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# FACILITATOR'S GUIDE FOR SAFE & SECURE BOOK CLUBS

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# table of contents

LESSON	LESSON TITLE	PAGE
	Curriculum Instructions	2
1	<b>Introduction:</b> Love is not enough	4
2	<b>Step 1:</b> Creating a vision	6
3	<b>Step 2:</b> Nurturing Friendships	8
4	<b>Step 3:</b> Creating a Home	10
5	<b>Step 4:</b> Making Sound Decisions	12
6	<b>Step 5:</b> Wills, Trusts and the RDSP - Part 1	14
7	<b>Step 5:</b> Wills, Trusts and the RDSP - Part 2	16
8	<b>Step 6:</b> Advocating with Empathy	18
9	<b>Step 7:</b> Securing Your Plan	20
10	<b>Optional</b> Special Event Suggestions	26
	<b>Reference &amp; Resources</b>	28

# curriculum instructions

## **SAFE AND SECURE BOOK CLUB**

For the first time in history, children with a disability will outlive their parents. The question, “What will happen to our children when we are unable to care for them?” is one shared by most parents caring for a child or adult with a disability. The best response is to start early, create a vision for your future and do what you can one step at a time.

They say the best day to start planning is today. Regardless of the age of your child, the sooner you start, the greater the benefits. Even with very young children, there are a variety of things families can initiate that will dramatically impact their adult lives.

The Safe and Secure Book Club allows families to join together and purposefully work together in planning for the future, guided by a facilitator.

## **HOW THIS BOOK CLUB CAN WORK**

We want to highlight a few tips for how to make the Book Club successful.

- Each meeting, the Book Club will focus on one chapter from Safe and Secure. The facilitator will guide participants throughout each chapter, offer activities and assign activities for the following week.
- The Book Club will take place over seven sessions. You can decide if you would like to hold these sessions weekly, bi-weekly or monthly. Bringing participants together as frequently as possible will help you to gain and maintain momentum.
- We suggest you schedule 90 minutes for each session to review the content and hold a discussion.
- The optimal number of participants is between 8-10 families. A larger group will make it difficult to facilitate discussions and if the group is too small there may not be enough viewpoints to create meaningful discussions.

- The Book Club will need to be run virtually for the moment. One of the best digital platforms to use is Zoom. To learn more about how to use Zoom visit this link: <https://support.zoom.us/hc/en-us/articles/201362193-Joining-a-meeting>

When starting your session, encourage everyone to turn on their cameras and spend some time on introductions. Participants can also be encouraged to mute themselves when they are not speaking. It is a good idea to start each week with a check-in with each of the participants.

Zoom offers additional features you might want to take advantage of.

You could start each session with a poll (using Zoom's polling feature) to ask participants some questions about the last session's content and the homework. You could also poll participants with fun or silly questions to help get them engaged at the start of each session. This is a fun feature as participants will get to instantly view everyone's responses.

You can also use Zoom's breakout room feature to break participants off into groups to work on some of the activities highlighted in the guide below. The facilitator can divide up the groups and move between breakout rooms to help facilitate the activities.

To learn more about how to use these features, visit these links:

**Polling:** <https://support.zoom.us/hc/en-us/articles/213756303-Polling-for-meetings>

**Breakout Rooms:** <https://support.zoom.us/hc/en-us/articles/206476313-Managing-Breakout-Rooms>

- To make a virtual session run smoothly, the facilitator will have to work extra hard to engage everyone and make them feel comfortable discussing very personal topics. Much of the guide below offers suggestions on how to actively engage participants creating lively and meaningful discussions.

# introduction: love is not enough

## LESSON AGENDA – WEEK ONE OVERVIEW

### welcome

- ▶ Facilitator Introduction: Introduce yourself and the members of the Book Club.
- ▶ Housekeeping: Information pertinent to the building or location (washrooms, building rules, etc.) or if online what to do if you are disconnected or are having connectivity issues.
- ▶ Distribute books and materials as necessary.
- ▶ Agenda: Lay out the plan for your time together. This session will consider ground rules, examine what resources are available in your community, and finally discuss how one can replace fear of the future with faith in the future.

### check in and introductions

- ▶ Introduction of attendees: Encourage each attendee to introduce themselves and who they are planning for.
- ▶ What are they looking to gain from this course?

### establish ground rules

- ▶ Address how to deal with getting off topic
- ▶ What will make a fair “playing-ground” for discussion?
- ▶ Discuss Confidentiality

### activity #1: our community

Each community has its own list of resources and not everyone knows they exist. This is an opportunity for people to share their knowledge about different categories.

List the following categories as titles on the chart paper or web-based program:

- ▶ Service Agencies
- ▶ Government Resources or Programs
- ▶ Support and Resourceful People in your community
- ▶ Transportation
- ▶ Workers
- ▶ Helpful Websites or organizations

Give people 10 to 15 minutes to work together.

Recap and add any additional resource that people remember.

Keep the conversation positive. It is easy to start complaining about how things are not working, let your emphasis be about what is helpful and constructive.

## activity #2: Replacing Fear of the Future with Faith in the Future

- ▶ Read the introduction – Love is not enough

### Open discussion:

- ▶ What is your initial reaction to this passage?
- ▶ How does “replace your fear of the future with faith in the future” resonate with you?
- ▶ What is a fear for attaining a safe and secure future? (Scribe answers – keep this portion brief. It is good to acknowledge fears but not to dwell on them)
- ▶ What are your future **hopes** for your relative? (Scribe answers, encourage lots of discussion and possibilities.)

### Recap answers the question:

- ▶ What is your greatest hope for your family member?

## activity #3: Steps in the Safe and Secure Book

- ▶ Review the seven steps that you will be examining

## assignment for next week

- ▶ Read the introduction and chapter 1
- ▶ Review the worksheets

## check-out

- ▶ Reflection on the session
- ▶ What was most helpful to you today?



# step 1: clarifying your vision

## LESSON AGENDA - WEEK TWO OVERVIEW

### welcome and introduction to the session

- ▶ Welcome
- ▶ Set the tone with a little humour and see who can relate to these philosophies about making future plans
- ▶ Top 10 philosophies about making future plans
  - I'm afraid that if I make a Will, I will die. JOE AVERAGE
  - I never think of the future. It comes soon enough. EINSTEIN
  - You may delay, but time will not, and lost time is never found again B. FRANKLIN
  - I'm not afraid to die. I just don't want to be there when it happens. WOODY ALLEN
  - I don't see any dark clouds on the horizon. There's nothing to worry about. GENERAL CUSTER, U.S. CAVALRY
  - I've developed a new philosophy - I only dread one day at a time. CHARLIE BROWN
  - Death is a very dull, dreary affair, and my advice to you is to have nothing whatsoever to do with it. SOMERSET MAUGHAM
  - It is always wise to look ahead but difficult to look further than you can see. WINSTON CHURCHILL
  - I intend to live forever or die trying. GROUCHO MARX
  - The future is uncertain. Eat dessert first. ERNESTINE ULMER

### check in

- ▶ Personal check in
- ▶ What is something that you want to be a part of your future plan?

### what is a vision?

- ▶ From what you've read in the chapter and from your own philosophy of living, how do you define a vision?
- ▶ Vision defined -- A future plan or vision for the future can be defined as a written summary of one's plans for the social and financial well being of their loved one. A vision puts the control of power of decision making in your hands. It allows you to be PROACTIVE as opposed to REACTIVE.
- ▶ Share a time when you have had to be reactive. What would you have done differently?
- ▶ In what areas have you seen the benefit of being proactive?

### **activity #1: discussion questions – what makes a good life?**

Chapter 1 states that, “Most of the planning time should be spent identifying what you are trying to achieve, thinking through your goals and objectives, and clarifying your vision.”

With that in mind, consider the following questions for discussion:

- ▶ What are the elements that makes a good life?
- ▶ What are you trying to achieve for your son or daughter?
- ▶ What are your goals?
- ▶ What do you want to prevent or maintain?
- ▶ What should family members and friends know?

### **activity #2: Fear**

- ▶ By acknowledging our fears, we can make a plan to move forward. Chapter 1 describes three categories of fear; fear of opening up, fear of death, and fear of making a mistake or not being perfect.
- ▶ What fears are you facing?
- ▶ What steps can you take towards lessening that fear?

### **worksheet #1: after you're gone: clarifying your vision**

- ▶ Review Worksheet #1 and spend some time working through the worksheet together
- ▶ Select some questions to review as a group or encourage attendees to share the answers to a question that was most meaningful to them.

### **Information to be shared with the next generation: Worksheets #2 and #3**

- ▶ Discuss the importance of sharing or leaving information for the next generation, executors, or trustees
- ▶ What is one piece of information you want people to know about your relative that may not be common knowledge?
- ▶ What have you done to record or set aside information for the next generation?
- ▶ Worksheet #2 and #3 – Explain

### **assignment for next week**

- ▶ Complete Worksheet #2
- ▶ Complete Worksheet #3
- ▶ Read Step #2: Nurturing Friendships

### **check-out**

- ▶ Reflection on the session





## step 2: nurturing friendships

### LESSON AGENDA - WEEK THREE OVERVIEW

#### welcome and introduction to the session

- ▶ Welcome
- ▶ How did you do with last week's worksheets?
- ▶ Nurturing Friendships - Facilitator shares their perspective on the importance of nurturing friendships
- ▶ This session will look at support networks, personal networks, and contribution

#### check in

- ▶ Personal check in
- ▶ How would your loved one introduce themselves or want to be introduced to someone new?

#### activity #1 contribution:

- ▶ Every person has gifts and abilities. List some of the gifts and abilities of your loved one?
- ▶ Worksheet #5: encourage attendees to complete the worksheet.
- ▶ Group exercise: Ask for a volunteer to share in depth about the gifts, abilities and interests that their relative possesses. Have someone scribe the information. As a group brainstorm a list of places in the community where those gifts, abilities and interests could be used.
- ▶ TRUTH: The places where we contribute or go are the places we can make friendships.

#### activity #2: the importance of relationships

- ▶ FACT: Loneliness is as dangerous to your health as smoking 15 cigarettes a day.
- ▶ Discuss how are we INTERDEPENDENT as opposed to INDEPENDENT beings?
- ▶ Review the examples from the chapter or from your own experience. How have these relationships made a difference for the person with a disability?

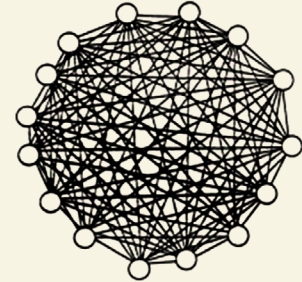
#### activity #3: personal networks

- ▶ Talk through the four levels of participation to ensure the attendees understand Worksheet #4
- ▶ Complete worksheet #4. If there is the time have the attendee complete a circle for themselves and then one for their loved one.
- ▶ Compare the two circles. What do people notice?
- ▶ What are ways that you could encourage new friendships to grow with the people in the participation circle? How could they be moved up into the friendship or intimacy circles?



### activity #4: starting a support network - activity: balloons and string

**Circle #1:** Have attendees stand in a circle (or imagine standing in a circle). The rules are each person is to keep their feet planted in place and only one person can tap the balloon at a time to keep it aloft in the centre of the circle. (If meeting virtually, ask questions about what they think will likely happen.)



**Circle #2:** Have attendees pass a ball of yarn amongst themselves so that the centre of the circle looks like a web, with every person connected to the other. Person #1 would pass the yarn from themselves to every other person in the circle. Person #2 would continue the same, and so on until all are connected. This will take time. Finally place the balloon in the centre.

- ▶ How would you compare the two circles?
- ▶ Which circle kept the balloon the most stable and why?
- ▶ **DEFINITION:** A support network is an organized group of people who care about the well-being of an individual with a disability and who work together to support that person's life. They have relationships with each other, and all build friendships and relationships together. They spend time together, sometimes for fun and planning.
- ▶ How could these circles relate to the support of a person with disabilities?
- ▶ If a support network were to be compared to a board of directors, who would be on your relative's board?
- ▶ How can you deepen the relationships with these people and your relative so that they might consider being part of a support network? (Ideas: Going for coffee, phoning, going to a game, having a meal together, having fun together.)

**Remember the activity, it will take time and intention and a little bit of fun.**

### check out and assignment for next week

- ▶ Check Out: Who is one person you and your relative could reach out to this week to start building a deeper relationship with?
- ▶ Complete Worksheet #5 if not complete. Talk to others for input
- ▶ Complete Worksheet #6 if that pertains to you
- ▶ Read Step #3: Creating a Home



## step 3: creating a home

### LESSON AGENDA - WEEK FOUR OVERVIEW

#### welcome and introduction to the session

- ▶ Welcome
- ▶ How did you do with last week's worksheets?
- ▶ This session will look at types of housing, and considerations when choosing a housing option; including ODSP and personal preferences and goals

#### activity #1: define: what is a home?

- ▶ **What does home mean to the family?** Work as a group to come up with a list of what a "home" means to the attendees. What are the important components, what is needed in the home, what is the goal of having the home? What would it look like? What does it include? Who lives there?
- ▶ **What does home mean to the individual?** Work individually to give opportunity for reflection. An individual's perspective can be quite different than their family's. Home might mean not living with mom and/or dad, or independence or decorating the place how they want or a place to have friends over.
- ▶ Ask participants to share some of their reflections of their family member's definition of home.
- ▶ How do these two visions compare or differentiate?
- ▶ Summarize the discussion.

#### activity #2: home defined by Al Etmanski:

There are many houses out there, but not every house is a home.

Reflect on the following definition:

The essence of home has nothing to do with wood, nails, brick, and mortar. Rather, it's about sweat and laughter, bruises and tears, stains and cobwebs, flowers and slammed doors, failures and promises, kisses and fingerprints. Home is where we can just be, where we become, where we belong. Home is not a program or a service; it is your sanctuary whether it be owned or rented.



### **activity #3: looking at three main housing options**

- ▶ Home ownership
- ▶ Housing in Trust
- ▶ Rental

Divide the attendees into three groups and assign one option per group. Have each group list as many pros and cons for their particular housing options that they can think of. Come back together and share the thoughts.

### **activity # 4: financial considerations – financing a purchase (home or home in trust)**

- ▶ Brainstorm different ways to raise the capital for a down payment. (inheritance, life insurance, second mortgage, cashing in investments, selling the family home and buying two smaller properties, RDSP, etc.)

### **implications to ODSP – FACTS**

- ▶ A person can own a home
- ▶ If the homeowner has a roommate who “rents” from them, that rent is considered income and will count against their ODSP. Also, there may be some tax implications, so be sure to check with an accountant.
- ▶ If a home is held in trust for an individual, the trust must be able to demonstrate that the rent paid by the individual from their ODSP and is going towards the essential functioning of the home; ie. Mortgage, property tax, water, hydro and heating. (All that is necessary to keep a roof over one’s head, not the luxuries.)
- ▶ If a person is renting an apartment or house with another it is important that both names appear on the lease so that it is not considered an income to the individual on the lease.

### **activity #5: considering what kinds of support are needed?**

- ▶ What type of support do you envision your family member needing?
- ▶ What are five things you do for your family member each day or week?
- ▶ What is one task or portion of a task that you could “pass off” to another person and what steps need to happen for this to take place?

### **check out and assignment for next week**

- ▶ Check Out: What is one take away from this week’s session?
- ▶ Complete Worksheet #7 with your family member
- ▶ Review Worksheet #8. Good points to keep in mind
- ▶ Read Step #4: Making Sound Decisions



## step 4: making sound decisions

### LESSON AGENDA - WEEK FIVE OVERVIEW

#### welcome and introduction to the session

- ▶ Welcome
- ▶ How did you do with last week's worksheets and challenge?

#### check in

- ▶ Personal check in

#### activity #1: Dignity of Risk

- ▶ Read together - have each person share in the reading of the poem
- ▶ [http://universallifestyles.com/points\\_of\\_interest/the\\_dignity\\_of\\_risk](http://universallifestyles.com/points_of_interest/the_dignity_of_risk)
- ▶ How does this poem resonate with you?
- ▶ How does this poem affect your thoughts and hopes for your family member's future?

#### activity #2: choice and safety – Two key components of decision making for everyone

**CHOICE:** *The ability to make one's own decisions which are respected by others.  
The ability to create a good life for one's self and to try new things.*

**SAFETY:** *To be free from abuse, neglect, discrimination, exploitation and injury.*

- ▶ Draw an image that comes to mind when you reflect on balancing choice and safety? Share the drawings.
- ▶ What are your thoughts about what the chapter had to say about the balance between choice and safety?
- ▶ How do you have to balance choice and safety for yourself?
- ▶ What are some of the choices you want to see your family member make or have a say in?
- ▶ What are some safety concerns that you have about your family member making decisions without any outside input?
- ▶ How can supportive friends and family help to keep that balance?
- ▶ How could having a support network (Week Three) be a benefit in this area?
- ▶ How can you help to "grow" good decision-making skills?
- ▶ What are other tips you could share of how to safe guard your family member while still supporting their autonomy and decision-making rights? Consider banking, travel, public transit, being in the community, etc.



## step 4: making sound decisions

### activity #3: looking at legal means of supporting sound decisions

- ▶ What is your experience with consent and capacity?
- ▶ What is your experience with and/or what do you know about supported decision making?
- ▶ What are some pros and cons of Power of Attorney?

### other means of supporting sound decisions

#### individualized funding

- ▶ What is your experience with Individualized Funding?

#### microboards

- ▶ Watch “Friends of Andrew Bloomfield” for a visual example of a Microboards. [https://www.youtube.com/watch?v=\\_BKu6POLiv8&t=191s](https://www.youtube.com/watch?v=_BKu6POLiv8&t=191s) (12min, 17s.)
- ▶ Reflect on the video

#### advocacy

- ▶ What agencies are you connected with who help to advocate for people with disabilities?
- ▶ Who in your family member’s life shows signs of being a good advocate?
- ▶ What makes a good personal advocate?

### worksheet #9

Work through Section A individually.

- ▶ What area are you satisfied with? What things are well in place?
- ▶ What is an area that needs improvement?

If there is time proceed to Section B.

### check out and assignment for next week

- ▶ Check Out: What is one take away from this week’s chapter?
- ▶ Complete Worksheet #9
- ▶ Read Step #5: Wills, Trusts and the RDSP, Section 1



# step 5: wills, trusts, and the RDSP

## LESSON AGENDA - WEEK SEVEN OVERVIEW

### welcome and introduction to the session

- ▶ Basic housekeeping
- ▶ How did you do with last week's worksheet?
- ▶ Today we will be examining Wills and Trusts as described in this week's reading. We will also be looking at their impact on ODSP and considerations to be aware of as you plan for the future.

### check in

- ▶ Personal check in
- ▶ What is one step you have taken towards the financial security of your family member?

### activity #1: the perfectly imperfect will

- ▶ Which is better an imperfect Will or no Will?
- ▶ Why do we hold ourselves to the high expectation of having a perfect Will?
- ▶ What should we reasonably expect from ourselves when it comes to our Will?

### activity #2: ODSP - the foundational consideration

- ▶ What are the things you appreciate about ODSP?
- ▶ What are your concerns about ODSP?
- ▶ What aspects of the program have you been able to tap into other than the basic income and health benefits? (Specialized health benefits, income supports, transportation assistance, etc.)

#### Allowable assets

- ▶ [https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/income\\_support/assets.aspx](https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/income_support/assets.aspx)
- ▶ Are you familiar with the current asset limits?
- ▶ What are some of the challenges you have found with the asset limit?
- ▶ What are some of the solutions you have used in dealing with the asset limit?

#### Working and ODSP - *be prepared to model how ODSP income supports are affected by employment*

- ▶ [https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/info\\_sheets/employment\\_supports.aspx](https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/info_sheets/employment_supports.aspx)
- ▶ [https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/income\\_support/odsp\\_workearn.aspx](https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/income_support/odsp_workearn.aspx)
- ▶ What is your experience with employment and ODSP?
- ▶ What methods have you used to aid in reporting income and working within the parameters of the ODSP program?



## step 5: wills, trusts, and the RDSP

### trusts and ODSP

- ▶ [https://www.mcass.gov.on.ca/en/mcass/programs/social/directives/odsp/is/4\\_7\\_ODSP\\_ISDirectives.aspx](https://www.mcass.gov.on.ca/en/mcass/programs/social/directives/odsp/is/4_7_ODSP_ISDirectives.aspx)
- ▶ **FACT:** A person can have a discretionary and housing trust of any amount as the trusts are not considered their asset
- ▶ **FACT:** A person can have a non-discretionary trust of up to and not exceeding \$100,000 including interest.
- ▶ **FACT:** A person can receive up to \$10,000 for personal, non-disability related, use annually from the trust and it will not be considered income.

### gifting and ODSP

- ▶ [https://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/income\\_support/odsp\\_volunteer.aspx](https://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/income_support/odsp_volunteer.aspx)
- ▶ **FACT:** Gifts are not to exceed \$10,000 for the year and include trust payments.
- ▶ What is your experience with Gifts and ODSP?

### activity #3: reviewing trusts - an overview

- ▶ What is the difference between discretionary and non-discretionary trusts?

**Non-Discretionary Trust:** Choices about the use of the funds are made by the beneficiary, guided by a trustee.

**Discretionary (Henson) Trust:** Choices about the use of the funds are made by the trustee, influenced by the needs and wishes of the beneficiary.

- ▶ What advantages and disadvantages do you see with having a discretionary or non-discretionary trust?
- ▶ How would you mitigate the impact of any disadvantages?

### activity #4: wills and considerations

- ▶ What are some of the purposes of a Will?
- ▶ From reading the first half of the chapter, what are some aspects you will now consider when writing or reviewing your will?
- ▶ Are there any estate planning, tax planning or wealth management professionals with whom you have received good service or advice? Could you share those with the group?
- ▶ Worksheet #10 -- Overview

### check out and assignment for next week

- ▶ Check Out: How are you feeling about all that you have learned today?
- ▶ Complete Worksheet # 10
- ▶ Read Step #5: Wills, Trusts and the RDSP, Section 2





# step 5: wills, trusts, and the RDSP

## LESSON AGENDA - WEEK SEVEN OVERVIEW

### welcome and introduction to the session

- ▶ Welcome
- ▶ How did you do with last week's worksheet? Do you feel more prepared to have a discussion with your lawyer, accountant or investment broker?
- ▶ Today's focus is the Registered Disability Savings Plan.

### check in

- ▶ Personal check in
- ▶ What would you do with \$1,000,000?

### activity #1: RDSP overview

- ▶ The RDSP is an investment tool implemented by the Canadian Government in 2008. It is the asset of the beneficiary, and can be contributed to by family members, friends, or any organization. It is similar to a segregated fund in that it needs to be invested for 10 years before any funds can be withdrawn. The benefit earned from the RDSP does not affect ODSP or OAS.
- ▶ Who has opened an RDSP for or with their family member?
- ▶ What is your biggest hope for how the RDSP will benefit your family member? (income, down payment on a home, ability to purchase services, etc.)

### gateway to the RDSP

- ▶ What are the prerequisites to open an RDSP? (Canadian citizen, SIN, be approved for the Disability Tax Credit (DTC, form # T2201), completed Tax Returns for the previous tax years)
- ▶ Why is it important to have your taxes complete? (the RDSP is income tested, either based on the family income for a beneficiary under the age of 18, or on the income of the individual at the age of 18 and beyond.)
- ▶ What things have you done or heard recommended to help ensure a successful Disability Tax Credit Application?
- ▶ What information can you share with your doctor so that they better understand how to fill out the application? How does your relative's disability impact your/their daily life?
- ▶ What happens if you receive a letter declining your application? (Apply again, get more documentation)
- ▶ If you are approved for only a certain number of years, what do you do to remind yourself of that renewal date?



## step 5: wills, trusts, and the RDSP

### RDSP – basics

- ▶ Whose income are the yearly contributions to the RDSP based off of? (the RDSP is income tested, either based on the family income for a beneficiary under the age of 18, or on the income of the individual at the age of 18 and beyond.)
- ▶ **NOTE:** If a caregiver opens an RDSP for a person under the age of 18 they can continue to manage the RDSP when the beneficiary becomes an adult, or they can turn it over to the beneficiary. If an RDSP is opened with an adult, the beneficiary/adult with the disability is the legal owner and manager of the fund.
- ▶ What are the three parts of the RDSP? (Grant and Bond, and personal contributions)

**BOND:** A Bond of \$1000 is contributed to the RDSP by the government if the family income (for a child under 18) or individual income is under a certain threshold. For 2020 that amount is \$31,711. A prorated portion of the \$1000 is contributed if the income is below \$48,535. The lifetime maximum is \$20,000. No investment is required by the family/individual.

**GRANT:** The Grant is income tested as well. In 2020, if the family/individual income is less than \$97,069 the first \$500 contributed is matched 3:1 for a \$1500 matching grant. The next \$1000 contributed is matched 2:1 for a maximum \$2000 matching grant.

**CARRY FORWARD:** When you receive your initial DTC approval, it may be back dated several years. This means that you can now access the Grant and Bond portions of the RDSP for those years. Essentially carrying forward the benefit. You are only able to go back 10 years.

Is there ever a time you may have to pay back the Grant or the Bond?

**PAY BACK:** If a person is no longer DTC eligible it is likely that the Grant and Bond will need to be paid back. There is a provision to have the RDSP made dormant, if it is likely that the person would become DTC eligible again. Speak with your financial institution about the particulars. Secondly if a beneficiary were to withdraw funds before they had invested the amount contributed by the Grant and Bond would need to be returned.

If time permits look at the case studies and/or the RDSP Calculator <https://www.rdsp.com/calculator/>

### activity #2: RDSP vs. the Discretionary Trust

- ▶ Groups summarize and present

Divide the class in two. Have each group take on either the RDSP or the Discretionary Trust. Have each group summarize the pros and cons of their particular investment strategy. Have each group share their information

### check out and assignment for next week

- ▶ Check Out: What information did you find the most helpful today?



## step 6: advocating with empathy

### LESSON AGENDA - WEEK EIGHT OVERVIEW

#### welcome and introduction to the session

- ▶ Welcome
- ▶ How are you doing with all your worksheets and goals?
- ▶ Today's session focuses on re-examining your vision and looking at the work of advocacy.

#### check in

- ▶ Personal check in
- ▶ What is a change you would like to see happen in Ontario for those living with a disability? (An area of inequality, needed change, innovation, etc.)

#### activity #1: three-minute brainstorm

- ▶ Three-minute Brainstorm Explanation

Take three minutes to write down what a good life would look like for your family member. Use all the learning we have done over the last 7 sessions. Do not stop writing, simply write as fast as you can. Do not collaborate with others. Do this activity with your relative in mind and what you envision as a good life for them. (Time 3 minutes)

- ▶ How has your vision changed or grown since our first meeting?  
How has it stayed the same?
- ▶ From page 199, "Take a bite-sized chunk". Use this method to write a sentence that summarizes this good life/vision. A sentence you could use to share your vision with others. (5 to 10 minutes)
- ▶ Share your vision statements.

#### positive and possible

There are positive and possible changes and goals that you can accomplish in the next year. Take a look at your one sentence summary and the three-minute brainstorming session. From them select some goals that you feel are attainable in the next year. (Hence, Positive and Possible.)

For some it is easy to determine what they wish to see accomplished. If you are feeling stuck and don't know what you would like to see achieved, try the following brainstorming exercise. Picture yourself one year in the future. You are having coffee with someone from this class. It has been a very successful year, and much has been accomplished to build the safe and secure future you want for your relative. What would you tell them over coffee?

- ▶ Can your vision be completed on its own or will it need some form of advocacy? (Advocating with others in the network, service providers, government agencies?)



## step 6: advocating with empathy

### activity #2: the diversity of networks and services

- ▶ What do networks and services bring to the table when working together?  
Using the chart paper and markers make a “T” chart with Networks on one side and Services on the other and have the group fill in the strengths that they see in the two possibilities. If you desire, you can also add the weaknesses. It might be easiest to differentiate between the strengths and weaknesses by either using a different colour for each or by using a “-” and “+” sign.
- ▶ Page 196 outlines 5 areas of partnership between service providers and families. Which one do you feel is the most important area of common ground? Why?

### activity #3: defining advocacy

- ▶ What does this chapter define as the three levels of advocacy? (Self Advocacy, Personal Advocacy, Public Policy Advocacy)
- ▶ Discuss together how you would define each one.
- ▶ Have you been involved in any advocacy work?
- ▶ Is there any advocacy work being done in your region?
- ▶ Reflect on the one area that you would like to see change in.  
(Check-in question) How could you be a part of that change?

### advice for effective advocacy

- ▶ What is some of the advice given in the chapter about how to be successful in the work of advocacy?
- ▶ Do you have other experience which could add to this advice?
- ▶ What kinds of qualities would you look for in a person to become an advocate for and with your relative within the network?
- ▶ How could you involve them in advocating for your relative?

### check-out & assignment for next week

- ▶ Reflections on this session
- ▶ Read Step 7: Securing your Plan
- ▶ Complete your list of top goals for the next year
- ▶ Bring your worksheets next week.



## step 7: securing your plan

### LESSON AGENDA - WEEK NINE OVERVIEW

#### welcome and introduction to the session

- ▶ Welcome
- ▶ Today we will have a few small discussions about impacts we can have and will face in the future, and then wrap the last session off with a micro plan to move forward into the future.

#### check in

- ▶ Personal check in
- ▶ What has been the most helpful aspect of the Safe and Secure Book Club?

#### “times they are a changing”

- ▶ Why is there such importance to have a plan in place?
- ▶ How might our changing demographics have impacts on the future of your relative?
- ▶ What could be done proactively to prepare for these changes?
- ▶ In 2020 the world experienced an “X Factor” by way of the COVID-19 pandemic. What learning did you gain through that time of how to best support, advocate, and encourage your relative in challenging times.

#### activity #1:

#### **Safe and Secure: The Next Phase - Creating the Plan - use the forms below**

##### Form 1

- ▶ From Step 6, list the summary vision statement at the top of the first page
- ▶ From their homework, write the top goals they have identified for the next year- goals which are positive and possible to achieve. Write this on the right side of the chart under the heading “Future”. In all the best circumstances, these are the goals that can be accomplished in a year.
- ▶ We need to acknowledge where we are travelling from to get to where we want to go. Have class members write some brief points about where they are at right now in the left column compared to the identified goals they have for the future.

##### Form 2

Much conversation and emphasis has been placed on having people in the lives of the family member with a disability. Information can be pulled from worksheets 4, 5, 6, 7, 9, and 10. Encourage class members to identify these people in this list, even putting little notes beside their names as to the roles the class member would like to see developed.

***Who have you identified as people you would like to see have a richer role in the life of your relative?***



## step 7: advocating with empathy

### Form 3

The purpose of this page is to look at what resources the class member has access to at this moment in time to bring their positive and possible goals to fruition.

**Who we know:** Who are the people we know who can be a part of the goals that the class members are seeking to achieve? What relationships need to be developed?

**What we know:** What expertise do the class members and the people they want to assist them have? What can they contribute? What needs to be learned beyond the expertise of the people listed?

**Associations and Groups:** What groups are the class members or their family members a part of? (Churches, charities, movements, advocacy boards, hobbies, interests, etc.) How can the associations that they have further their goals?

**Support Services:** What agencies or support services does the class member have access to apart from and with their relative? Is collaboration needed to move towards the positive and possible goal? Can they assume part of the planning or responsibility with the goal? What resources can people tap into? (Partner's for Planning website, PLAN website, OIFN, etc.)

### Form 4

There will be milestones that the class member will need to reach in order to see their positive and possible goals realized. Encourage them to imagine that they are 6 months down the road- things have been going well and they are well on their way to reach the goals that they have set out for themselves. In this mindset of imagining that they are 6 months into the future, have them list the tasks that they have accomplished to date.

Once the six-month steps have been determined, have the class take one step further back and figure out what they would need to accomplish in the next month.

Finally, and most importantly, have the class consider what they can do next week. When those choices have been made have each class member share what they are planning to do by next week.

▶ What goal have you set for yourself to accomplish by next week?

### wrap up

▶ Check out: how has the Safe and Secure Course impacted you?

▶ Course Evaluation



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## **SAFE AND SECURE:** the next phase

MY VISION STATEMENT:

Large empty light blue rectangular area for writing a vision statement.

**PRESENT**

**FUTURE**

Large empty light gray rectangular area for writing about the present state.

Large empty light gray rectangular area for writing about the future state.



**Who have you identified as people you would like to see have a richer role in the life of your relative?**

- ▶ People who are in the PARTICIPATION ring of the relationship circle who could move into the FRIENDSHIP ring (Worksheet #4)
- ▶ People who could be invited or encouraged to be a part of a network of friends
- ▶ Who will be a trustee, guardian, attorney (POA), executor?
- ▶ Who could be taught the various aspects of care for your relative? (finances, health, advocacy, services, etc.)





## SAFE AND SECURE: the next phase

For the positive and possible goals, what resources do you have to draw on, and what needs to be developed?

	what we have and can use	what we need to develop
who we know		
what we know		
associations and groups		
support services		



## MILESTONES

6-month markers

1-month markers

next week



## optional: tenth lesson

As you are planning the curriculum consider including this tenth lesson. As stated in the Curriculum Instructions it is a great opportunity for the families to hear from a professional about some of the more daunting information of Wills, Trusts and Estates as well as the RDSP. It is a great opportunity to reach out into your community and facilitate a learning experience for people outside your class as well.

If this is something you are going to do, start planning early as it will become part of your promotion as well.

### STEPS

- ▶ Select your guest speaker and invite them to be a part of the tenth lesson.
- ▶ Who will be a part of this event? Will it simply be for class members or are you reaching out into the community?
- ▶ Determine how you will promote this one-time event.
- ▶ What will be your capacity? Location determines capacity.
- ▶ Is there adequate and accessible parking?
- ▶ Consider having some of the class members share about their experience of taking the course. A little self promotion never hurts.
- ▶ Enjoy the seminar and be available to speak with families. You are providing a great service to them, and may find new connections for yourself as you continue the work of helping families in the province of Ontario.



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## references & resources – housing

**Partners for Planning Network:** Free resources and webinars to create meaningful lives and secure futures: <http://www.planningnetwork.ca/en-ca>

**Lights:** Community Living Toronto (vision exercise) and other information: <http://lights.to/>

**Housing Transition Guide:** Moving to a place of my own for families of people with developmental disabilities in the Ottawa region. <http://www.cffo-ottawa.org/>

**Connectability** - Steps to Independence Guide and other information related to for housing.  
<https://connectability.ca/2014/06/24/steps-to-independence-2/>  
<https://connectability.ca/2018/04/25/safety-at-home-and-in-the-community/>

**DSO Housing Toolkit:** <https://www.dsontario.ca/resources/housing/welcome-to-the-dso-housing-toolkit>

**Empowering Ability podcasts:** interviews related to housing and other relevant information  
<https://www.empoweringability.org/>

**Empowering Ability housing workbook:** [https://gallery.mailchimp.com/c29798f375ba5932fd0c8d37b/files/7ac950da-5b66-4b18-ab08-39bdfd0053ba/Creating\\_a\\_Home\\_Workbook\\_V2.01.pdf](https://gallery.mailchimp.com/c29798f375ba5932fd0c8d37b/files/7ac950da-5b66-4b18-ab08-39bdfd0053ba/Creating_a_Home_Workbook_V2.01.pdf) Visioning and planning workbook

**LiveWorkPlay: video series:** <http://liveworkplay.ca/just-enough-support-introduction/>

**Families Matter housing solutions vignettes:**  
<http://www.familiesmattercoop.ca/story/video-vignettes-series-innovative-housing-solutions>

**Developmental Services Housing Task Force booklet:** <http://www.planningnetwork.ca/en-ca/Resources/23092/Housing-Task-Force-Booklet>

### **Negotiating funding for program support staff**

- Passport Funding
- Direct Funding; Attendant services for people with physical disabilities administered by the person with a disability. <https://www.dfontario.ca/>

### **Selecting compatible support staff**

- <http://www.dimage.com/Matching.pdf>



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## references & resources – legal matters and supported decision making

For a list of vetted lawyers and professionals please visit the **Planning Network's Professional Services Directory** at <https://www.planningnetwork.ca/get-connected/professional-services-directory>

### **SOCIAL INCLUSION ACT:**

<https://www.mcsc.gov.on.ca/en/mcsc/programs/developmental/improving/legislation.aspx>

### **ONTARIO PUBLIC GUARDIAN AND TRUST:**

<https://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/>

### **CAPACITY ASSESSMENT INFORMATION**

<https://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/capacityoffice.php>

<http://personalawgroup.com/resources/issues-of-capacity/>

### **POWER OF ATTORNEY INFORMATION**

POA Booklet: <https://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/poa.pdf>

<http://personalawgroup.com/resources/powers-of-attorney-faq/>

[https://www.youtube.com/watch?v=gql5m4\\_zlz8](https://www.youtube.com/watch?v=gql5m4_zlz8)

### **MICROBOARDS**

**FAB:** [https://www.youtube.com/watch?v=\\_BKu6POLiv8](https://www.youtube.com/watch?v=_BKu6POLiv8)

**Aroha:** <http://www.ont-autism.uoguelph.ca/aroha.shtml>

**Vela (BC):** <https://www.velacanada.org/>

**Pooran Law:** <https://pooranlaw.com/brendon-pooran-is-proud-to-be-a-founding-director-of-microboards-ontario/>

**Microboards Ontario:** <https://microboardsontario.com/> Under construction



## ODSP

always check the ministry website for accurate current information

### ALLOWABLE ASSETS

[https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/info\\_sheets/assets.aspx](https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/info_sheets/assets.aspx)

- ✓ Cash Assets of \$40,000 per individual, \$50,000 per couple
- ✓ Non-Discretionary Trust by itself or in combination with Life Insurance (Cash Surrender Value), Family Law Act awards, WSIB not to exceed \$100,000
- ✓ Principle Residence
- ✓ Principle Vehicle
- ✓ Business Assets – up to \$20,000
- ✓ Prepaid funeral
- ✓ RESP
- ✓ RDSP
- ✓ Segregated Funds up to \$100,000
- ✓ Henson Trust

Assets that may cause your relative to become ineligible for ODSP:

- ✗ Cash assets above the amount stated above
- ✗ RRSP
- ✗ TFSA
- ✗ Secondary property
- ✗ Secondary vehicle
- ✗ Non-Discretionary Trust funds above \$100,000
- ✗ Investments
- ✗ Collectibles (like a stamp collection or antiques)

### IMPORTANT NOTE!

Individuals on ODSP are entitled to a discretionary trust of any amount, and personal RDSP contributions of up to \$200,000 or of a non-discretionary trust of up to \$100,000.

[www.mcsc.gov.on.ca/mcsc/english/pillars/social/odsp/](http://www.mcsc.gov.on.ca/mcsc/english/pillars/social/odsp/)

In the last few years of ODSP, ensure that your relative's glasses prescriptions and hearing aids are up to date as there is no coverage for these items through OAS or GIS



## trusts

types of trust	definition	implications
<b>Non-discretionary trust</b>	These refer to assets that pass outside of the Will. For example, joint tenancy ownership of real estate and bank accounts, RRSP/ RRIF, life insurance, and annuity beneficiaries.	<ul style="list-style-type: none"> <li>• It can be managed in two ways, by a trustee or by the beneficiary.</li> <li>• ODSP caps the allowable value at \$100,000</li> <li>• There must be at least one trustee as well as the beneficiary named in the trust</li> <li>• Funds can be spent on disability related costs with out affecting the individual's ODSP</li> <li>• The beneficiary can request funds from the trust and the trustee has no discretion</li> </ul>
<b>Henson trust</b>	This is a discretionary trust. A trust in which the choice as to how to spend the interest and principal is completely in the hands of the trustee.	<ul style="list-style-type: none"> <li>• The trustee decides how the funds are used; manages the funds</li> <li>• It does not impact ODSP as it is not considered the person's asset</li> <li>• Any amount can be placed into the trust</li> <li>• Funds can be spent on disability related costs with out affecting the individual's ODSP</li> <li>• Funds outside of this are limited to \$10,000 a year, before the money would be considered income.</li> </ul>
<b>Housing trust</b>	This trust is discretionary; as it is managed by a trustee	<ul style="list-style-type: none"> <li>• Funds can be allotted for expenses including maintenance.</li> <li>• The beneficiary can contribute rent to the home. Their rent must contribute to the shelter costs, mortgage, taxes, water, hydro, insurance.</li> <li>• A person could also have a roommate. The rent from the roommate could also be recycled into the trust.</li> </ul>
<b>RRSP or RRIF</b>	A trust designed to take the funds from and RRSP or and RRIF	<ul style="list-style-type: none"> <li>• Received royal assent in 2013</li> <li>• Reduces tax implications</li> <li>• Must purchase annuity with the funds</li> </ul>



## RDSP resources

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

<http://www.planningnetwork.ca/en-ca/Resources/18487/Intro-to-the-RDSP>

<https://rdspdisabilitybenefits.com/>

<https://www.rdsp.com/calculator/>

Where to Open an RDSP	Contact Information
ATB Securities Inc.	1-888-282-3863
BMO	1-800-665-7700
Bank of Nova Scotia	1-877-929-4499
Central 1 Credit Union/Trust Company (ON & BC)	1-800-661-6813, ext. 5358
Community Trust Company	1-416-763-2291
CIBC Securities Inc.	1-800-465-3863, ext. 2
Desjardins Trust	1-877-286-3420, option 1
Les Fonds d'investissement FMOQ (QC)	1-888-542-8597
Investors Group	1-888-746-6344
Mackenzie Financial	1-800-387-0614, option 3
National Bank Direct Brokerage	1-800-363-3511
The RBC Royal Bank	1-800-668-3663
TC Canada Trust/TD Waterhouse	1-800-465-5463, option 3

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