



# Trustee Times

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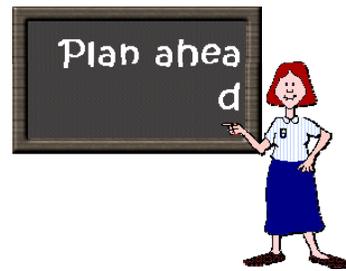


All of us, no matter what age, tend to look to the future in September. We feel invigorated after the heat of summer and ready to try new adventures. It is with that fresh attitude in mind that STAS is pleased to announce what is essentially an expansion of services in Peel Region! Effective immediately STAS has two staff liaisons to assist families – Margarete Guerra, who works for Brampton Caledon Community Living will be involved in a one year contract working with families and STAS in the Brampton Caledon area; and Sue Taggart, who works with Community Living Mississauga will continue working with families on behalf of STAS in Mississauga.

*Support & Trustee Advisory Services is pleased to announce the receipt of a generous grant from the Pendle Fund at the Community Foundation of Mississauga in recognition of our work with and for families with a family member who has a disability. This grant will help STAS to continue and expand upon the work started over the last three years. Thank you, Pendle Fund at the Community Foundation of Mississauga for this honour. We salute your vision and look forward to reaching new heights in the year to come.*

**Planning is bringing the future into the present so  
that you can do something about it now."**

~Alan Lakein (an expert on personal time management and a Harvard MBA)



## Why set up a trust fund?

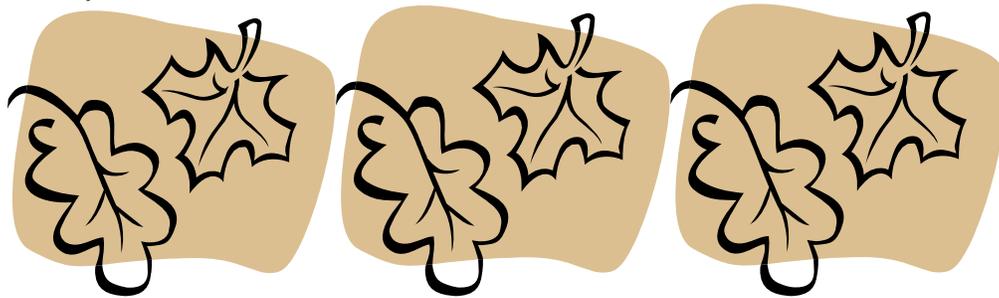
It is often difficult to fully appreciate the importance of thorough future planning for a family member who has a disability. We are pleased to present this true story of two families -one family that planned and one that did not. To maintain confidentiality, the names of the individuals have been changed:

Kevin's aunt wanted to do something special for her beloved nephew, so she left him \$50,000.00 in her will. I am sure she wanted to improve his life circumstances. She may have had a vision of her nephew traveling, purchasing new bedroom furniture or purchasing a very expensive winter coat - just because he wanted it. But it did not materialize. What happened? Kevin's Ontario Disability Support Program (ODSP) payment was immediately suspended because the inheritance was not protected by a Henson Trust. Because he was disqualified from receiving ODSP, Kevin had to pay for any medication, dental visits, rent, as well as any other expenses, out of his inheritance. Kevin was not eligible for ODSP until he had assets of no more than \$3300.00. It took approximately 5 years before ODSP was reinstated. This was 1991.

In the late 90's Carrie's elderly parents attended a Wills and Trust workshops and spoke with a lawyer who was very interested in future planning and knowledgeable about Henson Trusts. After speaking with the lawyer they decided to establish a Henson Trust because they wished to protect Carrie's ODSP benefits and to provide her with extra funds to purchase a few life pleasures.

As a result of her parents' foresight Carrie has been able to indulge her passion for traveling and has visited exotic spots in the Caribbean, Mexico and Hawaii. Carrie has been traveling every year for the past 5 years. Sometimes she has even had the opportunity to travel twice in one year. What a difference having a Henson Trust has made for Carrie - enjoying her passion and enriching her life as compared to Kevin, whose entire inheritance was spent on everyday necessities. More importantly, Kevin's Aunt undoubtedly hoped the inheritance she left him would also enrich his life in the years to come.

Some parents believe that the government will always support their adult child. This is not the case. Funding provided to service providers only addresses the most pressing needs. There isn't room for extras. Vacations, new furniture, the freedom to purchase clothes are just some of the things a Henson Trust can provide. As parents we must ask ourselves what it is we want for our disabled children - a full and meaningful life with the funds to follow their dreams, or a life without those opportunities. With careful planning we can ensure that our children who have a disability do have the funds and the mechanisms in place to help them follow their dreams.



### ***Please join us!***

- ✓ **SUPPORT & TRUSTEE ADVISORY SERVICES WILL BE HOLDING ITS ANNUAL GENERAL MEETING ON SEPTEMBER 30 AT 7:00 P.M. AT 19 RUTHERFORD ROAD SOUTH, BRAMPTON; To register contact Sue Taggart at 905-542-2694 ext. 2312 in Mississauga or Margarete Guerra at 905-453-8841 in Brampton**

### ***Upcoming seminars in Mississauga:***

- ✓ **WILLS AND TRUSTS SEMINAR – Thursday, October 23, 2008; contact Sue Taggart at 905-542-2694 ext. 2312 to register.**
- ✓ **PLANNING FOR YOUR CHILD'S FUTURE – Wednesday, November 12, 2008; contact Sue Taggart at 905-542-2694 ext. 2312 to register.**

## Excerpt from the Support & Trustee Advisory Services 2007 Annual Report:

**Support & Trustee Advisory Services will celebrate another successful year at our Annual General Meeting on September 30, 2008. Here follows an excerpt from the 2007 Annual Report:**

Support & Trustee Advisory Services (STAS) began in 1995 as a parent driven organization in Brampton Caledon and has grown to encompass all of Peel Region. STAS has partnered with and receives ongoing support from Community Living Mississauga and Brampton Caledon Community Living. Staff from both agencies refer families they support to STAS when they require information about future planning. The information and resources we share is relevant to any parent who has a child participating in the Ontario Disability Support Program (ODSP).

STAS has an arrangement with Royal Trust of Canada, where parents can start a trust with STAS acting as the conduit between the beneficiary and trustee, which is Royal Trust. **These services are unique in the Province of Ontario** and benefit a vulnerable segment of the population as well as their families. For some families, STAS may be the only option to protect their loved one's inheritance.

### **During 2007-08 STAS provided the following free services:**

**Hosted 18 parent sessions in Peel Region**, several in co-operation with other agencies; free sessions, where parents are invited to listen to a lawyer or financial planner, who volunteer their time, speak about future planning and learn more about the services that Support & Trustee Advisory Services offers; and including the "Planning for your child's future" sessions which have been developed to assist parents preparing to plan for their child's future; in total 340 families benefited from the information shared in these presentations.

**Hosted one professional luncheon**, drawing 26 lawyers and financial planners; offered at no cost to lawyers and financial planners; goal was to further educate these professionals to the complexities of future planning and the different issues that must be considered; evaluation forms returned indicated these professionals found the seminars very worthwhile.

**Participated in two community resource fairs / exhibitions;** raised the community profile of STAS and provided the opportunity to meet parents or other professionals who may be interested in receiving information about future planning and learning more about STAS services.

**Met with 75 families individually and answered 214 enquiries** from agency staff and parents; facilitator met with parents individually to discuss the importance of future planning, share resources and information with them.

**Maintained 15 Trust agreements** between Royal Trust, STAS and families; in these agreements, STAS acts as the conduit between the beneficiary and Royal Trust which is designated as the Trustee.

**Distributed 166 copies of "Parent Planning Workbook";** a free resource to assist families with future planning. This workbook assists families with the future planning topics such as wills and estates, day options and living arrangements. It is easy to read and contains work sheets that parents can photocopy so that they can update the information as required. STAS staff will assist parents to complete the workbook if the parents so wish.

The mandate of Support & Trustee Advisory Services is to assist families in **Peel Region** with setting up workable trust funds for their sons and/or daughters who have a disability by:

**Providing information, public education and assistance to families** who are planning for the future of a family member who has a disability;

**Maintaining and providing up-to-date information on wills, trusts, government benefits, and financial and estate planning;** as well as providing names of appropriate professionals who can provide legal and financial advice;

**Educating and providing information to legal, financial and estate planning professionals** about the unique challenges facing individuals who have a disability and their families;

**Encouraging individuals and families to develop networks of support.**

## I want to learn more about STAS!

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

email: \_\_\_\_\_

telephone: \_\_\_\_\_ home

\_\_\_\_\_ work

- I want to be a member! My registration form and \$10.00 membership fee are included!
  - I want to purchase a print - please contact me!
  - I want to meet with the coordinator regarding future planning!
  - I want to know when there will be a wills and estates seminar