



# CONTINUITY NEWS

Supporting families in Manitoba to plan for an enriched quality of life for their family member with an intellectual disability

SEPTEMBER 2013

## From the Office



Continuity Care held its Annual General Meeting on June 11<sup>th</sup>. Thirty seven people were in attendance, including our special guests Cathy Auld & Jennifer Partridge from The Winnipeg Foundation, Judy Wasylycia-Leis and Sharon Blady as our guest speaker. The event began by enjoying a delicious meal from De Luca's, which was followed by the business meeting which was chaired by our Board President Jane Schledewitz. Merv Gunter provided an overview of organization's financial status. A fundraising committee report about the success of this past year's hockey tournament was provided by Jeoff Chipman. Suzanne Swanton provided her Executive Director's report and the proposed Slate of Directors for 2013-14 introduced by Art Hock and Terry Williams.

Continuity Care celebrated a very important milestone of achieving the \$2 million goal that was set for our Endowment Fund that is held with The Winnipeg Foundation. We would like to express our gratitude to the members of the Capital Campaign Cabinet and to the many generous donors that helped our organization in achieving this goal. Our special thanks to The Winnipeg Foundation for managing our Endowment Fund. Thank you to everyone who attended and made our AGM an evening to remember.



Hard copies of the Annual Report and Year End Financials are available at the Continuity Care office. Our Annual Report can also be viewed on our website at [www.continuitycare.ca](http://www.continuitycare.ca)

### Continuity Care Inc. Board of Directors 2013 – 2014

Jane Schledewitz *President*  
Linda Ormonde *Past President*  
Jo Verstraete *Secretary*  
Merv Gunter *Treasurer*

Adeline Berg  
Art Hock  
Brian Coughlin  
Dolly Chudnow  
Jeoff Chipman  
Karen Leggat  
Marc Piché  
Terry Williams



For our members who are eagerly awaiting the next **Mike Keane Celebrity Hockey Classic**, plans are underway for this event to take place on **February 12th & 13th, 2014** rather than November 2013. We will be including more information in our December newsletter and on our website about how you can get involved in this exciting and important fundraising event in support of Continuity Care and The Winnipeg Jets True North Foundation. Stay Tuned!

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# **New Information From Canada Revenue Agency (CRA) about Registered Disability Savings Plans**

In 2007, the Income Tax Act was amended to require income tax to be withheld at source on payments made from a RDSP. The amount to be withheld must be calculated according to the Income Tax Regulations.

Starting on January 1st, 2014, financial institutions that administer RDSP's will begin withholding income tax at source on the **taxable part** of a beneficiary's RDSP payments using **lump-sum withholding rates**. The withholding requirements will be applied to all beneficiaries who receive or continue to receive payments from a RDSP **on or after January 1st, 2014**. There are no retroactive provisions.

Beneficiaries are more likely to owe tax at the end of the year when they receive large payments from a RDSP. In many instances, income tax withheld at source allows the beneficiary to reduce or eliminate the amount of tax owing when they file their income tax and benefit return.

The taxable part of payments from a RDSP are:

- Canada Disability Savings Grants
- Canada Disability Savings Bonds
- Investment income earned in the plan

Individual contributions are **not** taxable.

The lump-sum withholding rates are as follows:

- 10% (5% for Quebec) on lump-sum amounts up to and including \$5000
- 20% (10% for Quebec) on lump-sum amounts over \$5000 and up to \$15,000 and
- 30% (15% for Quebec) on lump-sum amounts over \$15,000

A financial institution will apply the withholding requirements on RDSP payments as follows:

## **For Lifetime Disability Assistance Payments (LDAP's)**

1. A projection is made of the total of LDAPs expected to be made during the year.
2. The taxable part of the LDAPs is determined.
3. The withholding rate is determined according to the amount of the taxable part of the projected amount.
4. The withholding rate is applied on the taxable part of the LDAP payment, less the yearly basic person amount (BPA) and the disability amount (DA).

## **For Disability Assistance Payments (DAP)**

1. The DAP is determined (withholding is done on every payment).
2. The taxable part of the DAP is determined.
3. The withholding rate is determined according to the amount of the taxable part of the DAP.
4. The withholding rate is applied on the taxable part of the DAP, less the yearly basic personal amount (BPA) and the disability amount (DA).

Note: If a beneficiary receives both LDAP's and DAP's, the withholding rate is determined separately for each type of payment.

Note: Payments made from a RDSP before January 1st, 2014 will not be affected.

Source: Questions & Answers - Tax Withholding on payments from RDSP printed by CRA.

For more information you can go to CRA's website at [www.cra.gc.ca/rdsp](http://www.cra.gc.ca/rdsp) or contact the financial institution that administers your RDSP.

# Continuity Care's Family Fun Night

We are re-kindling a Continuity Care tradition at a place that is familiar to us all. This family-friendly event is an opportunity for Continuity Care members to get together. Come and meet new families or re-connect with others you haven't seen in a while. The evening will include supper, activities and games, music and dancing. There will also be prizes to be given away.

Come and join us for this exciting event.

**When:** Saturday, October 5th, 2013  
6:00-9:00pm

**Where:** Robert A. Steen Community Centre (in the gym)  
980 Palmerston Avenue

**Cost:** \$5 per person (payable at the door)

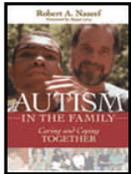


More information will be provided closer to the date. We ask that people RSVP to our office by email at [info@continuitycare.ca](mailto:info@continuitycare.ca) or by phone at (204) 779-1679 so we know how many people to plan for.

## Books of Interest

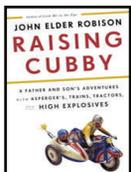
Check out these books that have been recommended by our members.

**Autism in the Family: Caring and Coping Together by Robert Naseef Ph.D.**



How can parents provide the best support for their child with autism—and ensure that the whole family's needs are met? It's a question faced by every parent of a child on the autism spectrum, and this book answers it with keen insight, reassuring honesty, and practical guidance.

**Raising Cubby: A Father and Son's Adventures with Asperger's, Trains, Tractors, and High Explosives**



The slyly funny, sweetly moving memoir of an unconventional Dad's relationship with his equally offbeat son - complete with fast cars, tall tales, homemade explosives, and a whole lot of fun and trouble.

*If you have a book that you have read & would like to recommend, please let us know and we will include in our next newsletter.*



Ryan Smoluk is a local, award winning artist who shares his insights about living with Asperger Syndrome through his artwork and also as an engaging public speaker. Here, Ryan proudly displayed his artwork at the Baby Boomer Café which was part of the Coming of Age Dialogue on April 18th, 2013.

# Baby Boomer Cafe'



The 2013 Baby Boomer Cafe at Birds Hill Park held on Saturday, July 27th was an awesome success!! We had 25 people attend, including two brand new folks, Gisela and her brother, Heinz. Everyone had a blast!

Special Events coordinator, Mike Maunder, ensured that the amazing scavenger hunt and myriad of sports activity stations were both exciting and challenging and of course tons of fun! Between playing cribbage, connect four, baseball, golf, croquet, and Frisbee, searching for gold coins down the white tailed path,

etc... Everyone was kept very busy cheering and encouraging one another throughout all the variety of games. Special medals and prizes were awarded to all participants.

The Boomer food buffet was a wonderful, delicious mixture of yummy food consisting of the imported warm pita and hummus, which was flown in all the way from Kenora courtesy of Steinkopf Air, salads galore, fruit, veggies, chips, cookies, drinks, and of course the barbecued hotdogs and chicken, grilled to perfection by master chef, Sharon Yanofsky. A very big THANK YOU to everyone who contributed food and treats for a wonderful supper meal.

Our world renown conductor and musical maestro, Bob Hanley and the Baby Boomer Summer Band treated all of us around the bon fire to such beautiful melodies such as "Puff the Magic Dragon" and "Waltzing Matilda" to name only but a few of the dozens of songs that were passionately sung by the amazing and ever-talented 'Continuity Care Community Choir'!

Several different bird species were spotted and photographed by the famous North American ornithologist, Jason Patzer. Many of us also spotted several white tailed deer in the park, especially at dusk. Jocelyne Yanofsky and Jennifer Stoffman both went for a refreshing swim in the lake and earned bonus points for the final medal round.

We did acknowledge several of our loved ones, who are no longer with us today, that were pioneers in the Community Living movement and who were very supportive of Continuity Care, the Baby Boomer Cafe and many other organizations, through our special candle-lighting ceremony.

If you would like to get more information about the Baby Boomer Café, please contact the Continuity Care office. Donations in support of this group are greatly appreciated and can be made directly to Continuity Care and an official tax receipt can be issued.



Submitted by Albert Yanofsky

The Baby Boomer Café is an opportunity for adult siblings and their brothers or sisters with a disability to spend some time together.

The next Baby Boomer Café will be a winter holiday celebration and will be held on Saturday, November 30th, 2013 from 4:00 pm to 8:00pm at Kildonan Community Church (2373 Main Street).

For more information or to RSVP, please call Heather Friesen at (204) 889-3806.

