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Happy Holidays



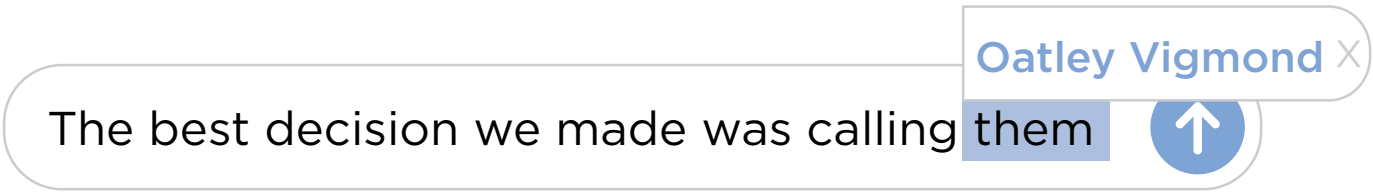
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RUTH'S DESK

Embracing the Holiday Spirit

One of the keys to resiliency is being part of a loving and caring community.



By Ruth Wilcock
Chief Executive Officer, OBIA

As the holiday season approaches, on behalf of the OBIA Board of Directors and our staff, I want to take a moment to extend warm wishes to those working in the brain injury community, persons living with brain injury, and their families.

For some, the holiday season brings back lovely memories of spending time with family and friends, attending concerts, sledding, and enjoying big feasts. For others, the holidays can evoke different types of feelings, such as loss, loneliness, sadness, and disappointment. Coping with these emotions can be challenging but know that you're not alone in this journey and OBIA is here to help.

Living with a brain injury can be a difficult journey, but I am continually in awe of the resilience and strength shown by survivors. So many have not just survived but are thriving and giving back through volunteering, fund-raising, and for some, even starting charities.

One of the keys to resiliency is being part of a loving and caring community. During this time of year, the holiday gatherings that take place in our local community associations are heartwarming and impactful. I've had the privilege of attending some, and I always marvel at how, despite the challenges that survivors of injury face, they always find ways to make the holidays a time of joy, unity, and inspiration.

Furthermore, we are so grateful for the support and compassion shown by professionals and individuals alike. I want to take a moment to give heartfelt thanks to the exceptional individuals and organizations that have made a significant difference in the lives of those with brain injuries. I truly am grateful to work in a field that is filled with professionals who are so dedicated to improving and supporting those whose lives have been affected by brain injury.

We understand that the need of those living with brain injury is great and OBIA is always looking at more ways that we can support survivors. I am so excited to share with you a new project we are launching. Our Return to Work Program, which is the first of its kind in Canada, supports both employers and employees at **NO COST**.

This program bridges the knowledge gap that often exists when employees return to work after a concussion or brain injury. It not only helps employers understand brain injuries but also guides them in making accommodations that benefit both the employer and the employee. For more information on the program, please see the article on page 33 or visit the website: https://obia.ca/support/return-to-work-project/.

New projects, community gatherings, and spending time with friends and family is an opportune time to embrace the Holiday Spirit. Wishing you a holiday filled with cherished memories, the strength to overcome challenges, and the warmth of a supportive community. ◊◊◊







I Am Enough, Just the Way I Am!

By: Alissa Orsulak

It was the summer of 2016 and I had just turned twenty years old and finished my second year at Trent/Queen's University as an English Major within the Concurrent Education Program. I was on my way to my roommate's cottage when we were involved in a catastrophic car accident. Apparently, it was just like what you've seen in the movies; airbags deployed, windows shattered, surrounded by first responders. I wouldn't know as I sat in the passenger seat unconscious, while my roommate held my head as I choked on the blood pouring from my nose into my lungs.

My first memory was my family explaining that my roommate and I were involved in a car accident, and I had suffered many injuries. They told me I had been put into an induced coma and on life support for two weeks because I had various brain bleeds and intense brain swelling. My family explained a car had crossed the yellow line and hit my roommate and I head on, passenger to passenger going 91km/hour. On impact, I fractured my pelvis, lacerated my liver, broke both wrists (one ripped through my skin), broke my nose, had a stroke, and fractured my skull. When the first responders arrived, they used the jaws of life to pry me from the car and airlifted me to Kingston Hospital, where I immediately went into surgery so the doctors could put pins and plates into both of my wrists. I like to think someone from above was watching over me that day.

When I was woken from the coma and taken off life support, I thought I looked the same, besides my wonky eye (thank you, stroke) and my two casts (thank you, car dashboard). I still had my long brown hair, light brown eyes, and crooked tooth because I asked to get my braces off before the orthodontist wanted me to in the tenth grade. But on the inside, I felt like a completely different person. Here I was at twenty years old, able to recognize the members of my family but unable to remember their names. I forgot how to walk, eat, and drink. I couldn't remember words or how to spell. I couldn't remember the names of animals. I couldn't tell time or draw a clock. I didn't even know how old I was. I just knew that I did not know the answers to questions a twenty-year-old should know, and it was terrifying. I had no idea what my life had in store.

The doctors explained to my family that because my body was tossed around the car like a ping pong ball, I suffered from an Acquired Brain Injury (ABI). They had little hope that I would amount to much due to the severity of my ABI and disabilities. They expressed to my parents and I that we should just be thankful I was alive. Something about that conversation did not sit right with me. Surely, I would be able to return to my third year of university, graduate with my friends, become a primary/junior teacher and live my life as I had planned and worked hard for. Little did those doctors know, but they lit a fire under me that day and ignited the resiliency I needed to take this traumatic experience and turn it into something utterly beautiful.

My family found professional, compassionate, brilliant, and downright hilarious women to be a part of my rehabilitation team. My team consisted of a case manager, lawyer, neuropsychologist, speech language pathologist (SLP), recreational therapist (RT), occupational therapist (OT), and a physiotherapist. All these women understood my goal and that I would not stop until I was the first member of my family to graduate from university. Despite my best efforts, I had to take a year off from school to focus on the physical injuries caused by the accident.

Once I was able to walk without a limp and regain strength in my wrists, I could focus on returning to post-secondary. My support systems were in my hometown, which prohibited me from returning to Trent/Queen's University in Peterborough. I reluctantly enrolled at Brock University and started working towards my undergrad by taking one class at a time. I even went to school through the summer months. Eventually, I began taking two classes at a time and within three years, I successfully completed the third year of my undergrad. I'm proud to say that I am the first of my family to graduate from university.

After graduating with a general Bachelor of Arts, I was left with a decision to make—I could either return to teachers' college or try something new. This was one of the hardest decisions I had to make because it had been my lifelong dream of becoming a teacher, but I was still struggling with word finding and did not want my students to suffer from my incompetence. After some research, I found the Early Childhood Education (ECE) program at Niagara College. This diploma would allow me to work with kids and still be considered an educator, just in a different environment than I had originally planned for. With the help of my rehabilitation team, I was able to graduate from Niagara College. I am the first of my family to have a degree AND a diploma despite having a brain injury.

As my life began to develop a new normal, I found myself yearning companionship. I had never been in a romantic relationship before and had developed a new fear of being considered unworthy and unlovable because of my ABI. I eventually found Tyler on a dating website of all things. Over a cup of hot chocolate, I told him about all my baggage at the time: lawsuit, part time student, jobless, unable to drive, rehab, brain injury and disabilities. I looked at him and said, "Take it or leave it", and he stayed. He has stood beside me as I journeyed through school, rehab, returning to work and a lengthy lawsuit. He fell in love with me for all that I am and all that I'm not. He always reminds me in days of sadness that I am so much more than my brain injury. I am worthy and am enough just the way I am. Two and a half years later, he proposed to me on a beach while on vacation. Shortly after, we bought a house together and now live with our twelve-year-old cockapoo, Rosie. We became husband and wife in June 2023 and have been living happily ever after since.

During my placements at Niagara College, I was gifted the opportunity to experience a Montessori school and immediately fell in love with the children and the teaching philosophy. I knew I would love to work here but was unsure if I could cognitively handle working full time due to my brain injury. The head of Althorp Montessori School said she saw my potential and was willing to work with me as I returned to work for the first time since my accident. Her strategy was to have me work for four hours in the morning and stay in the nap room for two hours in the afternoon to allow my brain to have a break. After a few short months, I was proving to my boss, my rehabilitation team and myself that I could successfully work full time and that my brain injury would not prevent me from doing so. My boss asked if I would return to school and become a Montessori teacher while working full time and planning a wedding. I was unsure if I could do all simultaneously, but I had done hard things before, why not try this too? So, I did. I graduated Montessori Teachers' College in March 2023.

This is what I've learned throughout my seven years of recovery: people with brain injuries can do hard things. We cannot let people or situations stand in our way of achieving our goals and dreams. We may have a disability and require accommodations and support, but that does not prevent us from being successful. Having a strong support system makes the world of a difference in our recovery. Whether that includes friends, family, or a rehabilitation team, we need people in our corner to be there when life gets heavy, and we need a reminder of our strength to continue and move forward. Our lives may turn out entirely different than we or our families envisioned, but we can still have a prosperous and meaningful life. We are also so much more than our brain injuries, which my husband tells me regularly. Our ABI's may be a part of us, however, they do not define us. We are capable. We are resilient. We are worthy. We are loveable. Most importantly—we are enough just the way we are. ◊◊◊



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Triumph Over Adversity

By: Vazguen Baltadjian

Life is an intricate tapestry woven with threads of joy, challenges, and unexpected turns. As I look back at the intricate patterns of my own life, I recall moments shimmering with ambition, determination, and milestones that made me swell with pride. However, no one could have prepared me for the storm that was about to hit, a storm that would change the very fabric of my being. A series of calamitous accidents, culminating in a traumatic 5-car pileup, marked me with an Acquired Brain Injury (ABI).

From the earliest memories of my childhood, two worlds captivated me: the world of learning and the adrenaline-fueled domain of hockey. No matter the type - roller, ice, or ball - the rinks were where my heart felt most alive. My physique, rather than limiting me, became an asset that few could rival on the field. This relentless energy was not just limited to sports. It spilled into every avenue of my life, propelling me into a whirlwind of activities.

The renowned University of Ottawa soon beckoned, transforming my daily routine. Mornings witnessed rigorous gym sessions, each bead of sweat a testament to my dedication. Evenings were dominated by the intellectual rigor of academic pursuits. Two undergraduate Law degrees on my wall weren't just symbols of academic prowess; they embodied countless hours of hard work and dedication. Recognition, especially the prestigious Stikeman Elliott National Tax Award, didn't just decorate my resume; they mirrored my undying spirit and aspiration to be an eminent tax lawyer.

Yet, as the age-old saying goes, life often throws a curve ball when least expected. Just as I was on the brink of launching a promising legal career in Vancouver, a jarring rear-end collision sounded the first alarm of a series of life-altering tragedies. Accident after accident chipped away at my dreams and well-being. The devastating 5-car pileup wasn't just a test of my physical endurance; it was a crucible for my spirit and identity.

Navigating life with ABI was akin to traversing a treacherous path, shrouded in fog. There were days, weeks, even months, where the vibrancy of life dimmed. The euphony of my children's laughter or the comfort of shared silences with my wife often got overshadowed by the weight of my incapacitation. Yet, amidst this tempest, my wife's unwavering strength and tenacity were the lighthouse guiding us through the storm.



The once-clear legal documents became a maze, and words that used to dance harmoniously on pages now jumbled into an incomprehensible mess. Yet, after two grueling years, and with the unwavering support of my family, I achieved the seemingly impossible: I passed the bar exam.

The subsequent years, particularly from 2010 to 2012, morphed into a quest – a journey to find a semblance of relief. Every possible avenue, from cutting-edge medical treatments to ancient healing rituals, was explored with fervor.

The year 2016 was particularly poignant, characterized by profound despair. Yet, even in those trying times, a ray of hope pierced the gloom. My wife's tireless search for answers led us to an exceptional neuropsychologist, whose insights and compassionate approach paved the way for recovery.

Life, ever the unpredictable journey, had another chapter in store. A move from BC to Ontario promised a fresh start. Yet, our new home in Niagara Falls brought its own set of challenges. The lingering effects of ABI, coupled with chronic pain, often cast shadows over our daily existence. The once-extroverted, sociable man had metamorphosed into a quieter version of himself, seeking refuge in solitude and introspection.

In this maze of life, my role as an Uber driver became more than just a job. Each ride, each passenger, brought with it unique stories and perspectives. The streets I navigated daily became symbolic of my life's journey - sometimes smooth, sometimes filled with unexpected turns, but always moving forward. The car's confines became a space of reflection, understanding, and often, deep conversations. With every drop-off, I was reminded of the transient nature of challenges and the promise of new beginnings.

Today, as I pen down this narrative, I realize that life is an amalgamation of highs and lows, joys and sorrows. But what truly defines our journey is not the challenges we face, but how we rise above them. With hope as my compass and love as my anchor, I tread forward, embracing each day as a gift, a chance to make a difference, and an opportunity to inspire.

To every individual reading this narrative, let my journey be a testament to the indomitable human spirit. Know that even in the most profound abyss, there's always a glimmer of light. With perseverance, the love of dear ones, and a touch of hope, the path always leads to brighter tomorrows. ◊◊◊



I Am the Face of Brain Injury

Do you have a story of survival? Do you have coping strategies to share?
Are you a caregiver to someone with a brain injury?

To help spread the awareness of how brain injury impacts our lives, OBIA is pleased to share stories from our readers. The goal is simple:

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SPOTLIGHT ON

RESEARCH

Digital Danger: Protecting Yourself from Cyber Financial Fraud

By: Leah Hughes, Training Coordinator/Strategic Initiatives, OBIA

In an increasingly digital world, where the convenience of online transactions and communication has become an integral part of our daily lives, the threat of cyber financial fraud looms larger than ever before. From phishing scams to identity theft and online financial fraud, the virtual landscape presents a multitude of risks that can compromise our personal information, financial security, and even our peace of mind. As we navigate the complex web of the internet, it has never been more crucial to equip ourselves with the knowledge and tools necessary to protect ourselves against these continuously developing cyber threats.

In this edition of "Research Spotlight," our goal is to share strategies and practices that will help protect yourself from cyber financial scams and fraud in order to safeguard your online presence and financial well-being. We will also discuss the staggering statistics regarding cyber fraud in Canada, common types of cyber fraud to be aware of, and what you should do if you fall victim to cyber fraud.

Cyber Financial Fraud in Canada[1]

Canada, like many nations in the digital age, faces an alarming surge in cyber fraud, with statistics revealing an alarming and escalating trend. Last year alone, the Canadian Anti-Fraud Centre received fraud and cybercrime reports totally $530 million in victim losses, contributing to the $16 billion in Canadian fraud losses in the last five years.

Although cyber financial fraud does not specifically target a particular demographic, cybercriminals may adapt their tactics to exploit vulnerabilities or preferences associated with different populations. For example, seniors (aged 65+) are frequent targets for various scams. In fact, cyber financial fraud is the number one crime against older Canadians as they are deemed more susceptible due to limited digital literacy. Persons with disabilities are also more likely to be victims of fraud as fraudsters are known to take advantage of people's vulnerabilities. Thus, it is essential for everyone to be aware of common cyber financial threats and to stay informed about the evolving scams and fraud schemes.

Common Cyber Financial Fraud Threats[2]

To protect yourself against the threat of cyber fraud, individuals must be vigilant and informed about the various scams that can target them. Here are five of the most common cyber financial scams that individuals should be aware of:

1. **Phishing Scams:** Phishing emails, text messages, or websites trick individuals into revealing personal information. These scams often impersonate trusted entities like banks, postal services, and government agencies.

2. **Online Shopping Scams:** Cyber criminals set up fake online stores or listings on legitimate marketplaces, offering products at, usually, unrealistically low prices. Victims make payments, but they never receive the items.

3. **Romance Scams:** Fraudsters create fake online personas on dating websites or social media platforms to form emotional connections with victims. They then manipulate victims into spending money or gifts under various pretexts.

4. **Tech Support Scams:** Scammers pose as tech support agents, claiming that the victim's computers have a virus or security issue. They convince victims to grant remote access to their devices or pay for unnecessary services.

5. **Grandparent Scams:** Although new, the "grandparent scam" has become increasingly popular. In this scam, the fraudster pretends to be the victim's grandchild or a relative in distress, often claiming to be in a dire situation such as being arrested, injured, or in trouble while traveling. The scammer usually makes urgent pleas for financial assistance.[3]

Tips for Protecting Yourself from Cyber Fraud[4]

When detecting fraud or a scam, a tried-and-true rule is if it seems too good to be true, it is. However, even a tech-savvy individual may fall victim to cyber financial fraud. Here are some tips for protecting yourself from cyber fraud.

Don't be afraid to say no. Do not let high-pressure sales tactics overwhelm you. If someone pushes for an immediate purchase or money transfer, ask for written information or simply end the call. Be cautious of urgent appeals that exploit your emotions.

Do your research. The Canadian Anti-Fraud Centre compiled a list of 85 cyber financial scams that are currently affecting Canadians. Although this list is not a comprehensive or official list of all the scams in Canada, it is a great navigational aide. Click here to access the list: **https://www.antifraudcentre-centreantifraude.ca/scams-fraudes/index-eng.htm**

Never give out personal information. Never give your name, address, birthdate, Social Insurance Number (SIN), credit card information, or banking information to unsolicited callers or e-mails.

Beware of upfront fees. Many scams will demand upfront payments for goods, services, or prices. It is against the law for any company to request an upfront fee before providing a loan. In Canada, there are no fees or taxes associated with winning a prize. If you win a prize, it's free.

Protect your online accounts. Protect your online accounts from fraud and data breaches by creating a strong password with a combination of upper- and lower-case letters, numbers, and symbols, enable multi-factor authentication, only log into your accounts from trusted sources, and never reveal personal information over social media.

Reporting Fraud and Other Cyber Crime

If you believe you are a victim of a cyber fraud incident that involves a crime in progress, contact your local law enforcement agency immediately. It is their duty to provide guidance and initiate an investigation if necessary.

For various types of cyber fraud, you can also report the incident to the Canadian Anti-Fraud Centre (CAFC). The CAFC is the central agency responsible for collecting information on fraud



and scams in Canada. You can reach them by phone at 1-888-495-8501 or through their online reporting system at: **https://www.services.rcmp-grc.gc.ca/chooser-eng.html?ipeReferer=CAFCFRS.** They provide valuable assistance and share information with law enforcement agencies.

Furthermore, if you suspect financial fraud, contact your bank or financial institution as soon as possible to report any unauthorized transactions or activities on your accounts. They can help you secure your accounts and investigate the issue.

Conclusion

In our tech-driven world, it is evident that cyber financial fraud in Canada is a growing concern as shown through eye-opening statistics. From common e-mail and phone scams to sophisticated fraudulent schemes, it is important to make yourself aware of these fraud and scams to protect yourself against deception and a possible financial emergency. However, the importance of reporting cannot be overstated. Each report reinforces our collective defence and can promote a safer online community. By stay informed and acting together, we can protect ourselves and others from cyber financial fraud.

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Making Sense of Structured Settlements

By: Jessica Vickerman, Partner, Henderson Structured Settlements

Uniquely designed to benefit injured clients, structured settlements offer protection from economic uncertainty and a level of guarantee beyond what is available on a conventional investment. By creating an individually tailored plan that considers both current and future needs, clients can be confident that they have the support necessary to move forward with recovery.

What is a Structured Settlement?

Put simply, a structured settlement is an alternative to the traditional single, lump-sum payment of damages in cases involving personal injuries or death whereby a claimant receives a series of periodic or annuity payments over time. Structured settlements were introduced in the 1950s to prevent early exhaustion of personal injury awards and gained widespread popularity in Canada in the 1980s when the government afforded them tax-free status.

Where a structured settlement is utilized, a lump-sum of damages is used as a premium to purchase an annuity issued by one of the three life companies (Canada Life, Sun Life and BMO Life) presently underwriting structured settlements in Canada. As discussed in further detail below, the terms of the structure (amount and frequency of payment, term, payment start date, etc.) are subject to considerable flexibility at inception to allow claimants to design a plan which best responds to their personal circumstances.

Individually Tailored Plans

A structured settlement allows clients the freedom to design a plan that best suits their personal circumstances. Payments can be fixed or indexed to keep pace with inflation and lump sum payments can be incorporated to provide for known or anticipated future expenses, such as travel, increased health care and home care costs, home modifications and long-term care.

How and when the payments are received is flexible and can be monthly, annually or at other pre-determined intervals. Payments can last for a specified period or for life, to insure against the risk of outliving one's money.

Most importantly, the income received from structured settlement payments is **exempt from taxation**, provided that the conditions set out by Revenue Canada (as it then was) in *Interpretation Bulletin IT-365R2* are met.[1]

1 Those conditions can be summarized as follows: (i) the damages to be invested must arise as a result of a claim for personal injury or death; (ii) the claimant and the casualty insurer must agree to settle by way of a structured settlement; (iii) the casualty insurer must purchase a single premium annuity contract to produce the periodic payments in accordance with the settlement agreement; (iv) the casualty insurer must be both the owner and the annuitant (beneficiary) of the annuity contract; (v) the annuity contract must be non-assignable, non-commutable and non-transferable; (vi) the casualty insurer must irrevocably direct that all payments be made to the claimant; and (vii) the casualty insurer must remain liable to make the periodic payments required by the settlement agreement.

Guaranteed Income

It is no secret that injured clients have a low tolerance for investment risk and are particularly vulnerable to economic uncertainty. While an uninjured party may be able to recoup investment losses through ongoing employment, injured parties are often unable to return to work on a full-time basis or at all, leaving them with limited or no means of recourse. A structured settlement provides stability and security for injured clients as once it is in place, the payments and rate of return for the structured settlement are guaranteed and unaffected by fluctuations or downturns in the market. The client can rest assured that their investment is safe and will not lose money.

Structured settlements also provide three levels of payment guarantees not typically available on other conventional investments. At the first level, the life companies that offer structured settlements are subject to stringent government requirements which render the possibility of a default in payment virtually non-existent. In addition, structured settlements are insured (up to a limit) by Assuris, a not-for-profit organization that protects Canadian policy holders if a life company fails. Lastly, in the unlikely circumstance that any one of the participating life companies and Assuris, together, were unable to make the structured settlement payments owed, liability to do so would fall to the casualty insurer.



Protection and Security for the Vulnerable

Where a brain injury has impacted a client's ability to manage their finances, a structured settlement can protect the client from both themselves and others.

A client with a structured settlement will be unable to inadvertently dissipate the investment principal as once placed, the terms of the structured settlement are fixed and are non-assignable (neither the policy nor any proceeds therefrom are capable of being assigned by the owner or the annuitant, collaterally or otherwise); non-commutable (the structure cannot be collapsed for its present-value, lump-sum equivalent) and non-transferable (neither the policy nor the proceeds may be transferred by the owner or the annuitant, collaterally or otherwise).

The fixed nature of a structured settlement also protects the injured client from those unscrupulous persons who might otherwise be attracted to a vulnerable individual with access to significant liquid funds.

User Friendly and Worry Free

Structured settlements foster financial independence for clients. With a structured settlement, clients receive a steady income stream without having to worry about overspending or premature dissipation of funds. The payments generated by a structured settlement are received on the same regular, periodic basis that income and expenses are generally received and paid (typically monthly), making it both familiar and easy to manage.

As the rate of return on a structured settlement is guaranteed, clients with a structured settlement are relieved from having to worry about investment strategies or monitor investment performance. There are also no ongoing financial management fees to diminish the investment returns. What the client sees when they select their structured settlement payment plan is what they get. A structured settlement also guards against investment losses due to mismanagement and poor investment, either by the client or others.

Retirement Planning

For clients who are at or near retirement, the tax-free income provided by a structured settlement offers the "ultimate RRSP" and can be tailored to enhance their retirement financial plan. Structured settlement payments can start immediately, which may allow clients to delay withdrawing funds from a retirement account for continued tax-deferred growth.

Alternatively, structured settlement payments can be deferred to a specific age, allowing investment returns within the structured settlement to accumulate tax-free and affording a higher payout upon plan commencement.

Estate Planning

Another aspect of structured settlements which sets them apart from traditional investments and makes them particularly appealing to clients is the ability to provide protection against the payment of taxes and/or capital gains upon death.

In many cases, a structured settlement can be set up to provide for a guarantee to a secondary payee/beneficiary (typically a spouse and/or children) who will, in the event of the death of the client during the guarantee period, receive the remaining payments on the same, tax-free basis. Because the structured settlement payments pass to the designated payee(s) directly, they do not form part of the client's estate, and are not subject to probate.

In effect, the guarantee on a structured settlement can act as a life insurance policy for clients who, because of age, poor health, and expense, may not have life insurance available. This is particularly important for injured clients who have dependants in need of ongoing financial support and protection.

Preserving Access to Government Benefits

The use of a structured settlement may allow clients to maintain full entitlement to income-based government benefits such as Canada Child Benefit, Ontario Student Assistance Program, Old Age Security and Guaranteed Income Supplement, among others.

Where a client earns investment income on the investment of a lump sum of damages, this income will be included when calculating entitlement to income-based benefits, often reducing the amount for which the client qualifies. Payments from a structured settlement, however, are exempt from this calculation and can keep a client's income below the applicable thresholds, preventing a claw-back of needed benefits.

For clients who receive Ontario Disability Support Program (ODSP) payments, structured settlements funded with exempt settlement funds (i.e. damages for future care and pain and suffering, along with any accompanying pre-judgment interest) are not considered assets and the payments received by an ODSP recipient (up to the initial funding amount of the structure) are not considered income by ODSP.

In circumstances where the client relies on government benefits the use of a structured settlement can increase the value of a settlement well beyond the actual amount recovered.

For more information on the types of structured settlement plans available for an injured client, please contact Henderson Structured Settlements by phone at 1 (800) 263-8537, or by email at henderson@henderson.ca. ◊◊◊

Be at Pathways

Pathways to Independence provides assisted community living services and supports to adults with an acquired brain injury (ABI) based on their unique goals, abilities, and choices.

The service plan supports a person's rehabilitation and reintegration to the community following a brain injury. In addition to assisting with activities of daily living, we actively work with the person to access social networks and community supports based on what is important and meaningful to them.

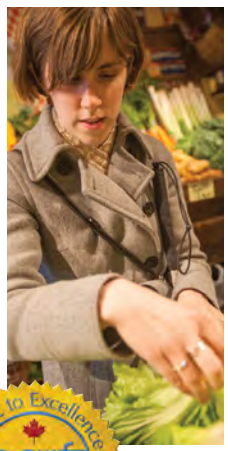
Depending upon the nature of the brain injury, these supports may include:

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Empowering Financial Independence:

The Vital Role of Financial Literacy for Individuals with Disabilities

By: Daniel Carroll, Hudson Wealth and Trust Planning Group

Financial literacy is a fundamental life skill that transcends age, gender, and socioeconomic status. However, it becomes even more critical for individuals with disabilities. People with disabilities often face unique financial challenges, and acquiring financial literacy can empower them to make informed decisions, gain independence, and improve their overall quality of life. In this article, we will explore the importance of financial literacy for people with disabilities and how it can positively impact their lives.

Understanding Financial Literacy

Financial literacy refers to the ability to understand and manage one's financial resources effectively. It encompasses a wide range of skills, including budgeting, saving, investing, managing debt, and making sound financial decisions. For individuals with disabilities, financial literacy extends beyond traditional money management; it can also involve navigating disability-related benefits, understanding the impact of medical expenses, and planning for long-term care.

The Unique Financial Challenges of People with Disabilities

People with disabilities often face a myriad of financial challenges that can be both complex and overwhelming. These challenges include:

1. **Limited employment opportunities:** Many individuals with disabilities encounter barriers to securing stable employment, which can result in lower income and increased reliance on disability-related benefits.
2. **Medical expenses:** Managing healthcare costs, including insurance premiums, copayments, and expenses not covered by insurance, can be a significant financial burden.
3. **Dependence on disability benefits:** Relying solely on disability benefits can limit financial independence and often provides an income that is below the poverty line.
4. **Accessibility and accommodation costs:** Ensuring accessible housing, transportation, and assistive devices can be costly, adding additional financial stress.
5. **Legal and advocacy expenses:** Obtaining legal support and advocacy for disability-related issues can be expensive and time-consuming.

The Importance of Financial Literacy for Individuals with Disabilities

1. **Fostering Independence:** Financial literacy empowers people with disabilities to manage their finances independently. This self-sufficiency fosters a sense of pride, self-worth, and control over one's life.
2. **Maximizing Limited Resources:** Financial literacy equips individuals to make the most of their financial resources. By understanding budgeting and saving strategies tailored to Canada's economic environment, they can stretch their income further and build a more secure financial future.
3. **Planning for the Future:** Financial literacy enables people with disabilities to plan for long-term goals, such as saving

for retirement, home ownership, or education. These goals may be attainable with proper financial management and planning.

4. **Navigating Disability Benefits:** Understanding the intricacies of Canada's disability benefits system, including the Canada Pension Plan Disability (CPP-D) and the Registered Disability Savings Plan (RDSP), is critical. In addition, each province has disability support programs; for example in Ontario we have Ontario Disability Support Plan (ODSP), Direct Funding, Passport Program, and Trillium. Knowing how to qualify and how to maintain eligibility for these programs can make a difference in a persons' financial situation that cannot be understated. Financial literacy helps individuals access these benefits and utilize them effectively.

5. **Reducing Financial Stress:** Financial literacy equips individuals with disabilities with the knowledge to handle unexpected expenses and emergencies without succumbing to overwhelming financial stress, a crucial aspect of well-being.

6. **Protecting Against Financial Exploitation:** People with disabilities are often at greater risk of financial exploitation or fraud. Financial literacy provides the tools to recognize and prevent such exploitation, with an understanding of the Canadian regulatory framework.

How to Promote Financial Literacy for Individuals with Disabilities

1. **Education and awareness:** Government agencies, disability support organizations, and community groups should provide educational resources, workshops, and seminars focused on financial literacy for people with disabilities. These programs should be accessible and tailored to the specific needs and challenges of this demographic.

2. **Individualized support:** Financial literacy programs should offer one-on-one guidance and support for individuals with disabilities. This can help them apply general financial principles to their unique circumstances.

3. **Accessible materials:** All financial literacy resources, including websites, documents, and presentations, should be designed with accessibility in mind, accommodating various disabilities and ensuring that everyone can access the information.

4. **Collaboration with experts:** Partnering with financial advisors who have a high degree of knowledge and skill in navigating the world of disability finance (government support programs, the Disability Tax Credit, Registered Disability Savings Plans, etc). Also, legal experts, and disability advocates can enhance the quality and effectiveness of financial literacy programs for individuals with disabilities.

5. **Inclusive financial services:** Financial institutions should develop products and services that cater to the specific needs of individuals with disabilities, such as accessible online banking platforms and financial counseling services.

6. **Empowering caregivers and families:** Caregivers and family members of individuals with disabilities should also receive education on financial literacy to provide better support and guidance.

A Step-by-step guide

Improving financial literacy is a valuable endeavor for anyone, including individuals with disabilities. Here's a step-by-step guide on where a person with a disability should start to enhance their financial literacy:

1. **Set Clear Financial Goals:** Begin by identifying your financial goals. What are you aiming to achieve, such as saving for disability-related expenses, building an emergency fund, or planning for retirement? Having well-defined objectives will guide your financial education journey.

2. **Assess Your Current Financial Situation:** Take a close look at your current financial situation. This includes understanding your income, expenses, assets, and debts. Knowing where you stand financially is the first step in making informed decisions.

3. **Create a Budget:** Develop a realistic budget that outlines your monthly income and expenses. Budgeting is a fundamental skill for managing money effectively. Consider using budgeting tools or apps to simplify this process.

4. **Learn the Basics of Personal Finance:** Educate yourself on the fundamental principles of personal finance. Start with topics like saving, investing, debt management, and understanding credit. There are many online resources, books, and courses available that can provide a solid foundation.

5. **Explore Disability-Specific Resources:** Seek out resources and organizations that specialize in financial literacy for individuals with disabilities. They can provide guidance on unique topics such as disability benefits, accessible financial tools, and financial planning specific to your situation.

6. **Understand Disability Benefits:** If you're receiving disability benefits, take the time to understand the terms and conditions of your benefits. For example, in Ontario, understanding programs like the Ontario Disability Support Program (ODSP), the Canada Pension Plan Disability (CPP-D), and the Registered Disability Savings Plan (RDSP) is crucial. Familiarize yourself with the eligibility criteria, application processes, and how these programs can impact your financial situation. Not all information for these programs is available in easy-to-understand language, so consulting a professional who works in disability finance for guidance is likely a good idea and time and money well spent.

7. **Access Government Programs:** Investigate any government-sponsored programs or initiatives aimed at improving financial literacy. In Canada, the Financial Consumer Agency of Canada (FCAC) provides educational resources on personal finance, and various provinces have their own financial education programs.

8. **Take Advantage of Online Tools:** There are many accessible online tools and calculators that can help you with financial planning, budgeting, and goal setting. Ensure that the tools you use are accessible and cater to your specific needs.

9. **Attend Financial Literacy Workshops and Seminars:** Look for financial literacy workshops, seminars, and webinars that focus on the needs of individuals with disabilities. These events provide an opportunity to learn from experts, ask questions, and connect with others who share similar experiences.

10. **Consult with Financial Professionals:** If your financial situation is complex or you need personalized guidance, consider consulting with a certified financial planner or advisor. They can help you create a customized financial plan that aligns with your goals and needs.

11. **Continue Learning:** Financial literacy is an ongoing process. Stay up to date with changes in financial regulations, investment strategies, and financial tools. Reading books, following financial news, and engaging in online forums can help you stay informed.

12. **Network and Seek Support:** Connect with local or online support groups for individuals with disabilities. Sharing experiences and learning from others can be an invaluable part of your financial education journey.

13. **Practice Financial Discipline:** Apply what you've learned in your daily financial decisions. Stick to your budget, save regularly, and make informed choices to improve your financial well-being.

Remember that improving financial literacy is a gradual process. Don't be discouraged by initial challenges or complexities. The key is to take small steps, seek support when needed, and be persistent in your efforts to enhance your financial knowledge and independence.

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About the author

Daniel Carroll is a Financial Planner and DISABILITY FINANCE SPECIALIST™ at Hudson Wealth and Trust Planning Group. He has over 20 years of experience in financial analysis and planning, most of which he spent working with survivors of Motor Vehicle Accidents and their families. He is also an advocate for change at all levels of government to improve support for people living with disability. ◊◊◊



Available Financial Supports and How to Access Them

Reprinted from Brain Injury Speaks "The Voice" newsletter, with Updated Links and Information

Whether a temporary or permanent interruption, the financial challenges incurred after a brain injury can be devastating for many. Losing a primary source of income can be overwhelming; however, there are several financial supports available to help. It is essential to be aware of the available financial supports and how to access them to ensure that you or your loved one has the resources they need. There is a lot of information available on this topic, and at times it can be challenging to sort through it all. Below is a summary of important sources of funding you should know about and how to access them.

It is important to note that the types of financial supports available to you depend on several factors, including:

- Where you live in Canada. Some benefits are provided federally, while others are available by provincial or territorial governments
- If you were employed prior to your injury
- If you are in the military or a veteran
- How your injury occurred
- Where your injury occurred

Here are some available financial supports:

- **Disability Tax Credit:** Supports individuals with disabilities and their families to reduce the income tax they are required to pay. For more information: https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html
- **Canada Pension Plan – Disability Benefit:** Provides benefits to individuals who have contributed to CPP through their employment history and are currently unable to work. To qualify, individuals must be under the age of 65 and have a severe and long-term disability at the time of application. For more information: https://www.canada.ca/en/employment-social-development/programs/pension-plan-disability-benefits/reports/toolkit.html
- **Canada Caregiver Tax Credit:** Helps with the cost of caring for a dependent with a mental or physical disability. To qualify, the dependent must be a relative to the taxpayer. For more information: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html
- **EI Caregiver Benefits and Leave:** Provides financial assistance while a caregiver is away from work to care for or support a critically ill or injured person or someone needing end-of-life care. You could receive 55% of your earnings, up to a maximum of $650 a week. For more information: https://www.canada.ca/en/services/benefits/ei/caregiving.html
- **Trillium Drug Program:** Helps Ontarians pay for high-cost prescriptions. To be eligible, applicants must have a valid OHIP number, does not qualify for the Ontario Drug Benefit Program, does not have insurance which covers 100% of their prescription costs, and spend at least 4% of their after-tax household income on prescription

costs. For more information: https://www.ontario.ca/page/get-help-high-prescription-drug-costs

- **Ontario Disability Support Program (ODSP):** Designed to provide monthly income and employment supports to eligible persons with disabilities. Eligibility depends on medical and financial circumstances. For more information: https://www.ontario.ca/page/ontario-disability-support-program

- **Ontario Electricity Support Program (OESP):** Lowers electricity bills for lower-income households by providing a monthly credit to eligible customers based on household incomes and household size. This is available to individuals who have accounts with electricity distributors or unit sub-meter providers. An application is required. For more information: https://ontarioelectricitysupport.ca/FAQ

- **Ontario Child Benefit:** Gives low-income to moderate-income families up to $1,607 per child per year to help with the cost of raising children who are under 18 years old. If you are eligible, you will receive a monthly payment. You must apply for the Canada Child Benefit to receive this benefit. For more information: https://www.ontario.ca/page/ontario-child-benefit

Please note that these are the most common sources of financial support available to individuals living with brain injury. There may be additional support available to you, depending on the circumstances surrounding your injury. Also, private services related to securing financial supports exist in Ontario. For more information about these services, please refer to **OBIA's Directory of Services**: https://obia.ca/directory-services/

Tips for Completing Applications

When looking to access some of the supports mentioned above, you may find that many require you to submit an application. If applications or any necessary forms are completed incorrectly, it could cause a delay or precent your request for assistance from being approved. Here are some tips to remember when filling our applications and forms:

- Keep a personal copy of your application
- When making calls for your application, keep note of who you spoke with and when
- Keep all documents, notes, and information related to your application together
- Have a support person (e.g., a family member, friend, caregiver) to help you if needed
- When looking at application for funding related to your application, use a holistic perspective. Consider how any physical symptoms, cognitive challenges, mental health concerns, and additional diagnoses impact your quality of life and your ability to work and participate in society

If you have any questions or concerns about accessing funding, contact the OBIA Helpline by phone 1-800-263-5404 or by email at support@obia.on.ca ◊◊◊





How ABI Survivors Can Qualify For and Benefit From the Disability Tax Credit and Registered Disability Savings Plan

By: Daniel Carroll, Hudson Wealth and Trust Planning Group

The Disability Tax Credit (DTC) and the Registered Disability Savings Plan (RDSP) are two important financial tools in Canada that work together to support individuals with disabilities. These programs are designed to provide financial assistance, tax benefits, and long-term savings opportunities for individuals with disabilities and their families. In this brief explanation, I will outline how the DTC and the RDSP work together to improve the financial well-being of people with disabilities.

Disability Tax Credit (DTC):

The DTC is a federal tax credit in Canada that provides financial assistance to individuals with severe and prolonged disabilities. To qualify for the DTC, an individual must have a qualifying disability, and a medical professional must certify that the individual meets the eligibility criteria. Once approved, the DTC provides tax relief by reducing the amount of income tax that an individual or their supporting family member(s) owe. The DTC is not an ongoing source of income but rather a tax benefit that can significantly lower a person's tax liability.

Registered Disability Savings Plan (RDSP):

The RDSP is a long-term savings plan specifically designed for individuals with disabilities. It allows eligible individuals to save and invest money for their future, with the added benefit of government contributions through the Canada Disability Savings Grant (CDSG) and Canada Disability Savings Bond (CDSB) programs. The RDSP offers tax-deferred growth on contributions and government grants, making it an attractive savings vehicle for those looking to secure their financial future.

How the DTC and RDSP Work Together:

1. **Qualification for the RDSP:** To open an RDSP, an individual must be eligible for the DTC. This means that the individual must have a severe and prolonged disability as certified by a medical professional. The DTC is the gateway to accessing the RDSP.

2. **Contributions to the RDSP:** Once an individual qualifies for the DTC, they or their family members can contribute to the RDSP. These contributions can be made on a regular basis or as lump sums, and they grow tax-deferred within the plan.

3. **Government Grants and Bonds:** One of the unique features of the RDSP is the availability of government contributions. These contributions come in two forms: the Canada Disability Savings Grant (CDSG) and the Canada Disability Savings Bond (CDSB). The CDSG matches contributions made by the individual or their family, while the CDSB provides additional contributions for low-income

individuals. The amount of these grants and bonds is based on the individual's family income, making them particularly beneficial for those with financial constraints.

4. **Tax Benefits of the DTC:** While the DTC itself doesn't provide direct financial support, it offers significant tax benefits. The tax credit reduces the individual's or their supporting family member's tax liability, freeing up funds that can be directed toward contributions to the RDSP. This synergy between the DTC and RDSP ensures that individuals with disabilities have access to more funds to secure their financial future.

5. **Withdrawals from the RDSP:** Drawing funds from these plans can be complicated and have a range of different rules depending on whether there are more contributions from individuals or from the government in the plan. It is best to consult a professional for advice in this area. The withdrawals are considered taxable income, but since the DTC reduces the individual's overall tax liability, this taxation is often less burdensome.

6. **Lifetime Savings and Financial Security:** The RDSP is designed for long-term savings and financial security. Over time, individuals can accumulate significant funds in their RDSP, allowing them to cover expenses related to their disability, improve their quality of life, and plan for their future, even after the primary income earner is no longer able to provide support.

How to qualify for the DTC if you have an ABI:

As many people know, a brain injury is often referred to as an invisible injury. This does not mean that it does have significant impacts on an individual's ability to go about their daily life. What it does mean is that most medical practitioners will struggle to answer the questions on the DTC application in a way that clearly describes the impact and the effects of the injury. For this reason, my colleagues and I often recommend that acquired brain injury (ABI) survivors turn to their treating Psychologist or Psychiatrist for the completion of this form. Some family doctors (GPs) have a good understanding of the limitations an ABI cause, but not all.

Since the medical practitioner section of the application speaks to the level of impairment for individual functions as well as the cumulative effect of multiple functions, it is important that the practitioner look tell *the whole story*. Does it take someone with an ABI three times as long to get their groceries as an in impaired person? Not necessarily, but it might be that the ABI survivor can only get out to the grocery store at night when crowds and noises are less. Or it might take this person three times as long to recall which bus to take, or how to drive there, or where he/she parked. These can be just as limiting in many cases, and as such the doctor must convey this.

The application form is very specific that the medical practitioner must speak to the effects of the impairment and not the diagnosis. In my practice, I often send a guiding email or letter to the doctor to help them through the process of finding the right language to use. Individuals who are taking this task on for themselves should offer some guidance as well. Some of the key areas doctors should consider are:

1. **Cognitive functioning:** memory, attention, problem-solving, and language skills. Impairments in these areas can significantly impact the ability to complete the required day-to-day activities of life.

2. **Physical functioning:** balance, muscle weakness, coordination, and energy levels. Particularly in combination, these can impair one's ability to complete many tasks.

3. **Emotional and behavioural changes:** mood swings, irritability, and logical processing can all make social interaction anxiety-inducing, thus discouraging engaging in daily activities.

4. **Communication:** difficulty with language and communication skills is common after an ABI, which can lead to problems with expressing thoughts and understanding others. This can create frustration and be discouraging, thus reducing one's ability to engage in life's required activities.

5. **Employability:** many medical practitioners question whether people with ABIs should benefit from tax-funded subsidies. I always recommend asking doctors that think this way if they think an ABI survivor's employability has been impacted, and if so, why shouldn't they benefit from programs that are designed to support people who's ability to work has suffered.

In summary, the DTC and the RDSP work together to provide a comprehensive financial support system for individuals with disabilities in Canada. The DTC serves as the initial qualification criterion for the RDSP and offers tax benefits that can be directed towards contributions. The RDSP, in turn, provides a platform for long-term savings and investment, with the added advantage of government grants and bonds. This dual approach ensures that individuals with disabilities have access to the necessary financial resources to enhance their quality of life and plan for their future, while also reducing the financial burden on their families. The synergy between these programs ultimately helps individuals with disabilities achieve greater financial security and independence and these are cherished elements of life that all Canadians should have. ◊◊◊

About the author

Daniel Carroll is a Financial Planner and DISABILITY FINANCE SPECIALIST™ at Hudson Wealth and Trust Planning Group. He has over 20 years of experience in financial analysis and planning, most of which he spent working with survivors of Motor Vehicle Accidents and their families. He is also an advocate for change at all levels of government to improve support for people living with disability.

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Around the Province

OBIA Advisory Council (OAC) Report

The last meeting of the OAC was September 13, 2023. During that meeting the following items were on the agenda for discussion:

- Charitable Bingo and Gaming presentation by Patricia Petrolo and Richard Schwar from OCGA.
- Brain Connects presentation by Lynda Obshoff from BIAWW.
- Across the Province - association updates.

Thank you to the following community associations for sharing reports on their activities over the past few months. **For other community associations, please check their websites for updates.**

Hamilton BIA

The Hamilton Brain Injury Association continues their focus on providing support, advocacy, and community for those surviving with brain injury in Hamilton, ON. As community plays a vital role in our lives, we acknowledge the significance and benefits it provides. Community fosters a sense of insight, belongingness, nurtures social interactions, and provides opportunities for personal growth and development. Thus, we prioritize and aim to strengthen or community by implementing various interactive activities within our programming that





allows a safe and supportive space for all members to thrive and prosper. A few examples include: Friendsgiving (potluck style), Halloween DIY Decorating, and Halloween social event. Activities to come can be found on our program calendar (https://www.hbia.ca/programs/program-calendar).

Seizure & Brain Injury Centre (Timmins)



Our AGM was held September 14 at the Timmins Museum. We had a wonderful guest speaker/author named Jessica West who spoke to all attendees about empowering from within and



'Kids on the Block' are back to raise awareness in a new generation

mytimminsnow.com

detailed her experience with a brain injury and how to move from grief to acceptance of the new person you are following trauma.

We have recently re-introduced the Kids on the Block program. We are in rehearsals at the moment and ready to introduce the "kids" to area elementary students soon. This years performance will include topics related to seizure awareness, seizure first aid as well as brain health and brain injury prevention.

BIA Peel & Halton

The past year, BIAPH has launched a range of innovative iniatives. These initiatives have a two-fold purpose: raising public awareness about Acquired Brain Injuries (ABIs) and offering support through a variety of programs, research endeavours, and events. All these efforts are geared towards advocacy and fostering positive change without our community.

Photobook: Unveiling Resilience - In late 2022, we initiated a unique project: a research study complemented by a special photobook designed to convey the personal narratives of older adults living with ABI. Our objective is to illuminate their experiences, encompassing both the difficulties they face and the meaningful activities that fill their daily lives.

Research Study - We are conducting a project to better understand the unique needs and challenges faced by caregivers of individuals living with brain injury. We are recruiting caregivers to take pictures and discuss their day-to-day experiences as a caregiver to raise awareness of caregiver experiences. The project includes a 60-minute introductory meeting, and a 60-minute interview over the phone or Zoom.

Education Portal: Learnhub - We launched "Digital Connections: Empowering ABI Survivors in the Online World," an evidence-based video series tailored to help ABI survivors reintegrate into digital spaces.

Volunteer Program - During the past summer, we employed four Business Development Officers who were dedicated to expanding our organization's resources, forging partnerships, and actively involving the community. In the course of their tenure, they initiated a volunteer program known as the "Youth Engagement Team (YET)," which encompasses both the Youth Engagement Board of Directors and the Youth Emgagement Ambassadors.

Events - BIAPH has been active in organizing numerous events to raise funds for our support programs and to strengthen our commitment to our community and families with brain injuries with the following: 12 Games of Christmas, Annual Holiday Party, and Annual Bowl-a-thon.

For details on any of these programs/activities, please visit our website: https://www.biaph.com

For other community association updates, please visit their website. ◊◊◊





Avoid Financial Burden When Accidents Happen:

Optometric Vision Therapy as a Tool to Rebuild Important Life Skills

By: Dr. Kristel Jefferies and Dr. Nicole Maione, Vision Therapy Canada

Traumatic life events can arise and when brain injury is involved as a result, it can have a heavy impact on physical, emotional, and financial well-being. Navigating the road to recovery for health and wellness can add the burden of frustration on top of pain, suffering, and lost wages. Oftentimes, the road to recovery is long and involves multiple therapies, and the return to work can seem far out of sight. Financial stress can prevent individuals suffering from a traumatic brain injury from seeking the appropriate aids when it comes to eye care, eyewear and Optometric Vision Therapy - all of which are pivotal in returning functionality, quality of life for daily activities, and the ability to return to work.

What avenues can be explored? What are the best resources to seek out? How can an individual suffering from an acquired brain injury prepare their finances for current and future treatment? Every case is unique and depends on the type of injury acquired, the location and cause of the injury, the age of the individual impacted, occupation, and the type of care being sought. Becoming knowledgeable about your health benefits and coverage through OHIP, occupational insurance benefits, motor vehicle accident insurance, and the Workplace Safety and Insurance Board (WSIB) is a great place to start.

Health Is Wealth: Become A Frequent Flyer

Reimbursement for the costs associated with rehabilitation efforts is medically driven. The quicker your condition is documented, the better the outcome from either a recovery, insurance, or legal standpoint. Medical evidence and documentation are important to get financial support and reimbursement for your claims in the future. The short-term and immediate challenges of assessments can lead to long-term benefits and financial replenishment with the right circle of care involved.

Pointing Your Gaze In The Right Direction

Involving your eye care professional and Optometric Vision Therapy in the circle of care for rehabilitation provides significant benefits to both the recovery and documentation process. Optometrists with a special interest in acquired brain injury will provide a comprehensive assessment of your functional vision. This assessment will go beyond a routine eye examination and assess visual skills such as eye teaming, eye tracking, eye focussing, and the visual components of balance. The Optometrist will develop a treatment plan with YOU first in mind, rebuilding not only your visual skills to help you return to work, but also to your daily living tasks and hobbies.

The documentation, reports, and rapport that you build with your vision therapist, eye doctor, and clinical care community can further demonstrate your commitment to recovery and your ability to continue contributing to the community to support any claims for insurance going forward. Developing these skills will help you become competent in the workplace, confident in your daily tasks, and set you up for organizational success for your future finances.

Vision And Financial Literacy

The health and function of your visual system play several key roles in your financial health. Firstly, in our modern and highly digital age, there are very few jobs that do not rely on visual performance for occupational success. Whether it is screen use, reading, filing, stocking shelves, using a cash register, or even driving to and from work, vision is inherently involved in almost all occupational tasks and environments. As a result, the comfort and efficiency of your vision is key to a successful return to work following a brain injury, and therefore in allowing you to maintain your financial well-being.

Secondly, a great deal of personal financial management is now achieved through online banking. Involving insurance companies and lawyers will require written or electronic communication, placing further burden on the visual system. This requires accurate visual information processing, reading comprehension and the ability to see clearly for these tasks. As a result, individuals with brain injury must have the visual tools and skills in order to use a computer and complete written forms. Involving your Optometrist or an Optometrist with experience in brain injury rehabilitation can help to ensure your eyewear is customized for your occupational tasks or tasks of daily living. Vision Therapy is also often recommended to help you rebuild visual skills that were damaged by the brain injury.

What Is Vision Therapy?

Vision Therapy is an Optometrist supervised program designed to improve the function of the visual system. Vision Therapy allows patients the opportunity for new visual experiences through the use of lenses, prisms, filters, and 3D activities, among other things. Vision Therapy is individualized to the unique needs of the patient.

Most Vision Therapy is conducted in-office, in once or twice weekly sessions lasting 30 minutes to 1 hour. There are often homework activities provided to supplement the in-office component of the program. Vision Therapy works to allow better visual comfort, visual efficiency, and overall performance. It can alter the way a person interprets what they see including improving depth perception and balance.

How To Find An Optometrist In Your Area Who Specializes In Acquired Brain Injury

Visit the Vision Therapy Canada Website for resources to locate an eyecare professional providing functional vision rehabilitation in your area: **https://www.visiontherapycanada.com/**

Key Points: Keeping You In Mind

Step 1: Document your case with medical professionals as soon as possible.

Step 2: Explore and investigate financial options (OHIP coverage, WSIB, workplace insurance plans, motor vehicle accident insurance, community financial support programs, etc.)

Step 3: Follow the treatment plan prescribed and be consistent. Continuous documentation shows you are invested in your health and you are motivated to gain back functionality.

Your eye doctor is your friend and is there to assist you on your journey to a full recovery. Be sure to include a comprehensive Vision Therapy Assessment in your rehabilitation path if you suffer from any visual symptoms or visual limitations in your daily living or occupational tasks. Clear and comfortable vision is an essential part of your overall wellness and financial freedom. ◊◊◊



The Compassionate Justice Fund

By: Dr. Catherine Wiseman-Hakes and Melissa Felice

In 2021, the Compassionate Justice Fund (CJF) was established as a partnership with the Ontario Brain Injury Association (OBIA). Catherine Wiseman-Hakes, the Founder and Director, initiated the CJF to bridge a critical gap in access to and funding for rehabilitation services for people living with traumatic brain injury (TBI) from marginalized and underserved communities. Specifically, the CJF aims to support individuals who have sustained TBI(s) and experienced violence, and abuse, (including gender-based violence), as well as those who have experienced unstable housing, homelessness, or criminal justice involvement.

Our Mission

Our mission is to help those with TBI who are marginalized and vulnerable and do not have access to rehabilitation or support services, to improve their ability to live full and meaningful lives. Our mission statement is to do this with 'Kindness, Compassion, Dignity and Hope: Supporting Possibility to Ability'.

Our Logo

In Ontario, we are privileged to live and work on land that is home to many Indigenous people. There are 133 First Nations communities located across Ontario, representing at least 7 major cultural and linguistic groups. We are also aware of the disproportionally high prevalence of TBI among Indigenous people and we acknowledge our collective responsibility in the Truth and Reconciliation Process. Our logo co-designed by Catherine Wiseman-Hakes and web-designer Jillian Tester, includes an eagle, symbolizing respect, honour, strength, courage and wisdom for many Indigenous cultures.

Our Vision

We believe that everyone should have access to rehabilitation and support to help them recover and lead meaningful lives, not just people with private or motor vehicle insurance.

Eligibility

To be eligible for funding through the CJF, individuals must live in Ontario and be 16 years of age or older. (our long-term aim is to lower the age of eligibility). They must have sustained a traumatic brain injury (including concussion) as well as experiences of violence or abuse, and have a history of experiencing unstable housing, food insecurity, mental health, or criminal justice involvement. Furthermore, they must have no access to other funding or services for brain injury rehabilitation. Individuals do not need a formal TBI diagnosis to be eligible, as we recognize that many TBI's are undiagnosed.

The aim of this fund is to provide financial support and resources for individuals with brain injuries, specifically the marginalized and underserved, many of whom are vulnerable. Anyone can apply to the fund either individually or by a member of their support team (i.e., caseworkers, probation officers, etc.) on a case-by-case application to help pay for rehabilitation services such as occupational therapy, physiotherapy, psychological counselling etc. We also have a roster of brain injury clinicians who are willing to pro-rate their services to support our clients.

TBI is more prevalent than breast cancer, HIV-Aids, and Multiple Sclerosis combined. It is the leading cause of disability among people under the age of 40 worldwide. However, it does not receive the same amount of recognition

or funding. Sadly, TBI is also highly prevalent among jail and prison inmates, people who have come into contact with the criminal justice system, those who have experienced family, domestic, or street violence, survivors of gender-based violence, and people who are unstably housed or homeless.

We have proudly supported approximately 50 individuals from across the province since our inception in 2021. We aim to ensure our fund recipients receive trauma-informed and culturally responsive care. They have received Occupational Therapy, Speech and Language Therapy, Psychotherapy, Physiotherapy, and other types of rehabilitative support. The clients we support face unique barriers and challenges to accessing care throughout their recovery, and the CJF continues to make a positive impact in the lives of the individuals we support. We remain committed to our mission and look forward to continuing our work, offering hope and assistance to those in need. We run entirely on donations and grants and we're grateful for any financial contributions.

For more information or to make a donation, please visit our website: https://compassionatejusticefund.org/ ◊◊◊

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Peer Support Program

Support Doesn't Have to End!

The Ontario Brain Injury Association (OBIA) offers a **FREE** province-wide **Peer Support Program** for individuals with brain injuries/concussions and their family members, coordinated through local affiliated brain injury associations.



HOW IT WORKS - PARTNERS

As a **Partner** in the program, you have the opportunity to learn from someone "who has been there" and can offer you guidance and support based on their own personal experiences living with a brain injury. Support is provided to you via phone or internet, based on your preference.

HOW IT WORKS - MENTORS

As a **Mentor**, you have the opportunity to help others by sharing your experiences and by providing support and information to your partner who has a similar lived experience. All Mentors undergo comprehensive screening and training in their own community prior to being matched with a Partner.

To participate, contact **OBIA** at
1-800-263-5404 or **peersupport@obia.on.ca**
to be connected with your
local Peer Support Coordinator.

Funding for the Provincial Peer Support Program is provided by: Ontario

Share your expertise...

Be an OBIA Review Guest Author

Upcoming themes:

March 2024
Art & Creativity

June 2024
Brain Injury Awareness

Contact:
editor@obia.on.ca

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Enhancing lives...

→ Have **questions?**

Call our **toll free number:**

1-800-263-5404

Visit us online at
www.obia.ca

Congratulations to the AOE Recipients

2023 Awards of Excellence in Brain Injury Rehabilitation

Presented by Ontario Brain Injury Association (OBIA) and PIA Law

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PIA LAW — MCLEISH ORLANDO OATLEY VIGMOND THOMSON ROGERS PERSONAL INJURY LAWYERS

Recipients for 2023



Subhamol Koottummel

Hospital Social Worker

BIA York Region

Community Brain Injury Association



Stacey M. Levine

Health Care Provider



Nicole Galeotalanza

Case Manager

Lawlor Therapy

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Support Services:
There is hope, there is help!

OBIA's Support Services:

- Provides listening and emotional support to discuss the difficulties and frustrations associated with brain injuries
- Empowers the caller to cope with specific aspects of their life
- Supports families, friends, co-workers, as well as professionals, who may be supporting survivors and seeking information
- Is responsive to the needs of persons from diverse backgrounds and experiences
- Makes the appropriate community referrals

email: support@obia.on.ca

Call our Toll-Free Helpline:
1-800-263-5404

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The Employment after Concussion/Brain Injury Program is recruiting participants!



Are you an employer who has an employee on leave or currently transitioning back to work after a concussion/ brain injury?

OR

Are you a survivor of concussion/brain injury looking for support to return to your pre-injury role?

The **FREE** program provides virtual training to employers and their employees to support the return to work process

PLUS ongoing support is provided by an Occupational Therapist and Social Worker

For more details visit our website:
https://obia.ca/support/return-to-work-project/

Or email the team: returntowork@obia.on.ca

This program is available to employers based in Ontario only.

Funded in part by the Government of Canada | Canada



Employment After Concussion/Brain Injury Project:

Rethinking How We Support Return to Work Following Concussion/Brain Injury

With 8 million Ontarians employed, spending almost 25% of their time at work, employment is often an area of one's life that provides them with purpose, meaning, and financial security. When one sustains a concussion/ brain injury it impacts a person's whole life, including their ability to engage in the workforce. Given that approximately half a million people in Ontario are living with a brain injury, and many struggle with returning to work after their injury, the need to support people in returning to work is great.

The Support Services team at OBIA noticed these challenges firsthand. From survivors seeking support on OBIA's Helpline, to hearing about challenges shared in OBIA's Concussion Support Groups, and involvement in committee work, it was evident something needed to be done.

One of the striking things is that there is a noticeable disparity in the resources and programs available to support both employees and employers in the return to work process. Furthermore, survivors have reported the return to work process can impact their mental health and well-being. The challenges survivors face, were further echoed in OBIA's involvement in various research projects such as the Neurotrauma Care Pathway.

Research further validates these challenges, indicating that the inability to return to work and unemployment are linked to mental health challenges, including depression, low self-esteem, and low quality of life. Prevalent barriers in the return to work process include the severity of the concussion/brain injury and the employment status prior to the injury. Although there is limited information on the employer's experience, one study noted that from the employer's perspective, the biggest barriers are the changes to executive functioning and stress tolerance.

The need for support is apparent, and OBIA was determined to embark on a journey to support the return to work process. Two considerations were deemed fundamental to include in the project. The first was the need to help employers understand concussion/brain injury and to help them learn how to best support their employees. The second was that the project required a mental health component to support the survivors overall well-being as they transition back to work.

Introducing the Employment After Concussion/ Brain Injury Project:

This project will provide employers and their employees with the knowledge and skills needed to facilitate the return to work process. The project will reshape how employers support their employees after a concussion/brain injury and will help build employer's capacity to hire and support persons with disabilities.

The project will offer two innovative virtual training programs tailored to the needs of employers and employees, in addition to offering ongoing support to employers and their employees through access to an Occupational Therapist and Social Worker for up to 6 months. This program will be ***free to both employees and employers***.

What's Next for the Employment After Concussion/Brain Injury Project?

The project team has met with survivors and employers to gather their perspectives on the return to work process to develop the training programs. We appreciate all those who've shared their experience in our focus groups and we express our gratitude for their participation. The team is currently working with an advisory committee to finalize the training content and program structure. We hope to run our first pilot program in Winter 2024. OBIA is committed to helping employers and survivors of concussion/brain injury return to work.

Please visit our website for more information: **https://obia.ca/support/return-to-work-project/**. To contact us, please email us at: **returntowork@obia.on.ca**.

This project is funded in part by the Government of Canada. ◊◊◊





Meet the Return to Work Team

The Ontario Brain Injury Association (OBIA) is excited to announce that we are embarking on a journey to help improve return to work outcomes after concussion/ brain injury. Over the next three years, OBIA will work with employers and employees to facilitate the return to work process.

We are so very pleased to announce the hiring of the following Return to Work team:



Zoe Fallis, OT Reg. (Ont.), Project Lead

I am thrilled to take this opportunity to introduce myself to the OBIA community. With a background in Occupational Therapy, I earned my Masters of Occupational Therapy from the University of Sydney, Australia. My journey led me to OBIA, where I serve as the project lead on the Return to Work team. Prior to this, I dedicated 8 years of my career to UHN at Toronto Rehab ABI services, gaining valuable experience in both inpatient and outpatient settings. During my tenure at UHN, I pursued various courses in behavioral management, specializing in assisting individuals who have brain injuries.

Education has always been my passion, and I have been fortunate to share my knowledge as a guest lecturer and clinical instructor at the University of Toronto within the department of occupational science and occupational therapy. I am deeply committed to supporting education within my profession and the ABI community, striving to make a meaningful impact.

Beyond my professional life, I find joy in staying active, evidenced by my recent accomplishment of completing a sprint Triathlon. I also cherish moments spent camping and quality time with my friends and family.



Mackenzie Klauck, RSW, Mental Health Coordinator

I am excited to take this opportunity to introduce myself as the Mental Health Coordinator on OBIA's new endeavor, the Employment after Concussion/ Brain Injury Project!

My passion for providing and improving mental health services grew throughout my academic and professional careers. My academic journey began at Trent University, where I earned a Bachelor of Science (Honours) in Psychology. During my undergraduate studies, I engaged in various research projects, including a thesis exploring the impacts of emotions on sleep and dream imagery. After spending some time teaching English as an additional language in New Brunswick, I continued my education at Mohawk College. I completed my Social Service Worker diploma and had the opportunity to work with individuals experiencing homelessness and persons with disabilities seeking employment.

After completing this program, I worked with children with disabilities and youth seeking employment. It was here that I further became aware of the impact of trauma and mental health on all areas of life. In 2021, I earned a Master's in Social Work, specializing in Human Service Management and Leadership from the University of Toronto. Since then, I have had the privilege of working with families with child protection concerns and working with survivors of sexual violence.

I bring over six years of experience in the human services field to this project. My approach to mental health and wellbeing is rooted in a client-centered, collaborative, empowering approach, using a range of therapeutic modalities. My primary goals are to help individuals gain a deeper understanding of themselves and fostering meaningful change in their lives. I am committed to professional development and am always working to enhance my skills and knowledge.

In my spare time, you can often find me spending time with my two dogs, trying out new recipes, laughing with friends and family, or reading a good book.



Opeyemi Adegbemi, Program/ Research Coordinator

Opeyemi Adegbemi is a graduate of Brock University where she received an honours degree in Psychology. Her academic journey culminated in a research thesis exploring the relationship between trait mindfulness and post-concussive symptoms. With this foundation, Opeyemi possesses an understanding of the complexities surrounding concussion/brain injury. She continued her education at Mohawk College, pursuing a postgraduate certificate in mental health and disabilities management, further enhancing her expertise in the field.

Currently, Opeyemi serves as the Program/Research Coordinator with the Return-to-Work team at OBIA. She is actively collaborating with team members to develop a program aimed at improving the return-to-work process for employers and employees with concussion/brain injury. With a passion for research and program development, Opeyemi is dedicated to enhancing lives affected by concussion/brain injury. ◊◊◊

2023 Provincial ABI Conference
Harnessing the Power
After Brain Injury

Presented by: OBIA Ontario Brain Injury Association
education • awareness • support
And Participating Community Associations

Thank you to our Lead Sponsors:

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Thank you to our Exhibitors:

- Adapt-Able Design Group
- Brain Injury Association of Niagara
- Brain Injury Association of Peel and Halton
- Brain Injury Community Re-Entry (Niagara) Inc.
- Brain Injury Services of Northern Ontario
- Comfort Keepers Barrie, Simcoe and Muskoka
- Community Care Connection
- DMARehability
- Easy Legal Finance Inc.
- Harmony Life Care Planning Inc.
- Hudson Wealth & Trust Planning Group
- Mind Connections
- Ontario Caregiver Organization
- SE Health Driver Assessment & Training
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Call OBIA 1-855-642-8877
Toll-Free Helpline 1-800-263-5404

Brain Injury Associations

Ontario Brain Injury Association
Phone: 905-641-8877 or 1-855-642-8877
Toll-free support line1-800-263-5404
Email: obia@obia.on.ca Website: obia.ca
OntarioBIA
OntarioBIA
OntarioBIA
Ontario-Brain-Injury-Association

Belleville
BIA of Quinte District
Phone: 613-967-2756
Email: info@biaqd.ca
Website: biaqd.ca

Chatham-Kent
New Beginnings ABI & Stroke Recovery Association
Phone: 519-351-0297
Fax: 519-351-7600
Email: info@newbeginnings-cksl.com
Website: newbeginnings-cksl.com

Dufferin County
Headwaters ABI Group (HABI)
Phone: 519-215-1519
Email: normanphillips74@gmail.com
Website: headwatersabi.ca

Durham
BIA of Durham
Phone: 905-723-2732 or
Toll free: 1-866-354-4464
Email: information@biad.ca
Website: biad.ca

Fort Erie
BIA of Fort Erie
Phone: 905-871-7789
Email: biafeoffice@gmail.com
Website: braininjuryfe.wixsite.com/biafe

Hamilton-Wentworth
Hamilton BIA
Phone: 289-442-4023
Email: info@hbia.ca
Website: hbia.ca

London and Region
BIA of London and Region
Phone: 519-642-4539
Email: info@braininjurylondon.on.ca
Website: braininjurylondon.on.ca

Niagara Area
BIA of Niagara
Phone: 905-646-2426
Email: info@bianiagara.org
Website: bianiagara.org

North Bay Area
BIA of North Bay and Area
Phone: 705-478-8664
Email: contact@bianba.ca
Website: bianba.ca

Ottawa Area
BIA of Ottawa Valley
Phone: 613-233-8303
Email: contact@biaov.org
Website: biaov.org

Peel-Halton
BIA of Peel & Halton
Phone: 905-823-2221 or 1-800-565-8594
Email: biaph@biaph.com
Website: www.biaph.com

Peterborough Area
Brain Injury Association Peterborough Region
Phone: 705-741-1172 or 1-800-854-9738
Email: biapr@nexicom.net
Website: biapr.ca

Sarnia-Lambton
BIA of Sarnia-Lambton
Phone: 519-337-5657
Email: sarnia.biasl@gmail.com
Website: sarniabiasl.ca

New Beginnings ABI & Stroke Recovery Association
Phone: 519-491-2668
Email: info@newbeginnings-cksl.com
Website: newbeginnings-cksl.com

Sault Ste. Marie
BIA of Sault Ste. Marie & District
Phone: 705-971-1050
Email: braininjuryssmd@gmail.com
Website: soobraininjury.com

Sudbury and District
BIA of Sudbury & District
Phone: 705-670-0200
Email: info@biasd.ca
Website: biasd.ca

Thunder Bay
BIA Thunder Bay & Area
Phone: 807-621-4164
Email: biatba@yahoo.ca
Website: biatba.com

Timmins
Seizure & Brain Injury Centre
Phone: 705-264-2933
Email: info@sabic.ca
Website: sabic.ca

Toronto (GTA)
Brain Injury Society of Toronto
Phone: 416-830-1485
Email: info@bist.ca
Website: bist.ca

Waterloo-Wellington
BIA of Waterloo-Wellington
Phone: 226-747-6246
Email: info@biaww.com
Website: biaww.com

Windsor-Essex
BIA of Windsor and Essex County
Phone: 519-981-1329
Email: info@biawe.com
Website: biawe.com

York Region
BIA of York Region
Phone: 905-780-1236
Fax: 905-780-1524
Email: info@biayr.org
Website: biayr.org

Provincial Associations

Brain Injury Canada/Lésion Cérébrale Canada
Phone: 613-762-1222, Toll free Line: 1-866-977-2492
Email: info@braininjurycanada.ca
Website: braininjurycanada.ca

British Columbia Brain Injury Association
Phone: 604-984-1212
Email: info@brainstreams.ca
Website: brainstreams.ca

Alberta - Association for the Rehabilitation of the Brain Injured (ARBI)
Phone: 403-242-7116
Email: info@arbi.ca
Website: arbi.ca

Saskatchewan Brain Injury Association
Phone: 306-373-1555 or Toll free (in Sask) 866-373-1555
Email: info_sbia@sasktel.net
Website: sbia.ca

Manitoba Brain Injury Association
Phone: 204-975-3280 or Toll Free: 866-327-1998
Email: info@mbia.ca
Website: mbia.ca

Ontario Brain Injury Association
Phone: 905-641-8877 or 1-855-642-8877
Toll free support 1-800-263-5404
Email: obia@obia.on.ca
Website: obia.ca

Newfoundland & Labrador Brain Injury Association
Phone: 709-221-1288
Email: info@nlbia.ca
Website: nlbia.ca

CONNEXION: Regroupement des associations de personnes traumatisées craniocérébrales du Québec
Phone: 514-543-4800
Email: info@connexiontccqc.ca
Website: connexiontccqc.ca

Brain Injury Association of Nova Scotia
Phone: 902-422-5000 or toll-free 833-452-7246
Email: info@braininjuryns.com
Website: braininjuryns.com

There are no brain injury associations in the territories, Prince Edward Island or New Brunswick at this time.

10 THINGS YOU SHOULD KNOW DURING TIMES OF FINANCIAL UNCERTAINTY

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COMMIT TO A SPENDING PLAN

Making a budget will help you stick to a plan and stay on top of your finances.



BUILD GOOD FINANCIAL HABITS

There are free budget planners online that allow you to create personalized financial goals and habits.



KEEP TRACK OF YOUR MONEY

Checking your bank accounts each day can ensure that you spot potential issues early and take action before a problem escalates.



MINIMIZE HIGH-INTEREST DEBT

Make sure you understand the terms of all your loans and credit cards, and prioritize paying off those that have the highest interest rates.



PROTECT YOURSELF FROM FINANCIAL FRAUD

Fraud losses have reached a historic level in Canada. Education and awareness are the strongest line of defence against scams and fraud.



UNDERSTAND YOUR FINANCIAL PRODUCTS & SERVICES

Financial institutions may be able to offer relief options if you are having trouble paying your bills. Contact your financial institution to know about these offers.



IF YOU CAN, SET ASIDE MONEY FOR UNEXPECTED EXPENSES

Setting up an emergency fund will help keep you from having to take on debt in unexpected circumstances.



ORDER YOUR CREDIT REPORT

Checking your credit history/scores can help you better understand your current credit position and plan for the future.



HAVE A PLAN TO PAY YOUR DEBT

There are free online tools and guides to repaying debt, such as the Government of Canada's "Financial Goal Calculator."



ALWAYS REASSESS

Regularly review financial goals and assess the effectiveness of your financial habits.

This information was obtained from the Government of Canada's Financial Consumer Agency. To read more about the support, tools, and resources available to improve your financial health, please visit: canada.ca/financial-literacy-month



Events Calendar

For more listings, check: obia.ca/events/

February 9, 2024

UHN presents:
16th Annual Brain Injury Conference - SAVE THE DATE
Location: TBA
Contact: Conference Coordinator
Website: https://www.uhn.ca/Education/conference_services/Pages/upcoming_conferences_events.aspx#

February 29-March 1 and March 4-5, 2024

OBIA and Brock University present:
Neurorehabilitation: Assisting Recovery and Function in Everyday Life Following Brain Injury (Level 1)
Location: Online via ZOOM
Contact: Leah Hughes
Phone: 905-641-8877 ext. 102
Email: training@obia.on.ca
Website: https://obia.ca/abi-training/brocku-training-programs/

March 27-30, 2024

North American Brain Injury Society presents:
17th Annual Conference on Brain Injury - Evidence Informed Best Practices & Guidelines in Brain Injury Medicine and Neurorehabilitation: Achieving Optimal Outcomes Through Interdisciplinary Collaboration
Location: Mirage Las Vegas, Las Vegas, Nevada
Contact: Conference Coordinator
Email: congress@internationalbrain.org
Website: https://abi2024.org/

April 26, 2024

The Canadian Concussion Centre presents:
Update on Research and Care for the Concussion Spectrum Disorders (NOTE: In conjunction with the Conference, there will be a Concussion Public Forum on Thursday, April 25, 2024, Navigating Concussion for Patients and Families)
Location: Krembil Brain Institute, Toronto Western Hospital
Contact: Conference Coordinator
Email: conferences@uhn.ca
Website: https://events.myconferencesuite.com/ConcussionSym2024/reg/landing

May 3, 2024

GTA Rehab Network presents:
Best Practices Day 2024 - Reimagining Rehab: Innovations that strengthen the role of rehab in the healthcare system.
Location: Virtual
Contact: Conference Coordinator
Email: conferences@uhn.ca
Website: https://gtarehabnetwork.ca/best-practices-day-2024/

As with all in-person events scheduled for the upcoming year, events may be postponed or moved to a virtual setting, if the need arises. Please contact the event coordinators for more details. ◊◊◊

MINDWORKS

Support Services for Brain Injury

Helping individuals living with the effects of brain injury achieve a better quality of life

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Mar. 1, 2024, 9:00 a.m. - 5:30 p.m. EST
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