

The Little Dipper

Newsletter of
the Vancouver Infant
Development Program
Fall 2008



Q&A on the RDSP

By Sandy Addison

When I sit down with families a lot of them have been interested in finding out more about the RDSP. Here are some of the more common questions.

Q: What is the RDSP?

An RDSP is a registered investment plan under the Income Tax Act. Like the Registered Education Savings Plan (RESP) the incentive to invest in the RDSP is based upon a program of additional grants and bonds.

The disabled beneficiary is the only person entitled to any payments. The beneficiary is taxed on the earnings and growth when payments are received from the plan. Importantly, there are absolutely no restrictions placed on the use of RDSP payments, as long as they are either received by the beneficiary or applied for his or her benefit.

Q: Who may benefit from an RDSP?

In order to open a disability savings plan, the beneficiary of the plan must qualify for the disability tax credit (DTC) in the year of establishment.

As long as the person continues to be a DTC-eligible individual, the plan may continue to receive deposits, tax-deferred growth, and eventually withdraw funds from the plan.

The maximum age of someone contributing to an RDSP is 59. While the maximum age for someone to

benefit from the grant and bond program is age 49.

Q: How will this affect my Disability benefits?

The Government of Canada and the BC provincial government have already stated that they will not count money held inside the RDSP as an asset. Therefore you will not lose disability benefits by having an RDSP.

As well, any payments taken out of the RDSP will not be counted as income. Therefore someone will be able to withdraw money from the RDSP and still receive their full PWD payment and work to earn up to \$500 more each month as they are currently doing.

Q: HOW can contributions be made?

A: There is no annual contribution limit to a RDSP. There is a lifetime limit of \$200,000 (excluding grants, bonds and growth).

Q: How do the grants and bonds work?

The Canadian Disability Saving Grant (CDSG) encourages the use of an RDSP by matching up to 300% of

annual contributions made into a plan, to a lifetime maximum of \$70,000.

The Canadian Disability Saving Bond (CDSB) entitlement is not dependent on contributions. It provides up to \$1,000 per year to RDSP, up to a maximum lifetime limit of \$20,000 per disabled beneficiary.

Qualification for a disability grant and bond is determined by measuring net family income against a threshold level. (Net family income is determined by considering the age and spousal status of the beneficiary. For a beneficiary under 19, it is the combined net income of that person's parents. For a beneficiary 19 or older, it's the disabled beneficiary's own family "net income.")

This is only the basic summary of what the RDSP is and how it can be used to help people with disabilities. For further information readers should consult with a trusted financial professional who is familiar with disability issues.

Sandy Addison is a financial professional with Primerica Financial Services.



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**Developmental
Disabilities Association**

Overcoming Obstacles and Encouraging Abilities

Where are the meat and potatoes?

By Linda Funk

I find myself wondering how the Vancouver Infant Development Program keeps the family as the primary focus and supports them to optimize their child's development and participation in a full range of community activities. Therefore, I did a little digging and this is what I have discovered—the family is the primary focus of services. The principles that underlie our family centered philosophy include the following:

- respect for the unique relationship between infants and their families
- recognition that families are diverse and respect for their diversity, and
- families determine their involvement with the program.

These guiding principles and philosophy are based on the Provincial Infant Development Program.

When I look at all the groups we have held throughout the years, the guest speakers we have visit, the families we have served, the Vancouver Infant Development Program seeks a balance between offering

home visits as the main course and groups and educational opportunities as the side salad, something to add to the overall experience with the program.

We offer a variety of groups. Toddler Time is a first introduction into the structure and routine of a preschool environment. The Parent-Child Mother Goose Program® focuses on the power and pleasure of the use of songs, rhymes, and stories, as a first opportunity for families to meet other parents, and have child peer interactions in a social setting similar to groups available in the community. These offer families opportunities to share experiences and information that may be of support to them as well as furthering their understanding and knowledge of child development. Other groups we have offered such an IAIM® (International Association of Infant Massage), Baby Belugas (swim group), Make the Connection, and Kids & Koffee offer our families opportunity to broaden their love of their child through nurturing touch, offering

new and stimulating environments for both parent and child, and promote communication, education and research throughout their community.

Therefore, the meat and potatoes of our program lie within our home visits. These are to assist the family in planning learning activities and to utilize appropriate resources in the community. Working within the Vancouver Infant Development Program, we offer groups to compliment our home-based services. Sometimes, we become too comfortable, too familiar and we need to remember that group experiences are a starting point, a first step into acceptance and empowerment to move forward in life.

Our hopes are for the families to become empowered to be informed, advocate and well prepared to branch out and seek opportunities and support within their neighbourhood communities.

Please go to www.idpofbc.ca for more information about the provincial program.

Vancouver IDP wants Reader's Comments

We are adding a new feature to give families and professionals a forum to comment on both the newsletter and early intervention issues. It is our hope to involve you using the newsletter as a tool for constructive and open communication on the issues that affect the field of early intervention.

These are the guidelines:

- If you want to make a comment and have it considered for publication in the newsletter, the submission must be sent by email to ebain@develop.bc.ca
- Submissions for publication must be limited to a maximum of 150 words. Name, address, and contact phone number are required. We will not publish any anonymous submissions.
- We reserve the right to publish at our discretion. Not all submissions will be published. Letters may not be published in their entirety.
- The newsletter is a benefit and a source for information and communication.

We want to hear from you!



Support Groups

Parent Groups

Feeling Overwhelmed? Need someone to talk to who understands? Want to find out more about community resources and supports?

DDA Parent Support Group in East Vancouver could provide you with these answers and more! For further information, please contact DDA Family Support Worker, Tina Pardiwala at 604-301-2831 or via email at tpardiwala@develop.bc.ca

Everyone can help.

Here are 3 ways you can make an impact in the lives of children and adults with developmental disabilities:

1. Donate clothing or bottles at any of our bin locations.
2. Host a donation bin at your business.
3. Host a donation bin at your special event.

By donating used clothing or by hosting a bin, you are helping fund essential programs and services for people with developmental disabilities in Vancouver and Richmond.

To find out more please call 604-233-5434.



Upside Down

Upside Down is a support group for children with Down Syndrome and their families. Sponsored by the Down Syndrome Support Network, the Vancouver & the North Shore Infant Development Programs. While the children engage in free play, the parents are able to meet with other families from the community, share experiences, information and informally support one another. The playgroup alternates between Vancouver and North Vancouver and is held on the 4th Saturday of the month from 10 am–12 noon.

For more information please contact: Lisa Sloboda at 604-732-4637 OR lisa@sloboda.bc.ca



Autism Spectrum Disorder

Do you have a child with Autism Spectrum Disorder? Are you going through the diagnosis process? Would you like to be a part of a Parent Support Group? If you would like to find out more please contact Jo DiTommaso.



The quality programs and services your loved one receives are here today... will they be here tomorrow?

Ensure DDA's programs and services continue for your loved one – BECOME A MEMBER TODAY!

A \$15 yearly membership fee gives you power to influence the future of DDA and builds our foundation of support for the future. Ask a DDA staff member how you can easily become a member of the Developmental Disabilities Association.

www.develop.bc.ca

The Parent Child – Mother Goose Program

The Parent-Child Mother Goose Program® is a group experience for babies, young children and their parents focusing on the power and pleasure of the use of story, rhyme and song. Rhymes and songs are learned gradually over the weeks through repetition. Stories are told for the enjoyment of the parents to assist them in telling stories to their own children.

Within the Infant Development Program, we are pleased to present this program because of the benefits it brings to development for the babies and children, because of its contribution to communication between parent and child, because it is a way for families to meet each other and because it is a lot of fun.

Dates and Time:

Tuesdays, from
October 7–December 9
6:30 pm

Location: 3455 Kaslo Street

Registration:

Register early as space is limited; please call Elizabeth at 604-301-2812 or Beth at 604-301-2820, or contact your child's consultant.

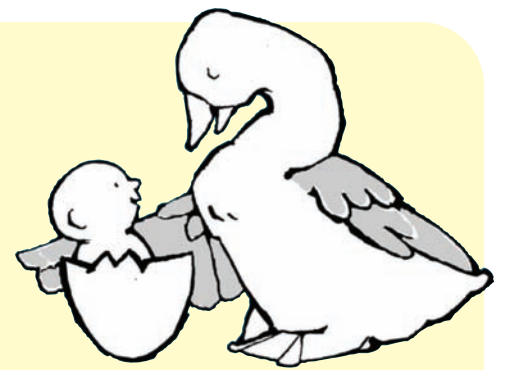
West Side Mother Goose

A Parent-Child Mother goose Program®

A New Partnership between Vancouver Coastal Health, Vancouver IDP, and the Vancouver Public Library

This is a 10-week program co-facilitated by a Children's Librarian and an Infant Development Consultant.

Mother Goose is a group experience for parents and their babies/young children that focus on the power and pleasure of the use of songs, rhymes and stories. Parents gain skills and confidence, which can enable and create a positive family pattern during their child's early years and give their children the benefit of early experience with language and communication.



There is no cost for our program, and snacks will be provided.

Dates and Time: TBA

Location: TBA

For registration please contact:

Shirleeque Vandermeij
Infant Development Consultant
Vancouver Infant Development
Program: 604-301-2827
svandermeij@develop.bc.ca



Enjoying
our newsletter?
Check out our new
website @
www.develop.bc.ca

Playgroup

It is almost time for IDP Playgroup to begin again! IDP Playgroup provides a fun morning out for parents and children 18 months–36 months. The morning will include art, free play, snack time, songs and rhymes. These activities will provide fun opportunities for encouraging socialization, language, play, fine and gross motor skills.

When: Wednesday October 1–December 10

Time: 10:00–11:30 am

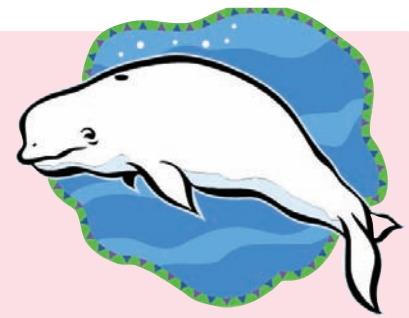
Where: IDP site: 3455 Kaslo Street (one block West of Renfrew between 18th & 19th Ave.)

Cost: \$10

Space is limited so registration is required. Please contact Chelsea Clark (604-301-2823) or Laura Hartley (604-301-2814). If there is any special (such as allergies), please let us know upon registration. Please Note: Parent participation is required.

The Baby Belugas

Swimming at Stan Strong Pool!



Back by popular demand: Baby Belugas at Stan Strong Pool! We are changing the day and time to Mondays from 10:45–11:30 am. We will be incorporating water safety, songs/rhymes, and time for you and your baby to enjoy the water together. There is also a ½ hour of free play from 11:30–12:00 if your little one just can't get enough of the water. We are hoping to have one of our program Physiotherapists or an Aquatic Therapist join us for a few sessions. This class is open to infants and toddlers.

A fee of \$1.50 per family is payable to the pool each week. Stan Strong Pool requires all family members, who will be swimming, sign a "Liability Release" form. Your child will also have to have a "Medical Form" signed by your family doctor or paediatrician. Wendy or Keri will mail out the forms upon registration.

Please remember that parents are required to be responsible for their child throughout the duration of your time at and in the pool. If you wish to bring a sibling, please make sure you have a second adult to accompany them. Two IDP Consultants will be present to offer support when needed.

Please contact Wendy Maclean or Keri Smalley with any questions you may have.

Baby Beluga

While on a home visit, John, father of Cody was telling me about his recent venture to the pool with Cody and how much they both enjoyed their time. It was John's enthusiasm and suggestion that inspired the IDP to host a swimming program, and that's how the "Baby Belugas" came to be!

Bonnie Barnes
Director

Cody and I have just completed our second session of the Baby Beluga program and enjoyed every minute of it. Baby Beluga is an introductory program to swimming that involves mostly music and play. While the instructors, Shirleeque and Laura, will show participants ways to hold a child in water and some basic swimming techniques, it is really about the songs and games for Cody and me.

The pool has also been an excellent place to work with Cody on some of his physical needs. Cody has ongoing seizures but he is very relaxed in the pool and enjoys just floating around. Also, due to his buoyancy in water, I can hold Cody in different positions and work on some other physical limitations that I otherwise can't out of the pool.

For me personally, Baby Beluga is all about spending time with Cody in a fun activity that is held in a supportive environment. Cody also gets a chance to interact with other kids and Baby Beluga has become something we plan and look forward to. I now have Wednesday afternoons blocked off on my

calendar and when the reminder pops up, the computer is off and away we go to the pool.

In closing, Baby Beluga has been an excellent program not just for Cody and me but for all the participants. I've seen children who screamed in terror at the first class who now scream in delight when they hit the water. "Fishy in the Middle" has now forever been added to our repertoire of songs to sing to our little shark, dolphin, trout, turtle, starfish and so on . . .

Dates: Monday, September 22–December 1

(Note: No class October 13th, Thanksgiving)

Time: 10:45–11:30 am

**Place: Stan Strong Pool (at George Pearson Hospital)
700 West 57th Avenue**

Looking forward to seeing you there!

To register please contact your consultant or call
Keri @ 604-301-2822
or Wendy @ 604-301-2821.



Editor's Notes

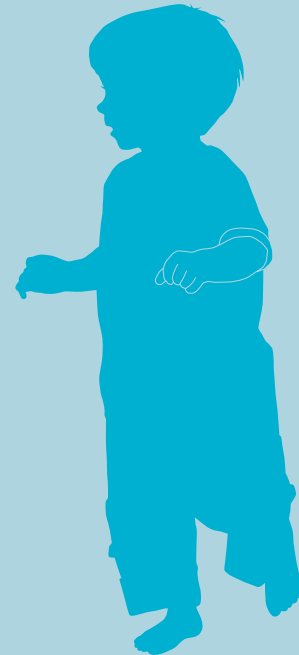
The Vancouver IDP newsletter is presented by parents and professionals who are involved with encouraging the development of children. The newsletter focuses on issues related to the first 3 years of life. The articles represent the opinions of the contributors and do not necessarily reflect those of their respective agencies.

If you wish to talk with any of the **Infant Development Consultants**, they may be reached as listed below:

Bonnie Barnes – Director	604-301-2826	bbarnes@develop.bc.ca
Lesley Rappard – Assistant Director	604-301-2828	lrappard@develop.bc.ca
Beth Hutchinson	604-301-2820	bhutchinson@develop.bc.ca
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Tasia Coolen	604-301-2830	tcoolen@develop.bc.ca
Elizabeth Bain	604-301-2812	ebain@develop.bc.ca
Wendy Maclean	604-301-2821	wmaclean@develop.bc.ca
Chelsea Clark	604-301- 2823	cclark@develop.bc.ca
Laura Hartley	604-301-2814	lhartley@develop.bc.ca
Grace Kam – Department Secretary	604-435-8166	gkam@develop.bc.ca

Our Pediatric Physiotherapists

Pauline Bingham
Carol King
Jane Curalli
Ann Reiner
Lynn Rogers
Sarah Wright



The IDP Team Happenings:

Moving on...

It is with sincere affection that we have to say good bye to **Holly Paterson, IDP Consultant**. Holly has been with the IDP since 2004 and during that time has been a valuable member of the team. Holly completed her post secondary diploma in Infant Development from the University of British Columbia while working in the IDP. She is originally from Ontario and that is where she is going to return to live and work. We wish Holly all the happiness and success in her next adventure and we know that she will continue to make a difference in the lives of families.

Also moving on is Consulting Physiotherapist to the Vancouver IDP **Pauline Martin**. Pauline has been

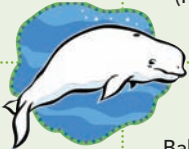
consulting with families and Consultants in the IDP one day a week since 2004. Her work with families has had a significant impact and her warm friendly personality will be missed.


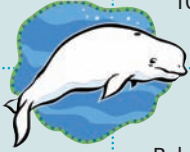

New Additions...

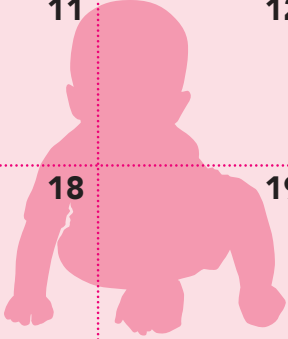
The Vancouver IDP is very excited to extend a warm welcome to **Karen Battersby** the newest Infant Development Consultant to the team. Karen comes from a background in Psychology. She has been employed with the Developmental Disabilities Association in a number of different capacities, most recently as Respite Coordinator. Karen is currently enrolled in the post secondary diploma program in Infant Development at the University of British Columbia.

The team would also like to welcome back consulting pediatric Physiotherapist, **Pauline Bingham**. Pauline worked with the Vancouver IDP a number of years ago and has always kept in touch. Pauline also works in Outpatient Physiotherapy at the British Columbia's Children's Hospital and has extensive experience in pediatrics. Pauline will work with families one morning a week.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 Labour Day	2 First Day of Ramadan	3	4	5	6 Waitlist Consultation
7 Grandparent's Day	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22 First day of Fall Baby Belugas 10:45 am	23	24	25	26	27 Upside Down 10 am
	29 Baby Belugas 10:45 am	30 Rosh Hashanah	<h1>September</h1>			

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<h1>October</h1>			1 End of Ramadan Playgroup: 10 am	2	3	4 Waitlist Consultation
5	6 Baby Belugas 10:45 am	7 Evening Mother Goose 6:30 pm 	8 Playgroup: 10 am	9 Yom Kipper	10	11
12 	13 Thanksgiving (No group)	14 Evening Mother Goose 6:30 pm	15 Playgroup: 10 am	16	17	18
19 Baby Belugas 10:45 am	20 Baby Belugas 10:45 am	21 Evening Mother Goose 6:30 pm	22 Playgroup: 10 am	23	24	25 Upside Down 10 am
26 Baby Belugas 10:45 am	27 Baby Belugas 10:45 am	28 Evening Mother Goose 6:30 pm	29 Playgroup: 10 am	30	31 Halloween	

Sun	Mon	Tue	Wed	Thu	Fri	Sat
November						1 Waitlist Consultation
2	← PROVINCIAL IN SERVICE AT UBC →					8
	(No Groups)	Evening Mother Goose 6:30 pm	(No Groups)			
9	10 Baby Belugas 10:45 am	11 Remembrance Day (No Groups) 	12 Playgroup: 10 am	13	14	15
16 	17 Baby Belugas 10:45 am	Evening Mother Goose 6:30 pm	19 Playgroup: 10 am	20 International Children's Day	21 	22 Upside Down 10 am
30	24 Baby Belugas 10:45 am	25 Evening Mother Goose 6:30 pm	26 Playgroup: 10 am	27	28	29

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 Baby Belugas 10:45 am	2 Evening Mother Goose 6:30 pm	3 Playgroup: 10 am	4	5	6 Waitlist Consultation
7	8	9 Evening Mother Goose 6:30 pm	10 Playgroup: 10 am	11	12	13
14	15	16	17	18 	19	20
21 First day of Winter	22 Hanukkah	23	24	25 Christmas Day	26 Kwanzaa	27
28	29	30	31 New Year's Eve	December		