



When your loved one has had a stroke

By Audrey Miller, MSW, RSW, CCRC

A stroke can be very traumatic. It often occurs suddenly, and the resulting damage can range from mild to severe. A person who has had a stroke will most often be admitted to a hospital for assessment and possible rehab; after which, the person will be discharged home. So how can you prepare for your loved one's return home?

First, it's important to understand what has happened. A stroke occurs when blood flow to the brain is stopped or blood vessels going to the brain are ruptured, causing the affected area of the brain to die. Ideally, people recognize initial warning signs of a stroke such as weakness, trouble speaking, vision problems, headache and dizziness and go to the emergency department immediately for an assessment.

Discovering the severity

Many people who have a stroke recover all or most normal function, but others can be quite disabled and be unable to move, speak or eat normally, and others in the most severe cases can die. The area of the brain where the stroke occurs is largely responsible for the person's disability and subsequent recovery.

Recovery at home

Following treatment in hospital, which may include rehabilitation, your loved one will be discharged home. To prepare for their arrival, there are

three areas that you can review: the home environment, and their physical and emotional care.

A safer environment

Making the home more "stroke friendly" can help your loved one to recover. Ask yourself such questions as, "Is your loved one now using a walker or wheelchair?" or "What modifications to your home may be needed to ensure accessibility and safety?" Here are a few steps you can take:

- Contact an occupational therapist to set up an in-home safety assessment.
 - If you need special devices, the hospital social worker or a geriatric care manager can help you find funding from your provincial ministry of health, social services, or your private health insurance.

Local organizations such as the March of Dimes and Veteran's Affairs may also help.

- Ensure that assistive devices are in place, such as grab bars in the washroom.
 - Your local government home care provider (in Ontario, the CCAC/ Local Health Integration Network) should be your first point of contact to arrange the in-home assessment. Alternatively, private companies offer this service.
- Shop for helpful items.
 - For example, long-handled reachers, modified eating utensils and writing equipment. Some hospitals and pharmacies and most medical supply stores will sell these types of equipment.
- Modify clothing and shoes.

Between 40,000 to 50,000 Canadians have a stroke each year.

Every year, about 15,000 Canadians have a transient ischemic attack (TIA), also known as a mini-stroke. However, many TIAs go undetected; therefore, this statistic is likely an underestimate.

Stroke is the fourth leading cause of death.

Source: Heart and Stroke Foundation

- Use Velcro® ties rather than laces.
- Avoid clothes that have buttons.
- Avoid tight-fitting sleeves, arm holes, pant legs and waistlines, and clothes that have to be put on over a person's head.

If you are helping someone get dressed who has had a stroke, always tell the person what you are doing first.

Physical care

- Your doctor can recommend an exercise program or refer you to a physiotherapist.
 - This can also be arranged through the local community care centre or at a hospital on an outpatient basis.
 - In-home private physiotherapy can also be arranged.
- The hospital may have recommended speech therapy, as many individuals

who have experienced a stroke require exercises to re-tune the muscles in their mouth.

- This may be arranged via the hospital or a community based clinic.
- Your loved one may have several medical/therapy appointments that may require your attendance. If so, look for community-based agencies that offer rides, at a reduced rate, to medical appointments.

Emotional care

- Set realistic goals for yourself and your loved one.
- Appreciate that they may be feeling frustrated and that improvements take time.
- Understand you can't do everything yourself and that tasks or exercises may need to be repeated.
- Join a support group. These groups

are a great way to share experiences with others who understand.

- Utilize local resources to make caregiving easier. Contact services in your community such as your local Heart and Stroke Foundation, local community centres or hospitals.
- Look after yourself. If you are feeling overwhelmed, talk to your doctor, friend, counsellor or social worker.

A stroke will impact each family differently, but how you and your family respond to this challenge will determine how your loved one adjusts to life following stroke. To do your part, stay informed, ask questions, and never be afraid to ask for help. ●

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DOLLARS AND SENSE

You've retired. Now what? Well, your financial planning isn't over. In fact, you should still be checking, comparing and adjusting your retirement plan to meet current tax rules and changing circumstances. And, if you have not already started, now is the time to ensure your affairs are in order.

Financial planning in the retirement years

By Colleen Gibb, FCA, CFE



Predicting exactly how your retirement will be is difficult. And estimating how much income you will need to live on and providing enough to cover changing tax rules is a tough job. But once you have actually retired, what you require to live on becomes more apparent.

Even still, once you've retired, circumstances change, your health may deteriorate, a spouse may pass away, and new tax changes will be announced. For these reasons, it is important to regularly review and adjust your plan.

Get your money

First, you should ensure you are getting all of the income that you are entitled to. Ensure you have applied for Canada Pension Plan (CPP) and Old Age Security (OAS) benefits. The CPP, which is fully taxable, can start at age 60, providing you have retired. Most begin taking the CPP at age 65, and it must be taken by age 70. The OAS, also fully taxable, begins at age 65. Those with a net income of more than \$63,511 in

2007 are required to repay all or part of the maximum OAS amount.

Retired individuals on modest incomes may also qualify for various tax credits, such as the Goods and Services Tax (GST) credit and the provincial sales and property tax credit, which are not taxed as income. These are claimed when you file your personal income tax return for the year. The government automatically calculates the GST credit when they process your personal tax return; however, to get the provincial property

tax credit, you must actually complete a form indicating the total property taxes or rent paid in the year. If you did not do this for 2006, it is still possible to file a T1 adjustment to claim this tax credit.

Seniors on limited incomes are eligible for the Guaranteed Income Supplement (GIS), which begins at age 65 and is not taxable. For example, if you are single in 2007 with income of \$15,096 or less, you should qualify for the GIS. (A recent Statistics Canada survey found that 200,000



seniors who were eligible for the GIS did not apply for it. It's a mistake that costs this group collectively about \$300 million a year!

Draw on every source

Your registered retirement savings plans are also a source of retirement income, providing you contributed to them during your working years. The government has extended the deadline for converting your RRSP to a RRIF or annuity from December 31 in the year you turn 69 to December 31st in the year you turn 71. Minimum RRIF withdrawal rules will also be waived in 2007 and 2008 for RRIF owners turning 70 or 71 in 2007 or 71 in 2008. This is a new planning opportunity that you should consider. Deferring the minimum payment may ensure that your OAS payment is not clawed back. You should speak with your own chartered accountant to help you with this decision.

Currently, withdrawals from your RRIF must start in the year you turn 72. The formula to calculate the minimum amount that must be withdrawn each year is based on your age or your spouse's age. (Here's a planning tip: if your spouse is younger than you, use the lower age; this means that less will have to be withdrawn from your RRIF.) Funds from these plans are generally taxed when the funds are withdrawn.

In addition if you still have contribution room in your RRSP, you can now contribute to it until the end of the year that you turn 71. Many retirees do not realize that they can also contribute to a spousal RRSP (contribution room allowing) to the end of the year in which their spouse turns 71.

Interest and dividends from savings held outside tax-deferred plans are generally taxed when you receive them, although interest is usually taxed on an accrual basis. The appreciation realized from the

sale of a house may not be subject to capital gains tax if it qualifies for the principal residence exemption. Your chartered accountant can help you determine whether the sale of your principal residence is completely or partially tax exempt.

Monitor your plan

How can you ensure you are maximizing your retirement income? The key is to continue to monitor your financial plan now that you have retired.

Another very important plan is for your Estate. Ensure that your Will meets your current wishes.

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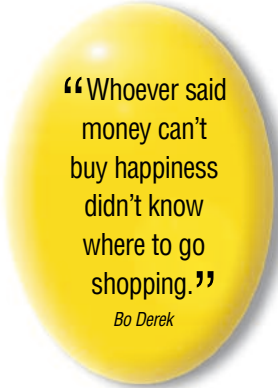
And ensure you have sought proper help to make sure that your wishes can actually be carried out and that poor tax planning does not destroy your plan.

Without proper planning, terrible situations can occur. For example, one woman designated that her grandchildren receive her RRSPs upon her death and that her only daughter receive her home. When she died, she only had the two assets. But upon death, you are deemed to dispose of everything you own at fair market value and taxes are calculated thereon. The home was no problem, as it was her principal residence and was tax free. However, the RRSPs created a large tax liability to the Estate. The grandchildren were entitled to the entire RRSP (not net of the taxes owing). And the daughter was forced to sell the home in order to pay the taxes as a result of the RRSP. This situation could have been easily avoided through better financial planning.

When preparing your Will, other planning opportunities will minimize your taxes upon death or other future

taxes. This can involve setting up a testamentary trust, completing an estate freeze now, or leaving your assets to your spouse, or a spousal trust, to defer the tax hit longer.

While you're planning, consider writing a "living Will." These documents deal with how you wish to be cared for once you can no longer communicate or exercise your wishes.



“Whoever said money can't buy happiness didn't know where to go shopping.”

Bo Derek

Think long term

Planning for retirement is a long-term project. Unfortunately, many Canadians have not planned properly for their retirement. But if you failed to plan, you can still start today to ensure you receive all the benefits that you are entitled to.

Sound financial planning can become complicated, so be sure to seek professional assistance. For example, a chartered accountant will work with you to develop your plan for a comfortable retirement and to protect and maximize the value of your estate. He or she can also ensure you obtain the maximum benefit from tax credits, take advantage of opportunities to avoid the OAS clawback, and receive the maximum amount from the GIS.

Professional help will give you peace of mind. You'll know you have maximized your income and minimized your taxes, allowing you to fully enjoy your retirement years. ●

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