

balance

... what it's all about

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Working together for our community

Technology for Living is built on collaboration. Our team members from both PROP and TIL work with our members on new solutions with the aim of establishing and increasing independence at home. It's what we do. It's who we are. But there is another area we are very actively pursuing collaboration. Connecting and co-operating with other organizations working in the field of expanding independence for people living with a disability is of the utmost importance to us. One of the organisations we work with is the Tetra Society of North America.

Tetra is volunteer-driven and provides people with disabilities solutions to address environmental barriers through the creation of assistive devices that are custom-made for individuals. Tetra was founded in 1987 by the 38th mayor of Vancouver, Sam Sullivan. He was determined to increase his own independence after becoming a quadriplegic.

Over the past 33 years, Tetra has relied on collaboration with its network of volunteers as much as on leveraging the skills and expertise of occupational therapists. It has also built links with likeminded organisations including Technology for Living. This spirit of cooperation is essential to ensure that people with disabilities can access opportunities,

from recreation to employment, and address barriers in personal care.

The latest of Tetra's initiatives to support greater independence for people with disabilities is netClé. This is an open-source device customizable through a range of hardware options and supports people with disabilities to connect with the digital world. With funding received in 2019, netClé has been developed and delivered to communities across Canada to provide digital access for users with mobility challenges.



Tetra is currently distributing netClé across Canada for free during project testing phases. Tetra also offers assessment, installation, and ongoing technical and customer service support to clients. This allows customization of the innovative hardware based on each user's unique needs, abilities, and purposes. Visit Tetra's website to find out more at tetrasociety.org/netcle/.



Technology for Living Round Up

The judges panel of the 6th

SIMON COX
STUDENT DESIGN COMPETITION



Wayne Pogue (1), Ean Price (2), Joanne Bengert (3)

On May 2nd, 2021 the 6th annual Simon Cox Student Design Competition will unveil this year's winners. Check the ad on the back page of this issue of the Balance for more information.

So, in general, who can be a judge? Panel members need to be BC residents. Further, there is at least one Technology for Living member on the panel. And lastly, except for the peer member of the panel, judges have a technical background..

Judges need to be familiar with the assistive technology field and are advocates and/or users of technology and home automation. Occasionally we will have sponsor judges.

Here are the 2021 judges. **Joanne Bengert** is an electrical engineer by trade and a disability advocate with the CARMA program of Disability Alliance BC.

Wayne Pogue is the Team Lead of the Technology for Independent Living (TIL) program housed at Technology for Living (TFL).

Ean Price is TIL's Innovation Strategist and owner of the ICAN Resource Group in Kelowna BC, a tech company specializing in independence through technology and accessible travel.

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Make your home SMART

Technology for Living's Innovation Strategist, Ean Price, demonstrated some of his own SMART home technology during a virtual tour with the ALS Society Abbotsford Chapter. Ean showed many devices offered by Technology for Living like the Fingerbot, Switchbot and Amazon Fire Cube. The Fingerbot, one of the newer additions to Ean's home, is a little device that allows him to turn his computer, or any other button operated device, on and off, using his voice.

Doors continue to open even during the Pandemic

With the ongoing support from the Kinsmen Foundation of BC and the BC Rehab Foundation, Technology for Living has been able to install more automatic doors than ever all across British Columbia.

Doors provide independence and security to our members: they can leave their house when *they* want and allow people into their home. One member said: "I can hold my own keys, because it's my house. It's my house." To people who can operate doors without thinking twice it may feel like a small thing. But to our members who are suddenly able to operate their own door, the increased independence is a game changer. If you want to find out more about our automatic door opener program, call 604.326.0175 or visit technologyforliving.org



Bits & Bytes from TIL

Technology for Independent Living (TIL) Technicians

There has been an increasing demand for our technicians to provide services to members not residing in the Lower Mainland. In the past we would travel to different regions of the province every couple of months, but it still didn't meet the needs of everyone in BC.

With the emergence of video conferencing tools (e.g. Zoom), TIL has been able to hire highly skilled technicians in assistive technology who also possess effective communication skills, providing our members with first-class virtual assistance.

If you've been waiting for TIL service in your region, please don't hesitate to contact us!

CONTACT US!

We are always happy to discuss any member's needs. Simply phone us at

☎ **604.326.0175**

or send an email to

✉ info@technologyforliving.org

TIPS & TRICKS

SMART Home WIFI

If your Google Nest, Amazon Alexa, or other SMART home devices are not operating consistently, you may want to test your WIFI.

FING is a free app that our team uses to test WIFI when members are having consistency issues.

If you find your WIFI signal is weak anywhere in your home, consider purchasing a WIFI booster.

Pet Smart

By Wayne Pogue

Technology for Independent Living (TIL) has been assisting members with their home independence goals for many decades. As we visit our members, we have noticed many enjoy the companionship of four-legged friends. At some point it occurred to the team that our members might appreciate some suggestions about using SMART technology in order to take care of their pets, extending independence even more.

Having said that, our suggestions in this column are purely informational. TIL does not supply SMART technology for your pets, nor do we test these devices in our shop. But we are happy to share some great ideas we've come across online.

Feeding Your Pet

Our members often leave the pet feeding to their caregivers, but they don't need to. There are a number of great WIFI pet feeders on the market that allow pet owners to dispense food using an app or voice assistant. You can also observe your pets with a built-in camera and schedule feeding times. Some apps can even be set up to reorder food using Amazon Dash.

When your pet deserves an extra treat, the *Furbo Treat-Tossing Dog Camera* is a great choice to help out: watch your pets on your smartphone and when you think they deserve a treat, activate the device and it will toss a treat.

Bathroom Breaks

Maybe you can't always be there when your dog needs to go outside, or you are unable to open the door quickly enough? Consider a *Petsafe Electronic Door Opener*. It looks like a regular

pet door however it also comes with a sensor that gets attached to your pet's collar. When your pet approaches, the sensor will activate the pet door. Your pet will be able to come and go, but the racoons will not (unless you give them a collar key as well).

Play Time

It's hard leaving your cat by itself all day while you go to work, school, or out to run some errands. A neat solution to keep your cat busy is the *PetCube* camera. It is a two-way communication device with a laser pointer. Not only can you see and talk to your cat, but you are also able to move the laser around the room, using your phone, so your cat can chase the pointer and get some exercise.



Tracking

SMART trackers attached to collars will help you find your pet with your smartphone after it takes off down a lane. Some of these trackers offer an added bonus: they will log your pet's exercise throughout the day to ensure they are getting the movement they need.

INHALE / EXHALE

Check your filters

Non-disposable or reusable filters are usually made of foam and can be reused.

- check and wash your reusable filter at least once a week with warm, soapy water
- make sure to rinse them well to remove all soap and lay it out to dry before putting it back into your machine
- check and reuse for up to six months

Disposable filters are usually made of a paper-like material and cannot be reused.

- The material is electrostatically charged and attracts particles in the air to keep them from getting into your machine
- check and change when needed

CONTACT US!

If you need respiratory advice or support please contact the PROP team at
📞 1.866.326.1245

IDEA CORNER

Lung Volume Recruitment Manoeuvre

Regular breath taking expands the stiff air sacs in the lung reminding the tissue to be elastic and compliant. It helps remove infection causing secretions. This manoeuvre helps you keep your lungs healthy.

Compliant lungs make breathing easier on and off a ventilator or BiPAP.

Not all water is the same

By Wendy Crawford

When it comes to humidifiers used in conjunction with ventilators or BiPAPs: water matters.

In Canada, the responsibility for making sure drinking water supplies are safe is shared between the federal, provincial/territorial, and municipal governments.

At the federal level, Health Canada sets out the maximum acceptable concentrations of contaminants in drinking water. Guidelines encompass a wide variety of contaminants including microbiological (e.g. fecal pollution), chemical (e.g. nitrogen) and radiological (e.g. plutonium), as well as organoleptic (taste, color, odor, and feel) properties of the water that stimulate our sensory organs.

Provinces are responsible for the overall development and enforcing of legislation applicable to public water.

Municipalities usually oversee the day-to-day operations of water treatment facilities.

While water can come from different sources (municipal, private or cooperative wells) any tap water can contain a variety of particles safe to drink, but it is not necessarily safe to breathe.

Difference between 'sterile' water and 'distilled' water?

Sterilized Water is made by rapidly boiling water for 5 minutes or by adding small amounts (four drops for every gallon of water) of fragrance-free chlorine bleach to tap water. This ensures it is free from bacteria and viruses.

Distilled Water is made using a process where regular tap water is turned into clean steam vapor which is condensed and passed through an organic filter. Pollutants, synthetic chemicals, bacteria, parasites, herbicides, pesticides and

some metals are filtered out during this process.

In comparison, sterile water may not be chemical or mineral free while distilled water has had many of its impurities removed.

What water to use in my humidifier

Researchers have found that humidifiers are very effective at dispersing minerals found in tap water into the air. Why is that an issue? Some users are concerned about some white dust forming on surfaces during use of these devices. Most crucially: minerals present in tap water may encourage the development of crusty deposits (called scale) when used in humidifiers. Scale can be a breeding ground for microorganisms. Keeping the accumulation of scale in check is the most compelling reason to use alternatives to tap water.



Resmed AirCurve 10 ST-A with humidifier attachment

Distillation is the most effective method for removing minerals from water, and distilled water will likely contain lower amounts than most tap water. If you wish to minimize your exposure to minerals as a matter of prudence, water labeled "distilled" may be the solution.

Read more: http://www.ehow.com/facts_7499062_difference-between-distilled-sterile-water.html



Entrepreneurship in the Covid-era... a time to thrive?

By Arjo

I find that an entrepreneur living with a disability can often be at a disadvantage. I am thinking about scheduling a face-to-face meeting for example. A breakfast meeting? Impossible. At that time I am sitting in my shower commode. A lunch meeting? Perhaps, though with significant difficulty. My morning routine takes at least 4 hours to complete. I'm just finishing when people are having lunch and that's without any travel time. For very special occasions, I can start at 5 AM, but I don't like dragging my care workers in that early, unless it's really important.

An afternoon meeting? Yes, I could travel, but I would waste precious time during my most productive hours of the day. So I prefer to meet in the afternoon only if absolutely necessary. Geographical hurdles pose further problems. A trip across the city? Difficult albeit doable. A city close by? Only if I absolutely have to. Air travel!? A lot of organizing required: care staff, hotel rooms, supplies, special equipment etc. I might as well consider a six-month vacation.

And then 2020 hit. Welcome to the Covid-era. Who is traveling now? In these times nobody is rushing out for a breakfast meeting. Let's just Zoom. What time is good for you? And just like that, the playing field is a lot more level.

Many more people are working from home right now, if they can work at all. The communication tools required to make this happen are a computer, a phone, a WebCam, text and email. Hang on. These are the same tools that was I was using before 2020.

**From where I am sitting,
the entrepreneur living with a disability
is suddenly no longer at a disadvantage.**

Possibly we even have an advantage. For example, I have not only been engaging in Covid-informed communication since before Covid, I have perfected that method. The new way of communicating may not be optimal for some, but for me it is the preferred method.

I contact CEOs by phone, make business arrangements by email and schedule appointments electronically. When harnessing strong text and verbal communications techniques to promote your business, living with a disability becomes a non-issue and suddenly your company has as good a chance as any other to succeed.

Certainly, being an entrepreneur can be tough for anyone. But I believe working through the hardship to get your business off the ground can be an excellent learning experience. In other words: the more difficult it is to build something, the better we remember the struggle and what it taught us. In my opinion the best entrepreneurs are the ones that have repeatedly failed and then built their business up again. They had to overcome failures, push their boundaries, apply imagination and learn invaluable lessons for the future.

Practical Advice

In the digital age, there is no shortage of tools available to help your product or service get to market. You can start with an extensive Google search to make sure your business idea is original. You don't want to infringe on others' copyrights, trademarks or intellectual property. This is a first step, and you can take it anytime.

If you want to become an entrepreneur, but prefer to play it safe, there is no reason you can't start small. You can set out by offering some special skills and knowledge. You have to test the waters. Of course, you can also go the opposite way and promote something daring, dreamy and fantastic.

Anything can be turned into a business opportunity: a talent, competences, services or products, either for selling or buying. You might have to dig deep, but chances are you will find a talent that you have been hitherto afraid of expressing. I believe we are all inherently creative.

Your hobby or passion could be turned into a business idea: maybe you can print or dye your own T-shirts or paint Easter eggs?

There are many, many avenues you can explore like:

- › Do you collect bottle caps, teacups, old magazines, anything at all? You can sell any item on eBay.
- › Do you have a special talent when it comes to removing stains? Someone, perhaps many, may be just looking for your knowledgeable solution.
- › Are you good at sewing? Offer to create extravagant, customized wedding dresses.
- › If cooking is your thing, sell your grandmother's famous peanut butter fudge cookies on your website to subscribers.

- › Many people have nobody to talk to. Mental health concerns are at an all-time high due the pandemic. If you are a caring listener, regardless of the subject, your skills could provide the solution to other people's issues (but make sure you don't claim to be a professional if you are not).
- › Are you good at storytelling? Consider building up an audience to share stories of the ups and downs in your life - fact, embellished or purely fictional, it's your choice. Relating truly sad experiences could make you as famous as offering stories with happy endings.

**In my opinion it isn't even necessary
to be very good at anything –
sometimes the opposite is an idea worth marketing.
You can get an international following of people
eager to watch you do something very badly!**

Many a ridiculous stunt has gone viral on YouTube. We all have seen crazy videos, from jumping bicycles in the backyard to sleeping babies, dogs, cats, birds or more, caught in the act of snoring, falling, farting, singing etc. The options are endless. There seems to be an infinite need: people love to share in others' victories as well as their failures.

The internet connects you to the rest of the world. You don't have to be a brilliant inventor. Sometimes a top-selling item can be a simple improvement on something we've used for hundreds of years. An example I can think of is the underwear company Tommy John. This was a start-up born in someone's home, which revisited the design of men's and women's underwear. Since then, it has become an international success.

If you are ready to dive into creating an online business from home, setting up the electronics to make your home studio/office/control center function best within the context of your personal needs, be sure to contact the folks at Technology for Independent Living (TIL). They will be happy to help you evaluate any technological barriers.

There's no better time to free the entrepreneur in you than now. Maybe you could be that high income earner you never thought possible!

Technology for Independent Living (TIL) at the George Pearson Centre

By Benson Au



Benson is a team member of the Technology for Independent Living (TIL) program, one of the two programs housed with Technology for Living (TFL). He is working at the George Pearson Centre supporting residents with any technology related issues they may have. Introducing the multitude of devices available through TIL to the residents is as important to him as providing education on how these devices can change the daily lives of the residents.

Benson still remembers the first day he started working at Pearson's, remembering his first impression of a descending hallway that went on seemingly forever. At the far end he could just about make out a cushioned pad for softening the impact of wheelchairs accidentally crashing into the wall.

A Day at Pearson's

There are currently 5 wards at Pearson's. Each ward has its own amazing staff and its own personality. Every day brings new challenges and excitement and there is rarely a dull moment.

A typical day for Benson begins by checking in with each ward. Residents will often have questions about technological solutions available to them and Benson is pleased that TIL can accommodate many of the requests. He is learning much from the conversations with the residents, about how they navigate their daily lives. He calls these conversations "the educational and discovery phase". He often finds himself to be motivated by what he learns during these discussions: "It's an eye opener to see the resident's perspective of the world. It inspires me to never stop being a student of life."

One of the most rewarding aspects of working at Pearson's is to see first-hand how technology has a real impact on a resident's everyday life. It can be as simple as being able to

turn a light on and off using voice activation or as complex as a multi-step workaround for a specific need. The technology provided by TIL can be truly life changing. Residents are suddenly empowered to have more control of their lives. They can stay up as long as they wish because using voice activation they are able to turn off their light when they want to go to sleep. Or they can turn on a fan by themselves when they get hot at night.

Benson derives real pleasure from being able to provide residents with more freedom and independence.

Coping with COVID-19

The COVID-19 pandemic has been extremely hard on the residents at Pearson's. Restrictions on how many family members they are able to receive leaves residents feeling lonely and isolated. Different tech options offer new ways to connect with their love ones. While residents often have technology to connect with their family and friends, they don't have adaptive mounts that allow them to physically connect on their own. TIL is able to source and/or modify existing mounts/arms to fit various wheelchair types and beds thus providing residents with the opportunity to make video and phone calls by themselves. This has made COVID-19 a little bit more bearable.

The next chapter

At the moment Benson is putting the finishing touches on a new project that TIL will host at Pearson's: the SMART Space. Check back in the June issue of the Balance to find out what this exciting project is all about!

This is just the beginning...

By Taylor Danielson, Technology for Independent Living (TIL) Peer Technician

The concept of 3D printing is much older than you'd think. First envisioned by Japanese scientist Dr. Hideo Kodama in 1981 as a method for rapid prototyping (a way to quickly fabricate a part for testing), others quickly realized the method's vast potential. Before the year 2000, new technologies were developed for prototype printing. These are the basis for 3D printing as we know it today.

Potential applications for this technology are growing exponentially. For example, in the field of "bioprinting" scientists are developing a process for 3D printing human organs.

**We're not quite at the point
where you can get a kidney made on demand,
but we get closer every year.**

The International Space Station (ISS) is using 3D printing. A famous example in the 3D printing community is a wrench designed on earth, the design specs were transmitted to the ISS, and it was printed right there in zero gravity. While not quite as exciting as a made-to-order kidney, this demonstrates the potential of 3D printing to augment humanity's ability to survive away from Earth. First the ISS, next on a Mars colony?

How does it work?

Imagine Michelangelo's David. It's an amazing statue, standing at just over 5 metres tall, carved from one block of marble by a world-renowned artist over a period of three years. Certainly, it is a one off. But what if I want my "own" David? I'm no artist, so this is where 3D printing can help!

The methodology and material used varies between printer models. What all have in common is that printing is done in layers. Each thin horizontal cross-section is only a fraction of a millimetre thick. Of course, you need to use a computer program capable of describing the design to a printer in a language it understands (called g-code) so that these "slices" can be built up into something meaningful.

Once the printer has received the g-code, it goes to work. For David, the printing starts with the soles of his feet.

Each subsequent layer builds on the previous one. First the feet, moving up towards the knees, all the way to the top of his head. Many, many layers and several hours later, I could have my own David on my desk. Although, it would probably be a downsized version as I don't have a high enough ceiling 😊.



The wrench on the International Space Station (ISS) 3D printed with plans sent from Earth.

What else can you do with 3D printing?

Creating copies of priceless works of art and manufacturing wrenches in space isn't enough for you? Tough crowd! Frankly, the list is endless. Here are just a few examples: e-NABLE (enablingthefuture.org) is a community of volunteers worldwide who make free and low-cost upper limb prosthetics; the movie industry is designing props and costumes using 3D printing (for example in Black Panther and Jurassic World); and the construction industry is experimenting with 3D printers that use concrete to quickly erect low-cost housing. The list goes on and on.

Also bear in mind: 3D printing is accessible and doesn't cost the moon. Next time you're in the home of your nerdiest friend (I am this friend) and you find a bizarre machine you've never seen before: it's probably a 3D printer. Us nerds love nothing more than to talk to you about it.

Estates, Trusts & Disability Planning

By Ken M. Kramer, Q.C., TEP, KMK Law

The complexities of today's ever changing estate planning laws necessitate more than ever the assistance of professionals knowledgeable in the areas of Wills, Estates and Trust law. Such planning becomes even more important when considering the unique needs of a person with a disability ("PWD"). For example, can the PWD independently manage their financial affairs and/or are they receiving provincial disability benefits? What is the impact on the entitlement to provincial disability benefits for a PWD receiving an inheritance? While visiting your local drugstore to pick up the latest "do it yourself Will Kit", may appear to be the more economic approach to resolving your estate planning requirements, such a choice may also result in unexpected costs, delays, and uncertainty in the management of your financial and legal affairs.

For most of us, when we are contemplating "estate planning", we think of "Wills". A Will is a very important estate planning

tool that enables an adult to plan for the distribution of his/her estate when he/she passes on. Having a Will also permits the adult to appoint an individual, individuals and/or a corporate entity, to manage his/her estate, called an executor/trustee, while individuals with minor children will also have the benefit and peace of mind of being able to appoint a guardian or guardians to care for their minor children when they are no longer with us.

Developing a Will properly can also result in significant tax savings to an estate and may offer an individual the opportunity to fulfill specific philanthropic wishes. To be considered valid, a Will must also be executed and witnessed as per the provisions of the *Wills, Estates & Trusts Act* ("WESA"). In British Columbia, this means having two adult witnesses who are not appointed executors/trustees/guardians and/or beneficiaries within the Will as witness who can attest to the execution by the adult of his or her respective Will.



The realities of today's world of blended families, disinheritance, undue influence, and capacity challenges, along with various other unique family circumstances, necessitate that the drafter of today's Will also be mindful of the ever increasing potential for challenge to a Will pursuant to the provision of *Wills Variation* laws in British Columbia and other prospective threats touching on the validity of a Will. Accordingly, the significant increase of estate litigation challenges in our province along with the significant future transition in wealth, requires an even greater attention to ensuring that a Will is properly drafted.

Estate planning for families with a PWD will also require a consideration of the interrelationship between the estate planning and provincial disability benefits. At age 18, a PWD may qualify for provincial disability assistance from the Ministry of Social Development and Poverty Reduction ("SDPR"). Furthermore, in order to qualify for such disability benefits, a person must meet specific financial criteria. For example, a PWD without dependents will be eligible for disability benefits pursuant to the provision of the *Employment and Assistance for Persons with Disabilities Act* ("EAPDA"), where that individual has liquid assets totaling no more than \$100,000, unless such other assets are exempt assets. Exempt assets include such items as clothing, an automobile, and a principal residence.

The *EAPDA* also has certain rules and requirements with respect to income and assets. Generally, money received by an individual receiving disability benefits will be deducted dollar for dollar from that individual's disability benefits cheque. Such income is called "unearned income"; however, certain income is considered exempt, which will permit an individual to keep that income without losing their disability benefits. For example, SDPR currently permits a PWD without dependents to keep up to \$15,000 annually earned as wages ("earned income"). Income from investments or trusts is "unearned income" unless such money is paid from a trust and is used for "disability-related costs" (see *list of categories below*).

This further leads to a consideration of the development of a "trust" within the estate plan for a PWD. Trusts provide a way for PWD's and their families to transfer and safeguard their assets for meeting disability related costs now and in the future while protecting against vulnerability and undue influence from others. A trust is an effective legal tool which enables a PWD to continue receiving provincial disability benefits where they may be about to receive

a large financial gift, an inheritance, or personal injury settlement. More importantly, funds held in a properly designed trust are not treated as an asset of a PWD receiving disability assistance, thus enabling the PWD to continue to qualify for such assistance.

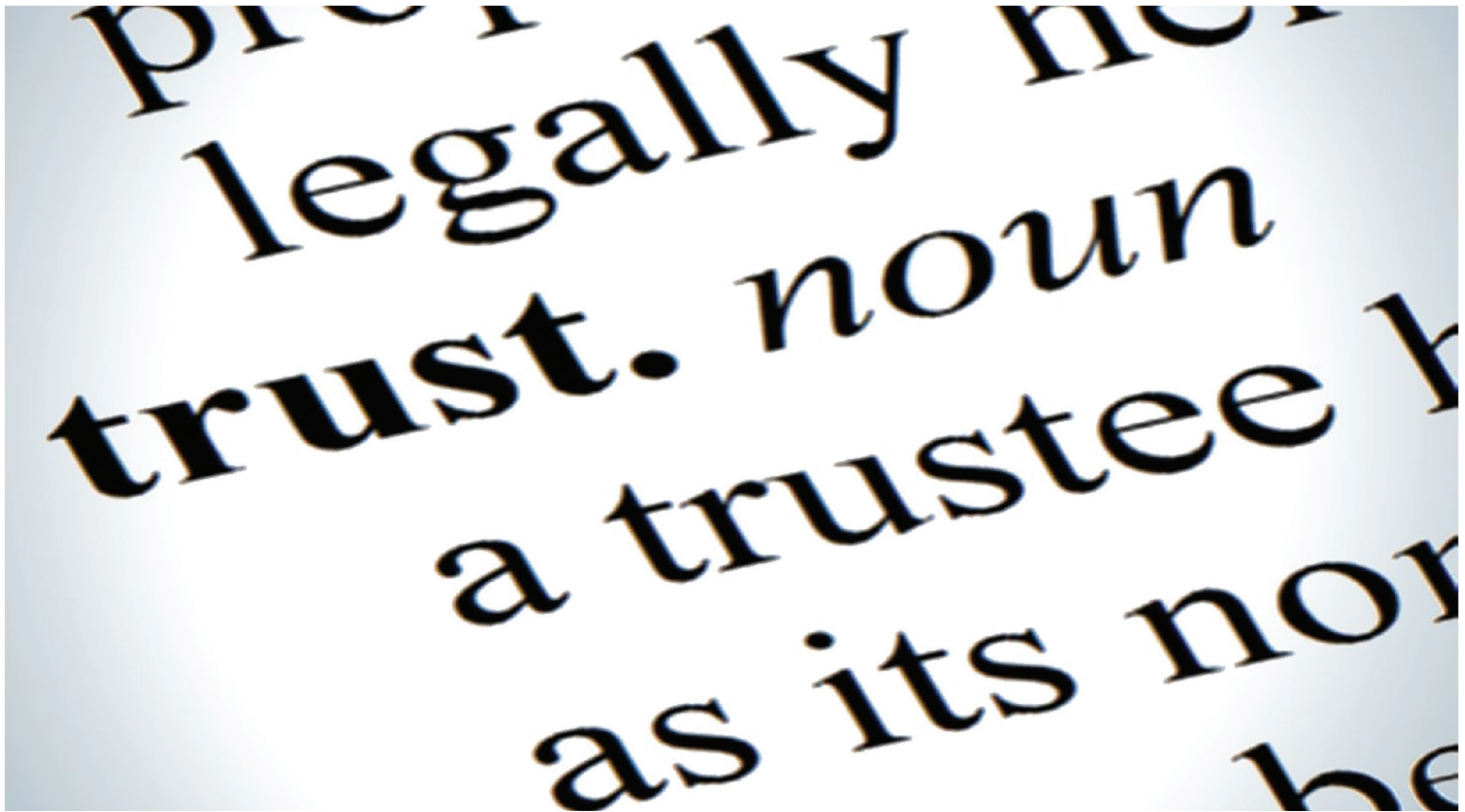
What is a trust? A trust is a legal relationship whereby one person (the "Settlor"), gives assets to a second person (the "Trustee"), to hold for the benefit of a third person (the "Beneficiary"). A trust may be created in a will, when someone dies ("a Testamentary Trust"), or it may be created during someone's lifetime ("an Inter Vivos Trust").

A properly developed Testamentary or Inter Vivos Trust will also qualify as an exempt asset for purposes of provincial disability benefits.

SDPR trust policy identifies two types of trusts, a Non-Discretionary and a Discretionary Trust. These two terms describe what kind of power/control the trustee has in managing the asset held within the trust.

With a Non-Discretionary Trust, the trustee does not have total authority over how the assets in the trust are managed as the beneficiary may have some input in the decision-making of such a trust either as a trustee or because they originally contributed assets to the trust. Non-Discretionary Trusts are considered an exempt asset pursuant to the provisions of the *EAPDA* so long as the lifetime total value of capital contributed to the trust does not exceed \$200,000. Capital contributions in excess of \$200,000 are not exempt as an asset unless special approval is given by SDPR, i.e. where the PWD is able to persuade the Minister that such "disability costs" will be higher.

A Discretionary Trust or commonly referred to as a "Henson Trust", leaves the distribution of the income and capital of the trust to the complete discretion of the trustee. The disabled beneficiary has no control or the ability to administer funds held within such a Discretionary Trust. Similar to the Non-Discretionary Trust, the Discretionary Trust is also not considered an asset pursuant to the provisions of the *EAPDA* with one significant difference, there is no limit to the amount of money that can be held within such a trust.



The *EAPDA* also clarifies what are permitted expenditures from a trust. Specifically, to be considered “exempt”, payments of “disability-related costs” made directly from the trust must fall into one of the following six categories:

- a) medical aids or supplies;
- b) caregiver and home support services;
- c) education and training;
- d) renovations to your home to accommodate your disability;
- e) necessary home repairs;
- f) any other items or services necessary to promote your independence.

There is no set limit on what you can spend from the trust for either of these categories. Examples of item “f” may include memberships in sports or social clubs or vacations. From a planning perspective, this final category offers the PWD with the most flexibility in utilizing such trust funds.

Thus, prior to embarking on trust and disability planning, there are many important decisions one will have to consider. For example, what type of assets will you put into the trust? Who is going to be the Trustee of the trust and who is going to get what is left in your trust after you die? Questions may also arise over the tax ramifications of setting up your trust? Finally, if you are receiving rent subsidy and/or home support services, what effect, if any, will a trust have on your entitlement to such resources?

These and other questions will need to be canvassed carefully prior to setting up a trust. Accordingly, prior to initiating your estate and disability planning, gather the necessary information, consider future events, ask questions, and ensure that you retain the necessary legal and tax advice.

About the Author: Mr. Kramer, Q.C.'s, law firm, KMK Law, provides specialized legal services in the areas of Wealth Management, Estate Planning, Estate Litigation and Mediation. Mr. Kramer Q.C. is also involved extensively in both his community and the legal profession, having served on numerous Boards and Committees over his 25 year legal career. Currently, Mr. Kramer Q.C. serves as a Board Member with the Vancouver Airport Authority (“YVR”), Vice Chair of the Board of the College of Chiropractors of British Columbia, and a Board Member with Technology for Living.

Mr. Kramer Q.C.'s assistance in providing this information is appreciated. Readers are cautioned that the information expressed in this article should in no way be construed as legal advice.

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<https://youtube.com/playlist?list=PLiTnJHTYWPbLZeHn30zyOGIQvS3hwkrAh>

The SIMON COX

6th STUDENT DESIGN COMPETITION

A WINNING FORMULA

People with disabilities + Students =
Simon Cox Student Design Competition

This year hosted as a virtual event

Technology for Independent Living has teamed up with universities and colleges from around British Columbia. Together they are hosting this prestigious and innovative competition to create assistive technologies in a team environment of students and people with disabilities.

To view this year's entries and to attend this online event

Please check at

simoncoxcompetition.com

on May 2, 2021 after 9AM

for the link to join the event.