

# PLAN Edmonton Newsletter

Volume 6, Issue 1

February 2011



## RDSP - What's New for 2010?

By Tom O-Dwyer, Ability Tax

**New developments for the 2010 tax season. Please speak to your tax specialist or accountant for more information.**

tax credit ("DTC"), the child disability benefit increases to \$2,470 annually and allows families to earn up to \$40,970 before the benefit begins to phase out.

nually (with a \$20,000 lifetime limit) is contributed to the RDSP for low to modest income families regardless if contributions have been made to the RDSP. Available since 2008, no provisions existed to allow beneficiaries of the RDSP to carry forward CDSG or CDSB entitlements from previous years.

**Increase in income threshold levels eligible for child tax benefits**

**Carry Forward of RDSP Grants and Bonds**

The 2010 Budget increases the income threshold levels to allow families to earn \$40,970 before the national child benefit supplement is completely phased out (partial phase-out begins at \$23,855). For children under the age of eighteen who qualify for the disability

Under the current legislation, contributions to an RDSP are eligible for matching Canadian Disability Savings Grants ("CDSG") of up to \$3,500 annually (with a \$70,000 lifetime limit) depending on the family's income and the amount of contribution. In addition, a Canada Disability Savings Bond ("CDSB") of up to \$1,000 an-

Beginning in 2011, (but not available before 2008) based on the beneficiaries' family income in those years AND RDSP eligibility for each year of the carry forward. An annual maximum of \$10,500 of Canada Disability Savings Grant's (CDSG) will be paid on carry forward of unused entitlements. In addition, RDSP holders will receive annual statements of CDSG entitlements. Con't p.4

We are in community each time we find a place where we belong.  
Peter F. Block

The PLAN EDMONTON presents

# The Dream Maker's Gala

Special Guest Speaker  
**Viviane Forest**  
"Failure is Not an Option"

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Friday May 6, 2011  
Crowne Plaza\* - Chateau Lacombe • 10111 Bellamy Hill • Edmonton AB  
Cocktails at 6:00 pm • Dinner at 7:00 pm

Ticket Price: \$100.00  
For Tickets call 780.488.2422 or Email [info@planedmonton.ca](mailto:info@planedmonton.ca)



## Executive Director — Meloney Patterson-Gillan

*In this issue I would like to share a story with you.*

*Fundamentally, advocacy is about supporting and speaking out for something or someone who is important. Advocacy can be a challenging concept because there is no one set of instructions about where to begin, how to begin and what constitutes effectiveness. For parents, advocating for their children is a nature role. For parents of a disable child, this role becomes a necessity.*

*As I recall, the first time I had to speak up and convince others to act on behalf of my daughter, Joanne, she was 6 months old. Her development was obviously becoming delayed and I had to push the family doctor for a referral to a pediatrician. The referral never did come from the doctor; it came from the health care nurse when she failed her developmental test at a year old. The next step was to get her into the reha-*

*ilitative hospital for more testing. This took a phone call from me every day for one month before she was admitted. From that point to today, my advocacy role in Joanne's life has been ongoing and guided by the concepts of, "normalization" outlined many years ago by John Vanier and "social role valorization" as defined by Wolf Wolfensberger. These concepts continue to guide me as I speak out for inclusion in community, for meaningful activity in her life, for her residence to be treated like a home and to live as independent as possible.*

*Over the years, I have always asked myself at which point does my role as her advocate, her Mom, and her case manager start and end. I have come to the conclusion that the boundaries are very blurred but first and foremost I am her Mom. This became very salient during recent events in her life where her supportive roommate was asked to leave immediately.*

*Since this event occurred over the Christmas season, Joanne stayed with me and my husband for a couple of weeks and then I stayed with her in her own home until a new supportive roommate was found for her. When Joanne stays with us, she is a child and visitor, in her own home she was able to make her own tea, feed and pamper her own cat, go and have a nap in her own bed, put her dishes away in the cupboard, get her own breakfast and make her own sandwich for lunch. She was completely independent as she completed these activities in her own home.*

*My advocacy role in her life is certainly about encouraging the opportunity for her independence in these activities and as her Mom, the courage to back away and let her handle the independence. As she matures into a young woman, my role as her Mom, remains one of support however, the nature of that support has changed.*

*My advocacy role has become less intense the majority of the time.  
Meloney*



*"The only disability is having no relationships"*

*Judith Snow*

**"Over the years, I have always asked myself at which point does my role as her advocate, her Mom, and her case manager start and end."**



# Thank You



The Board of Directors and families associated with PLAN Edmonton would like to express our deepest appreciation to all our funders.

Thank you to the Edmonton Community Foundation, and TELUS for their belief in and support of our efforts to ensure safe and secure futures for individuals with disabilities.

## NOTES FROM THE PRESIDENT

Winter is still upon us, as I write this submission to our newsletter. It has been a severe one, certainly, as far as snowfall goes. We will cross our fingers and hope that with this amount of snow we will see a significant improvement in the water table!!

In October, several PLAN Board Members, staff facilitators, and friends of PLAN both new and not so new helped run our first Casino. We are delighted to report that it was an unqualified success. To those of you who worked their full day jobs and then completed shifts at the Casino and then went back to work!!! thank you very much. Working the

Casino was a first time experience for several of us and although it was tiring the end result of over \$72,000.00 now seems like it was well worth it.

We seemed to move quickly through fall and into winter. A social was planned and many indicated that they were planning to attend but the weather did not cooperate. The weekend for the social was a weekend of heavy snow and caused the roads to be difficult to drive and left little space for people to park, particularly on residential streets. The snow also negatively impacted a very important meeting intended for families and board members to learn about the

new Tyze. Those of us who made it to the meeting enjoyed learning about the new system and had a number of questions answered.

Looking forward to the Spring, we are delighted that Viviane Forest, a 2010 Paralympic gold medal winning, blind downhill skier, has agreed to be the guest speaker at our 3<sup>rd</sup> annual fundraising gala. Her topic is "Failure is Not an Option". Our Dream Makers' Gala on May the 6<sup>th</sup> will be at the Chateau LaCombe. It will be a lot of fun and I hope everyone will consider buying a ticket or two.

Until next time. . .  
*Ruth*

## NETWORK NEWS

'If you don't like something change it; if you can't change it, change the way you think about it.' Mary Engelbreit  
Today I was thinking about all the changes that have occurred with our networks since our last newsletter. For the most part, I don't like change, but I know it is good for me—kind of like yucky tasting medicine. It changes the way I approach a situation the next time. It challenges me to be perseverant in contacting people, and

challenges me to look into new ways of doing things! Some of the changes we have had at PLAN Edmonton are that we had one facilitator resign while another two have been hired. We welcome Chelsey and Christina to PLAN Edmonton. That being said, we are still looking for more facilitators. Having a new group at monthly meetings will allow us to share our wisdom as veteran facilitators, as well as hear new ideas.

Keeping networks alive is all about 'cultivating through change'. Extending invitations to allow new people and perspectives into our lives. Taking the time to get to know one another and the gifts we each have to offer. Identifying the vision and then seeing the possibilities. Staying connected—through TYZE, email, phone and in-person! Change allows us to continue the story . . . I embrace the opportunities for new learning. *Betty*

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The Planned Lifetime Advocacy Network is a not-for-profit social enterprise that creates a good life for people with disabilities. Our subscribers are families, advocates, professionals, and planning experts who care.

### Join the PLAN Community!

For just \$39.95, our subscribers will benefit from:

- a supportive network of families
- four issues of the information-packed quarterly PLANNING Journals
- The monthly PLAN email newsletter
- Free subscription to Abilities magazine

www.subscribe.plan.ca



*Continued from cover page*

### Increase in income thresholds eligible for RDSP Grants and Bonds

The 2010 budget increases income threshold levels to allow families to earn up to \$81,941 and still qualify for the maximum annual CDSG's. In addition, the budget increases income threshold levels to allow families to earn up to \$23,855 and still qualify for the \$1,000 CDSB. Families may earn up to \$40,970 and receive partial CDSB entitlements.

### Rollover of RRSP, RRIF, and RPP Proceeds to an RDSP upon death

Retirement Income Fund ("RRIF"), or Registered Pension Plan ("RPP") passes away, the value of the RRSP, RRIF, or RPP is generally included in the deceased's income in the year of death. An exception to these provisions occur when the proceeds of the RRSP, RRIF, or RPP after death are distributed to the deceased's surviving spouse (or common-law partner), or to a financially dependent child or grandchild. In such cases, the proceeds are included in the income of the recipient.

A further preferential tax treatment is available. If the spouse (or common law partner), or child or grandchild was dependent on the deceased annuitant because of a physical or mental infirmity and receives distributions from the RRSP, RRIF, or RPP. An offsetting deduction may be claimed when the distributions are transferred (the tax deferred rollover) to the recipient's RRSP or used to purchase an immediate life annuity. Generally, An infirm child or grandchild is considered **financially dependent** if the child's (or grandchild's) income for the year preceding the year of death of the annuitant does not exceed \$17,621 (2010 rates).

The contribution of the proceeds from a RRSP, RRIF, or RPP of the deceased to an RDSP will reduce the \$200,000 lifetime contribution limit of the RDSP. These proceeds will not attract CDSG's and the amount of proceeds will form part of the portion of disability assistance payments that is included in the beneficiary's income when withdrawn from the RDSP. These measures will apply to deaths occurring on or after March 4, 2010. There are special transitional rules that will allow a contribution to be made to the RDSP of an infirm dependent child or grandchild when the death of an RRSP, RRIF, or RPP annuitant occurs after 2007 and before 2011 that would permit equivalent preferential tax treatment.

### Child Benefits Entitlement-shared Custody

Under existing rules, only one eligible individual can receive the Canada Child Tax Benefit, the Universal Child Care Benefit, or the child component of the GST/ HST Tax Credit (collectively the "Benefits") that are payable in respect of a qualified dependent.

### Single Parents and Universal Child Care Benefits

The Universal Child Care Benefit ("UCCB") provides families with a \$100 a month (taxable) for each child under the age of six years. In two parent families, the UCCB is included in the income of the lower income spouse or common law partner. In single parent families, the UCCB is included in the single parent's income. Under these existing provisions, the single parent may pay more tax on the UCCB amount than a **single earner family** at the same income level on the same UCCB amount. Beginning in 2010, Budget 2010 proposes to allow a single parent the option of including the aggregate UCCB amounts in his or her income **or** in the income of the dependant for whom an Eligible Dependant Credit is claimed. If a single parent is unable to claim an Eligible Dependant Credit, he or she will have the option to include the benefit in the income of the child for whom it is paid.

## Part-time Facilitator Required in St. Albert!

The position is approx.  
**5 hours per month**

Do you have a natural talent for connecting people and believe that relationships are

essential for a good life? We are looking for someone who has a strong belief in community inclusion and a commitment to developing a network of support. You must be willing to commit

to a one-year contract. Please indicate your interest by contacting:  
*Betty Hahn-Sidor* at [betty@planedmonton.ca](mailto:betty@planedmonton.ca) and join us at PLAN Edmonton!