary under the plan. The beneficiary stays the same throughout the lifetime of the plan.

## Can a beneficiary have more than one RDSP?

**No.** Only one plan can be established for a beneficiary.



## Who can open an RDSP?

A beneficiary can open an RDSP and become the holder of the plan. If a beneficiary has reached the age of majority but is not competent to enter into a contract, another person can open an RDSP for the individual and become the holder if they are legally authorized to act for the beneficiary.

If the beneficiary is a minor, another person can open an RDSP for the minor and become the holder if that person is:

- A legal parent of the beneficiary
- A guardian, tutor, or curator of the beneficiary, or an individual who is legally authorized to act for the beneficiary
- A public department, agency, or institution that is legally authorized to act for the beneficiary

## Can there be more than one holder under an RDSP?

**Yes.** The legal parents of a beneficiary can both be holders under the plan. In addition, the parents and

the beneficiary can also be joint holders under the plan.

## Can the holder of an RDSP be changed?

**Yes.** Over the lifetime of a plan, the holder can change. If at any time the plan holder (other than a legal parent) ceases to be an eligible holder, they must be replaced with someone who is eligible to be a holder of the plan.

## Does the holder need to be a resident of Canada?

**No.** The holder does not have to be a resident of Canada. However, the beneficiary must be a resident of Canada when the plan is opened and when each contribution is made to the plan.

## Who can contribute to an RDSP?

With the holder’s written consent, anyone can make a contribution for a beneficiary under an RDSP.

## How long can contributions be made to an RDSP?

Contributions can be made to a plan until the earliest of:

- The beneficiary’s death
- The year in which the beneficiary reaches 59 years of age
- The time when contributions to the plan (and any prior RDSP of the beneficiary) total \$200,000
- The time when the beneficiary no longer qualifies for the Disability Tax Credit
- The beneficiary is no longer a resident in Canada for tax purposes

**This information has been provided to you from the Canada Revenue Agency website.**  
[www.cra-arc.gc.ca/tax/registered/rdsp/](http://www.cra-arc.gc.ca/tax/registered/rdsp/)

Continuity Care is involved in a multi-agency committee who has a vested interest in this new legislation. This committee will be making recommendations to the provincial government as to how we would like to see the RDSP implemented in Manitoba to provide the maximum benefit to individuals with disabilities and their families.

We will continue to share RDSP information through future newsletters and we hope to offer a workshop on the Registered Disability Savings Plan in the fall.





## Baby Boomer Cafe



We're a group of baby boomers who like to have fun. But our celebration has a serious purpose. As our parents pass away, our siblings with a disability need relationships and friends more than ever. The Baby Boomer Cafe is a place where we and our siblings can build relationships and community. Come and join us. There will be a summer gathering at Birds Hill Park on August 16<sup>th</sup>, 2008. Call Ben or Heather Friesen @ 889-3806 for more information.



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*If you would like to be removed from our mailing list, please contact our office.*

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**Did you know** that Continuity Care offers this newsletter and any other publications electronically?

If you would like to receive future correspondences by email instead, please contact our office at **779-1679** or by email at **contcare@mts.net**

Continuity Care supports families in planning a safer and more secure future for their relative with a disability. By working effectively in partnership with families, community, government and services providers, Continuity Care ensures that families develop a future plan and assists them in making that plan become a reality. As an organization, Continuity Care needs to be available in perpetuity for families.

Continuity Care does not rely on government funding. We need your assistance to make us financially secure. A donation to the Continuity Care Endowment Fund will help sustain our organization.

This fund, administered by The Winnipeg Foundation, was established in October 1998 to sustain the basic operation of our organization in perpetuity. A goal of 2 million dollars was set out by the Capital Campaign board of directors and we are almost there. **As of March 31, 2008 we have raised \$1,815,864.85. We have reached 90.8% of our goal.**

Donations can be made online by Visa or MasterCard at [www.wpgfdn.org](http://www.wpgfdn.org) or cheques can be made out to Continuity Care's Endowment Fund and mailed directly to the Winnipeg Foundation, 1350 - One Lombard Place, Wpg, MB R3B 0X3 The Foundation has years of experience managing donations and will issue you a charitable tax receipt.

### **Other options for investing in our Endowment Fund**

You may choose to invest now by:

- Donating shares or mutual funds
- Donate through United Way with Continuity Care as the designate *(please note a \$12 fee is charged to process the donation)*
- Donating a Life Insurance Policy

You may choose to defer investments for the future by:

- Making a bequest, providing instruction in your will for the executor to distribute a specific amount to Continuity Care

*Note: A deferred investment is known as Planned Giving. It is a process of designing gifts from accumulated assets rather than from current income so that you, the donor, realize your objective while maximizing tax and other financial benefits. It provides the satisfaction of making a direct gift to the future of Continuity Care. It can be part of your estate planning*

**Contact your investment counselor for more information and advice on how you can design an investment option that works best for you and your family.**

*Continuity Care Inc. provides information for the benefit of the readers and does not endorse any particular organization, company, firm or service. Advice and strategies in this newsletter are general guidelines and families should consult professional legal and financial advisors when developing plans.*