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PLAN

A Good Life

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A Good Life

— these three words summarize the vision that families have for their son or daughter with a disability, and the guiding vision for PLAN. Not ‘what programs and services do we need’, but ‘what is a good life for my son or daughter and how do we achieve it?’



A good life looks different for everyone—there is no rubber stamp and direct path. However, in listening to the families that guide PLAN, the elements of a good life remain constant. Families and their relatives repeat the following themes:

“We want our son to have a group of people around him that love him and see him for all his gifts and beauty.”

“I want a place to call home, that is secure, and where I get to choose where I live, who I live with and who provides my support.”

“We want our daughter to have financial security and not worry about making it through each month on her disability check.”

“I want a say in the decisions that impact my life.”

We want our loved ones to be valued by this society—to have their contributions matter.”

The vision is clear but the path can be murky and full of challenge. This bulletin is about stories—families and individuals who have achieved their goals and dreams in each of these five areas. We hope is that you are inspired to think of the possibilities and start charting a path towards achieving your family’s dream. Our other hope is that you share your story with other families and spread the inspiration.

Disclaimer: Please note that the comments in this bulletin are not intended to be, and should not be construed to be, specific advice on any particular matter. No reader should act on the basis of any of our comments without obtaining appropriate professional advice. We expressly disclaim all and any liability to any person in respect of the consequences of anything done or omitted to be done by any such person in reliance upon our comments.

The *Power* of Friendship

There is something about being human that makes us yearn for the company of others.

We need people in our lives that care about us, respect us and are interested in who we are and what we think. Isolation and solitude can be one of the devastating by-products of having a disability. We have seen ways that these by-products can be as much of a handicap as the disability itself. We have also seen the powerful results when previously isolated people have opportunities to build lasting relationships with people who are genuine friends.

One of the best ways to diminish loneliness is by paying attention to relationships. The core of PLAN's work is supporting our family members and friends who have become isolated to build their social networks; we do this with the help of a hired facilitator called a Community Connector. PLAN also helps families to do this through "Tyze", a new online network building tool created by the PLAN Institute. The foundation for all networks, both in-person and online, is the gifts and contributions of the person at the centre of the network. Relationships grow/evolve/strengthen over time based on common interests, shared experiences and genuine care.

The story highlighted here is near and dear to PLAN's heart—it is the story of one of PLAN's founders and her son's network. It shows how transformative the act of inviting people into our loved ones lives truly is, not only for the person at the centre of the network, but for those brought into their community.

TIPS FOR BUILDING FRIENDSHIPS

1. **Focusing on gifts.** Instead of focusing on the needs in our loved ones lives, focus on what they have to contribute—their gifts, talents and passions.
2. **Asking** can be hard. Yet reaching out and asking people to join us for coffee, to go to a show together, is integral to developing and deepening our relationships.
3. Friendships are often formed based on a **shared interest or activity**. Avid hockey fans watching a game together has a way of making disability fade into the background.
4. **Opening.** There needs to be time to spend with friends. For many people with disabilities, much of their lives may be

programmed. We may need to alter schedules to create the space to allow others to engage with our relative.

5. **Intentionality.** Friendships don't grow on their own—people need to put time and energy into making connections happen.
6. **Visiting the same places.** We know from our own lives that friendships can be borne simply of quantity time—seeing the same people again and again. Many successful networks are built by going to the same places daily so that those in the community come to know and connect with our relatives.
7. **Employment and volunteering** are some of the best ways to build authentic friendships. Our relative's gifts and contributions are showcased and others have the opportunity to get to know them.

8. Parents do well to **nurture friendship from a very early age** by inviting other children to come have fun in their home. These friendships can be life-long-lasting.

9. **Believing** may be the greatest challenge that families face. Many of us are tentative to ask and form new relationships. After 20 years of experience, we know that no disability can prevent genuine friendship from happening. Try not to let fears dominate the opportunities for friendships.

10. **Remind** ourselves of the beauty and richness our family member has added to our lives. Others are likely to see the same things that we see!

Inspired by *Safe & Secure*



KEITH & JOAN

A Force of Love

Keith was a person at the centre—the centre of his network, of his community and often at the centre of the action. He had a great passion for ‘stars’. Football stars, hockey stars, movie stars, Starbucks and Star Wars. Keith also loved food and regularly went to restaurants with his friends. Wherever he went he charmed the waiters, waitresses and the cooks. He would shake their hands and leave a trail of smiles behind him. Keith’s joy and hospitality was so infectious, it was a gift to all who met him.

Keith’s mother, Joan, worried about what would happen to Keith when she was no longer there. At her request, PLAN developed a network of friends around Keith.

Keith’s network took a while to build. Vickie, Keith’s Community Connector, looked around at all the people who had been in his life. And she began to ask. One network member laughingly told of Vickie’s persistence. “A phone call would come—‘would you like to come and join Keith’s network? I was quite busy at the time and didn’t feel that I would be able to contribute in a way that would really benefit Keith. She would graciously listen and then a couple of weeks later, I would get another call. After about three calls, I agreed to attend one network meeting to offer some advice. And I never left. What I didn’t understand was how impactful the experience of being on Keith’s network would be for me. I gained a second family’.

Keith’s family was initially resistant to building a network, and felt that they contributed and supported Keith in other ways. Finally, Joan’s son turned and asked, ‘Mom, what is it you want? What do you need me to do?’ Joan had assumed that her other children knew what Keith needed—the network gave them a distinct roles in Keith’s life.

Keith loved his network and it was his place to shine. At each network meeting, he took control, letting people know where to sit and directing Vickie to start the meeting. Then he would hold forth and take the meeting from there.

The power of the network really came to light in one particular situation. Joan had always dreamed of going to China, and once she began to feel confident in the network, she booked her ‘trip of a lifetime’. While she was away, Keith was hospitalized. The network came around him to support Keith and coordinate his care. When Joan came home, they all met her at the airport. At that moment, Joan had peace of mind for Keith’s future, knowing that this group of people loved Keith and would care for him.

A couple of years ago, Keith’s network started using Tyze, an online tool designed by Vickie herself to coordinate and support networks. Keith didn’t read or write, but he would dictate messages that were then posted to his Tyze network. Keith loved to talk on the phone but was often quite difficult to understand. His network members appreciated reading his updates on Tyze because now, when he called, they could ask him about his latest posting. For Keith’s brother, who moved away, it meant he could still be a part of Keith’s network.

Keith’s network became even more valuable during the difficult times in his life. Keith needed to have heart surgery. He needed the support of his network members more than ever. People posted messages to his Tyze site offering encouragement. They used the Tyze calendar to schedule visits to the hospital, and the story page to share news of his recovery.

Keith appeared to recover from the surgery, but two weeks later, he passed away. The relationships that had supported and loved Keith now turned to each other to celebrate this person who impacted all so deeply.

The people in Keith’s network are still connected. Tyze has become a network to connect with Joan, who is now in her 80’s and enjoys the support of the network members. Joan’s network members use the site to keep in touch, organize visits with Joan and remember Keith.

During both the good and difficult times, Keith’s network provided him with the support of those closest to him. He enjoyed sharing his life with his friends and family, his self confidence grew into a strong self-advocate. His network members benefited too almost 20 years of shared experiences, potlucks and celebrations creates bonds for life.

Looking back, it seems fitting that Keith had such a love of Star Wars—because the Force was with him. Invisible, yet guiding the pivotal moments of his life—the force of love. Keith’s network was defined by love and by his exuberance for life. Keith may have passed on, but the impact of his relationships and contribution remain today.

BETH'S DREAM COMES TRUE:

A Home Of Her Own!



Like many parents of people living with disabilities, we always wanted Beth to have a good life with choice and security. We had some vague vision that perhaps by the time she was 30 she might be able to live semi-independently in community, away from home. We knew from the start that a group home was not an option for Beth. In our experience, group homes were where staff worked and the object of their employment were the “residents” who lived there. We were firm in our belief that Beth needed ownership in where she lived and control over who would support her. I know that some families are very happy with group home living but we were sure that Beth needed something different, something more.

Even though we were certain of what we did not want for Beth, we were not sure what would be the best living choice for her. However, Beth knew what she wanted and was very clear with all the details. In the spring of 2006, we had arranged to have a PATH (Planning Alternative Tomorrows with Hope) day for Beth. This would be Beth’s second PATH and she was excited about it. When the facilitators met with Beth a few days before, they asked her what was essential to include in her PATH. She very clearly responded, “Moving... moving out!”

Until that time, Lynne and I had no idea that Beth was even thinking about leaving home. On PATH day, the whole process surrounded this central dream. She described exactly where she wanted to live and what kind of amenities had to be included. She wanted a high-rise apartment with an elevator and stairs for safety. She needed her own bedroom but could share a bathroom if needed. She wanted to live with friends but not a boy friend and a pool, exercise room and party room were essential! It would have to be close to a bus stop and it had to be painted pink! We were shocked and amazed that she had been thinking so clearly about where she wanted to live.

Her whole network was present when we designed a plan to make Beth’s dream come true. Beth was clearly in the lead. Over the next year and a half, Beth learned all the skills needed to make her move successful. She started doing her own laundry the very next week, started to cook more using both the stove and the microwave, and learning to clean her own personal space. She also began to go to the program “Trying It On For Size”, run by the Elmira and District Association for Community Living that helps individuals learn to live independently with support. Her network helped too by taking her to see various types of apartments and giving her presents for her “hope chest” that she would need when she moved out. We were working on our plan but not fast enough for Beth.

“Home is the source of life itself. Indeed, home is the ‘garden’ where our dreams, strengths, and relationships evolve, grow and flower in our journey of life within our community. Good times or bad, there is no place like home.” Arthur Mudry—Lifetime member of PLAN

Although she did not express it verbally, by the fall and winter of 2007/08 Beth was acting depressed. We wondered if she was beginning to think twice about moving out. By March we reached out again and Lori Maloney-Young came to the rescue. She told us about an apartment, with a roommate that Beth could try on a month-by-month basis. We met the roommate and Beth decided to give it a try. We gave it a month of gradual integration before the actual move was to take place. Beth blossomed! By the end of the month, we knew she was very ready to move out on her own. A few days before the move, however, we had to say no.

Beth was very disappointed and we promised her that we would look for another apartment that would be safe for her. She took us at our word and each day would ask if we had found her an apartment yet. After much soul searching and tightening of the belt, we decided that the best thing would be to buy a condo for Beth. With the help of our neighbor, a real estate agent, we went looking. As soon as Beth saw it, that was it! This was the one. It had all the things she had told us she needed. So Lynne and I and the bank (mostly the bank) took the leap and bought it for her.

If you asked Beth what she wanted for her 28th birthday, she would have told you “my apartment.” And so it was. We all gathered to drink champagne that day in her new place and she moved in at the end of June. Foundations has come through with some much needed support and Beth continues to work hard at learning to live on her own. She is still deciding if she wants a roommate but there are two bedrooms so that is possible in the future. And, oh yes, her bedroom is pink. When you ask Beth what is best about her apartment she will tell you, “This is my own place and my own dreams, a place to have my friends.” And so the dream has come true and is continuing—Beth has a home of her own.

Roz Vincent-Haven

Beth’s Mom

IF YOU ARE THINKING OF OWNING A HOME, CONSIDER...

Vulnerability

We don’t want the independence of home to create a vulnerability to people that can harm or take advantage of our loved ones. A home is a valuable asset and you may wish to structure the ownership so that unprincipled people will not be able to access this asset.

Disability Benefits

A residence in which a person lives and owns is exempt as an asset under provincial benefits. However, double check what the ‘shelter allowance’ covers. You may wish to plan so your loved one continues to receive all housing benefits.

Support Services

Your relative may need extensive or even minor support to live independently. Be prepared to negotiate with the appropriate government funding bodies and other agencies to secure these services. An important question to ask is ‘who will monitor to see that the services required are actually being delivered?’

Legal Competency

Your son or daughter may not be legally competent to buy or sell real estate or sign a lease. This needs to be considered in the purchase, sale and management of a residence.

Financing

How is the residence to be financed? There are some amazing innovative models for financing, including the Vancity springboard mortgage, parent-financed and co-operative ownership. Time to get creative!

Taxes

A principal residence is not subject to capital gains tax and is also eligible for the home owner grant and supplement. Rental property can attract income tax. Explore your options to minimize taxes.

Supported Decision-making

A good life includes honouring and seeking the choices of our loved ones. This means recognizing their tastes, preferences and values; it also means acknowledging our relative's ability to discriminate, to select and to choose. To have a say in the decisions that affect our lives is one definition of personal power.

For our loved ones who may not have legal capacity, or struggle to have their communications understood, consideration for their choices needs to be intentional. Across Canada, the legal options for decision-making tend to be blunt instruments, placing the choices of our relatives in the hands of others with no requirement for consultation or inclusion in those decisions. BC's representation agreement offers a different model of supportive decision-making. For families outside of BC, the values of supported decision-making can be infused into the approach and process of day-to-day decisions while pushing for a change to legislation.

Rose and Eileen's story highlights a crucial aspect of supported decision-making- the need to have loving, caring and supportive people around our relatives. Only with the right people in place as trustees, representatives, guardians or powers of attorney, can we be assured that their options are discussed and their decisions listened to. Relationships remain the key to a good life.



Rose's Representative Agreement

After the death of her husband, Eileen Powell began to seriously consider her daughter Rose's future. According to Eileen, "it wasn't just that we'd lost him... it also occurred to me [for the first time] that we couldn't continue living as we were."

The Powells were living on the family orchard outside of Kelowna, BC. Although they enjoyed the beautiful setting, Eileen noticed that Rose couldn't be very independent because she needed to ask for a ride every time she wanted to go somewhere. Of even greater concern was where Rose would live in the future, when her mother was no longer there. "People reassured us that living companions can be found. Still, we know of a woman who lives with

NURTURE THE DECISION-MAKING ABILITY OF YOUR RELATIVE BY:

- Respecting their inherent decision-making ability
- Enabling their own, authentic decision-making voice
- Presenting them with genuine choices
- Helping them to sort and understand the options
- Supporting them in making the actual decision

someone that she dislikes intensely, and she doesn't really have a choice." Eileen didn't want Rose to end up in a similar situation.

As Rose and Eileen planned for the future, one of their steps was to develop a Representation Agreement. Rose is quite independent, so Eileen was not as concerned about Rose's personal care as she was about the financial and medical aspects of her life. Although there are two trustees appointed to help manage her financial affairs, Eileen emphasizes that a Representative would have "the ability to support Rose with more general day-to-day decisions." One of their major priorities was making sure that someone who knows and respects Rose could support her in making sure that she always has a good home to live in.

Eileen and Rose asked their neighbor and close friend, Kathi, to become the Representative, while another family friend, Lori, agreed to be the alternate. Although some people choose to have more Representatives, the Powells decided that might be too "unwieldy" for them. Instead, their focus was finding a couple of people they could both trust. As Eileen points out, "you can't pin down every little detail that's going to happen [in Rose's life], you just have to trust somebody... it's a bit like a marriage that way."

For Rose, Kathi is a good Representative because she's a "warm, capable, caring" neighbour who is "close at hand" She likes that they trust each other, and that Kathi understands what Rose would want if she were unable to express it. Eileen describes Kathi as "bright, genuine, principled and from a younger generation so she is familiar with current technology." Both Rose and

Eileen feel reassured that "there's no doubt that Rose will be able to talk about important decisions with Kathi." They've also created a back-up plan: if Kathi is unable to continue in this role, Rose's Representation Agreement specifies that Kathi can choose someone else to be a Representative.

"The process of creating a Representation Agreement was not a difficult one for us," Eileen explains, "we talked about what might happen in case of an accident or illness, and now I feel more confident that Rose's wishes are known." Eileen credits the way the forms were "clearly set out," as well as the preparation she had by talking to PLAN's staff for making the process relatively easy. The Powells' Community Connector also helped them with it along the way. Most importantly, Rose and Eileen talked through each step and completed the Representation Agreement together.

Eileen describes the Representation Agreement as a natural next step "after the

years of seeing Rose's network grow." Rose has had strong social networks with PLAN for a number of years, in both Vancouver and in Kelowna. Her Representative, Kathi, has been actively involved in the Vancouver network since she joined years ago. In a way, Rose's Rep. Agreement is a confirmation of Kathi and Lori's commitment in their friendship with Rose. Six of Rose's network friends witnessed Rose's signing of the document. The network made it a festive affair, complete with photos and a small celebration afterwards.

Although Rose's Representation Agreement is meant for the future, it has already been tested in a small way. Earlier this year, Eileen was admitted to hospital for a week. During this family emergency, Eileen was comfortable in knowing that Rose was in good hands. "The Representation Agreement does bring peace of mind," Eileen explains. It is very good to feel that so many of Rose's future needs have been considered and, as far as possible, provided for."



From Poverty to Dreams

“Connecting wealth and disability seems like an oxymoron. People with disabilities are all too frequently associated with poverty of all sorts, including financial.”

Wealth is a deeply personal topic. Most of us are not much more comfortable discussing our finances than we are discussing our intimate relationships—the exploration of how much money is required for financial security is a sensitive arena to tread in.

Some people take a vow of poverty and choose to live their lives without financial or other tangible assets. Others measure their success in life and personal satisfaction from the size of their income or their personal wealth. Most of us fall somewhere in between.

It is complicated when we think about how much our relatives with disabilities need—today and after we are no longer here to provide. Who will manage the funds? What happens if we leave nothing for them? What services and income will government provide? What is the impact on government services and income if we leave them funds?

For all too long, society has accepted a life of relative poverty for those with disabilities. We have all seen stark group homes that lack the sense of home; we have seen people passing time as they are herded through a mall or a park; and we all know people whose clothing is drab, who are scruffy in appearance and who visit food banks because they can't afford to buy food through the whole month.

FAMILY TO FAMILY

REACH OUT to other families on the same journey—you are not alone

OPEN YOUR DOORS and invite others to be involved in your son or daughter's life—social and financial well-being are interconnected

SHARE YOUR SON OR DAUGHTER—every child has a gift to give, including love, joy and laughter

SEEK FINANCIAL ADVICE—even if you have limited assets, there are ways to ensure a secure financial future for your child

INCLUDE YOUR FAMILY—others may want to contribute to an RDSP, or leave an inheritance for your relative—make it easy for others to contribute to your child's future

WRITE YOUR WILL NOW—if you don't, the government will do it for you and it might not be what you want

EXPLORE TRUSTS—Discretionary trusts can help protect your relative's assets

CHOOSE A GUARDIAN—the Public Trustee is the default and they don't know your relative

UPDATE YOUR WILL—your will is a living document and can and should be changed over the years

OPEN A REGISTERED DISABILITY SAVINGS PLAN—anyone can contribute

DON'T LET THE TECHNICALITIES SLOW YOU DOWN—there are many professionals with the expertise to help you: bankers, accountants, investment advisors and lawyers

DON'T BE AFRAID TO DREAM

—the future holds unlimited possibilities!

We want more for our loved ones. We want them to live “rich” lives where they are active, pursuing their dreams and surrounded by friends; where they are respected in their communities and recognized for their contributions. Historically, this has been a struggle- there have been few mechanisms to plan for the future; the system has worked against us; and knowledge about how to make it all work has been scarce.

Disability benefits have often detracted from our efforts to secure good lives for our loved ones. The security provided by disability income programs must be reconciled with the barriers inherent in those very programs: the inability to accumulate assets and the limitations which claw-back income. It is ironic that the programs implemented to assist our loved ones can actually hold them back. Fortunately, it is changing. As families we can now consider setting up a trust, opening an RDSP or purchasing a home—all exempt assets under most provincial disability benefits programs.

Securing a financial future means understanding the tools available and making them work- savings, investing, managing, accumulating assets, creating your will, opening an RDSP. Laura’s story shares her vision for how an RDSP will help her achieve her dreams for her future. Your vision will be different- the task is understanding how the tools available can make your dreams come true. ■



The RDSP & Laura McEnrot

I am a 28 year old woman and shortly after my birth, I was diagnosed with arthritis. Throughout my life walking has been difficult and used an electric mobility scooter from the ages 10-16. I have had many

surgeries during childhood and into my twenties and have spent a lot of time in hospitals or traveling to medical appointments.

I was able to attend UBC and achieved my Bachelor of Commerce degree. However, because of the severity of my arthritis, it is difficult to consider having a traditional full-time job. As well, in the last few years due to complications with my disease, I have become blind. Because I have had to spend the last few years going back to school and adjusting to living with blindness, I have not been able to work. Therefore, investing in an RRSP has limited value.

So, you can imagine how excited I was when last year I heard about the new Registered Disability Savings Plan (RDSP). Finally I could start planning and investing for my future. As the Vancouver Community College Visually Impaired Program Representative last year, I immediately organized a seminar about the RDSP and invited all the students with disabilities at the college. It was amazing to see the number of students that attended and their excitement.

On Monday December 22 2008, when the Bank of Montreal first offered RDSP accounts, I was the first person to call [at 4:00am!] and request the RDSP forms. On a recommendation from PLAN, I was

contacted by CBC where I was interviewed on a live National News program and discussed how the RDSP would affect many people with disabilities. The commentator was interested to discover that until the RDSP, persons who were on a disability pension were not allowed to have assets in excess of \$3,000.

My family and I made the \$1,500 personal contribution in order to receive the maximum grant and bond. Since then, my family has also made the 2009 contribution and I have already received some of the grants and bonds. By the end of this year, I should have over \$12,000 and it is rewarding to watch my RDSP account balance grow. I hope to start investing in mutual funds and stocks so that by the time I become eligible to withdraw any funds, I should have over \$800,000 available. I hope to use the money towards upgrading whatever home I have at that time, travel, and paying for any additional medical expenses that I may have. I also intend on using a part of the money towards helping others and in the meantime will continue to educate and advise persons with disabilities on how to plan for their financial security.

Contribution

Each of us has the desire to contribute, to offer and share what is meaningful to us. We contribute by being a friend, listening, being honest, sharing a laugh, inspiring others, by connecting people with each other, by sharing our skills and our passions.

When someone asks “what do you do,” people respond with many different answers. Jobs, parenting, and volunteering are often at the top of the list. Yet all people, including those with disabilities, contribute in so many other ways. Through knowing others who recognize our gifts and who appreciate the contributions that we offer, we become full members of our communities.

Candace McKenna

When Candace McKenna graduated from high school in June 2008, it felt like everyone across Fogo Island celebrated with her. Congratulatory messages came up on the local t.v. channel, there was an article in the local newspaper, and when Candace gave a speech at graduation she received a standing ovation. When she passed away suddenly five months later, her family began to understand the tremendous impact Candace had had on her community.

Candace lived in Island Harbour, a town of 250 people on Fogo Island, off the northeast coast of Newfoundland. Her friends and family describe her as kind, smart, optimistic, and determined, with “an amazing sense of humour.” Her medical files would have focused on her diagnosis, Muscle Fibre Disproportion, her very limited mobility, her dependence on a ventilator to breathe, and her need for 24 hour support.” Far beyond these labels, Candace was a good friend, a dedicated student, a loving sister and an inspiring teacher.”



Candace grew up as the second youngest of 6 sisters. Her role in the family was enormous—all of them credit her with being the “glue” that held them close together. They all talk about Candace’s powerful positive energy which connected their family, and helped them get past any day-to-day squabbles quickly. Candace’s mother is clear, “Candace gave a lot of love in this family, and so much of it came back to her.” Since her death, her family still feels her spirit uniting them.

One of the first things that was apparent about Candace was her grace. Susan, who taught Candace at school, describes how patient she was, “When we’d go over to the elementary school, some of the kids were shy and awkward with talking to Candace. She would speak to them to make them more comfortable.” Over time, numerous kids learned from her and, according to Susan, “realized they could achieve whatever they wanted, if they just tried like she always did.” Candace was gracious with adults too. If someone seemed uncomfortable or didn’t understand her slurred speech, Candace would always find a way to put them at ease, often cracking jokes and laughing with them.

With a sparkle in her eye, she taunted many of her workers, saying, “wouldn’t you get some fright if I jumped up and walked over there next to you?” “Oh, she could dish it out all right,” explains her friend Paul fondly, “but she’d never dare say a bad thing about anyone.

Candace’s positive spirit was infectious. Her worker and friend Anne Marie notes: “Candace never once said, ‘I wish I could walk’,” she just accepted life as it was, determined to make the most of it’

She celebrated life’s precious moments, especially time spent with her sisters. Her sister Camila remembers surprising Candace by flying from Texas for her graduation. “I’ll never forget the look on her face... I am so proud of all her accomplishments, but [graduation] was probably the most special moment I’ve shared with her.”

According to her sister, Chandi, Candace was the “epitome of optimism.” Another sister, Chawna, notes that her positive energy has influenced their friends, “I know they look at life differently because of her. If they’re having a bad day, they just think of her smile.”

Candace helped others to feel better about their lives. Her friends say she could “read people like a book.” She could always sense if someone seemed upset, and would ask them what was on their mind. She talked them through it, reassuring them and saying things to brighten their day. Her sister Cayla describes sharing some of her darkest secrets with Candace. “No matter what I told her, she would never judge me, but she would always give me some constructive criticism too.”

Candace wasn’t shy; she sang in front of 200 guests at her sister Carine’s wedding. Carine explains proudly that, “It was the most moving moment of the day. there was not a dry eye in the audience and she received a standing ovation! To this day, we still have people who tell us that they have been greatly touched and inspired by her performance.”

When asked about a special memory with Candace, her sister Chawna laughs as she describes Candace insisting to their mom to let her go outside without adult supervision. “Candace played goalie, she got in front of the hockey net and I shot pucks at her, while she blocked them with her hand.” As she laughs at the good memories, Chawna becomes wistful, “she was my best friend and my soulmate.”



One of Candace’s closest friends, Paul, remembers, not only the card games and the laughing, but also the way Candace encouraged him to turn his life around. “I used to be the hardest kind of ticket, swearing at the teachers and up to no good” he describes, “and then I got to know Candace. She helped me with my studies, insisted I couldn’t be out drinking all the time, and told me to start working. She challenged me to do better. And how could I say no to Candace?”

“Candace gave a lot of love in this family, and so much of it came back to her.”

Several of the people who knew Candace talk about the way she helped them to find strength in themselves. Her mother Alice, who dedicated much of her life to helping Candace get the supports she needed to live a good life, says that before Candace, “I was never a fighter.” Over time, Candace encouraged her to speak up for what’s right. She even felt her daughter’s spirit recently, when asked to give a speech at a

local event—“I would have never dared do something like that, but I knew I could do it for Candace,” she affirms.

For Chawna, it is Candace’s spirit that has helped her to deal with her absence and continue to build her own life. “Ever since she’s passed away, the strength to carry on is coming from her. Candace’s positive strength is pushing me forward.”

Candace’s short life has had an enormous impact on the people that knew her. Through her kindness, her strength and her determination, Candace made a lasting contribution to her family, her friends, and her community. In her quiet, gracious way, Candace has shown us that we each have the potential to strengthen and change our worlds.

DOING AND BEING —CONTRIBUTIONS THAT MATTER

There are two ways that our loved ones contribute: doing and being

Contributions of Doing include volunteering, working, parenting and active ways of contributing

Contributions of Being are made by someone’s presence and the offer of grace, caring, wonder, attentiveness, acceptance, silence, receptivity, compassion, inspirations, pleasure, gratitude, loyalty and friendship. Gifts that are critical to our society’s well-being.

CALL US 604.439.9566 OR GO TO WWW.PLAN.CA TO LEARN MORE.

A Good Life is different for everyone and our job is to provide you with the information, tools and support to realize your family's vision of a good life. The following resources are practical, relevant and inspiring, and speak directly to families.

Universal: A Good Life

"This is a very special book that will make a great difference in our lives—a wonderful, creative, practical, life-giving, inspiring resource for parents."

A Good Life for You and Your Relative With a Disability provides families, caregivers and those worried about the well being of people with disabilities with insights, stories of inspiration and practical advice. It is a step by step guide to creating a plan for the future which provides for the safety, security and well being of people with disabilities.

National: Weaving the Ties that Bind

"The transformation into a network of people who truly love and care for my daughter gave me peace of mind for her future, but more importantly, filled her home and life with laughter, love and friends."

Building on 20 years of experience, the PLAN Institute for Caring Citizenship teaches families and organizations to nurture networks of friends around loved ones. This course provides participants

with the knowledge and skills necessary to build networks around shared interests, experiences and vision for a good life.

National: Registered Disability Savings Plan telephone seminar

"Understanding the complexities of the RDSP helped us open an account and start saving for my daughter's future"

The Registered Disability Savings Plan is a new tool that will assist Canadians with disabilities to secure their financial future. The federal government will contribute up to \$90,000 per plan (up to \$20,000 even without a contribution!). Join us in this **FREE** telelearning seminar to learn about the details, its implementation and how it could work for your family.

BC—Wills, Trusts & Estates Online

"My responsibility to my son extends beyond my lifetime to his lifetime"

Done properly, Wills and trusts are essential tools in planning for the future financial security of our relatives. At the conclusion

of the course you'll be prepared to sit down with your lawyer to complete your Will. Nothing provides peace of mind like knowing you are prepared for the future. Through a combination of videos, vignettes and activities, you'll learn about the different types of trusts, how to choose a trustee and how trusts affect BC Disability Assistance.

BC—Representation Agreements: Supporting Your Relative in Sound Decision-Making

"Representation agreements help support my sister in making her life decisions, taking into consideration her choices and preferences"

Representation Agreements are legal tools that allow people to designate others to represent them in their financial affairs or support them in making decisions about their health care needs. Through videos, stories and handouts, you'll learn all about Representation Agreements. The course includes forms so that when you finish, you can have a complete Representation Agreement.



Discover how an RDSP can help provide a secure financial future

If you or someone in your family is eligible for the Disability Tax Credit, ask us about the new **Registered Disability Savings Plan (RDSP)**. With tax-deferred growth and potential government matching grants, an RDSP can help ensure long-term financial security. Talk to an RBC® advisor about an RDSP. Call 1-800-463-3863 or visit www.rbc.com/rdsp.

RBC is PLAN's Preferred National RDSP Provider.



CREATE
A FUTURE WITH PEACE OF MIND

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