



H.U.B.

HELPING U BELONG



Spring 2011

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HELPING U BELONG

We welcome your contributions to our newsletter. Please submit your ideas, articles or resources to us at:
 exdirhacl@eastlink.ca
 phone: 463-4752, fax: 463-5007 or mail:
 2557 Maynard St.,
 Halifax, NS,
 B3K 3V6.

Message from the Canadian Association for Community Living

The Canadian Association for Community Living (CACL) has a vision for Canada in 2020. A vision based on principles of inclusion, dignity and respect; a vision that celebrates diversity and views disability as part of our rich heritage and promising future as a country; a vision of a fully inclusive and accessible Canada.

Canada's ratification of the UN Convention on the Rights of Persons with Disabilities (CRPD) represents a new era for disability rights in Canada and internationally. The CRPD provides individuals, communities and all levels of government an opportunity to write a new history, and future, of disability. To turn a corner on the staggering rates of poverty people with disabilities and their families face; to right the wrongs of our institutional history; and to correct the course of our outdated custodial approach to supporting people with disabilities.

It is time for a new story of disability in this country. The story that poverty, isolation and marginalization are the likely outcomes of life with a disability should have no place by 2020.

The 2010 National Report Card confirms that there is much work to be done to achieve that vision. It also highlights that inclusive education and access to disability supports – for individuals and families – are critical in writing a new future for Canadians with disabilities.

Preparing that future starts now and all Canadians

have a responsibility to help shape it. Persons with intellectual disabilities and their families cannot do this alone. CACL challenges and invites all Canadians to join us in building a truly inclusive and accessible Canada.

To guide us toward this future, CACL has adopted the following ten point agenda to guide Canadians and our governments in building a more inclusive Canada.

These objectives are:

1. *Achieve Equality Rights and Recognition*
2. *Close Institutions and Assure a Home in the Community*
3. *Secure Child Rights and Needed Supports*
4. *Ensure Families have Needed Supports*
5. *Achieve Inclusive Education*
6. *Secure the Right and Access to Disability Supports*
7. *Establish Safe and Inclusive Communities*
8. *Eradicate Poverty for people with intellectual disabilities and their families*
9. *Achieve Employment Equality*
10. *Make a Global Impact on Inclusion*

Our vision:

Achieve Inclusive Education

All people with intellectual disabilities are fully included with their peers in regular education, with appropriate supports from early childhood through to post secondary and adult life-long learning.

Why this vision

Lifelong patterns of inclusion for all children are established in the early years – family life, early childhood education programs, pre-schools, in the classroom and on the playgrounds of neighborhood schools. Research reveals that children with intellectual disabilities who experience early years inclusion have inclusive outcomes as adults. When children and youth with disabilities grow and learn alongside their peers, they are more likely to: continue in education, get a job, and be included and valued in their communities. They also have expectations that they belong. Research has shown that inclusive education is better for all children. Children learn what they experience: inclusive education settings enable children without disabilities to learn about diversity and respecting and valuing all people.

Benchmarks to measure progress

To ensure this vision is achieved, the following benchmarks must be met:

1. Effective inclusive practice is the norm in classrooms, schools and post secondary educational systems across the country.
2. Educational policy and programming promotes and supports inclusive education.
3. Broad public support exists for inclusive education as an essential aspect of a quality education for all children.

What is inclusive education?

CACL understands inclusive education to mean that all students attend and are welcomed by their neighborhood schools in age-appropriate, regular classes and are supported to learn, contribute and participate in all aspects of the life of the school. Inclusive education is about how we develop and design our schools, classrooms, programs and activities so that all students learn and participate together.

How Canada is measuring up ?

Making the Grade...

- Article 24 of the UN Convention on the Rights of Persons with Disabilities (CRPD) requires Canada to establish an inclusive education system at all levels.
- 38% of children with intellectual disabilities receive early learning and child care services.
- Children with intellectual disabilities are generally enrolled in the public school system (95% of children aged 5 to 14 years

are attending school or kindergarten).

- The vast majority of parents (94%) feel that they are made to feel welcome in their child's school.
- Children with intellectual disabilities in high inclusion school settings report excellent or very good health (78% as compared to 49% in low inclusion school settings).
- When participating in high inclusion school settings children with intellectual disabilities report doing 'very well' or 'well' at interacting with their peers (56% as compared to 38% of those in low inclusion school settings).
- 74% of children with intellectual disabilities in high inclusion settings look forward to going to school (compared to 63% of those in low inclusion school settings).
- Typically more than 70% of students with intellectual disabilities who complete postsecondary education go on to secure immediate employment.
- Some jurisdictions have post-secondary institutions offering fully inclusive postsecondary educational studies (e.g. in Alberta there are 17 such facilities).

Improvement still needed...

- Among children with intellectual disabilities receiving early learning and child care services, 32% have been denied this service at some point in the past.
- 30% of children with an intellectual disability had to leave their community in the past twelve months in order to attend school.
- Only 33% of children with intellectual disabilities are in high inclusion school settings.
- Children with an intellectual disability are four times more likely than other children with disabilities to be attending special education schools (16% vs. 4%).
- 41% felt threatened at school or on the school bus within the past year and more than a third (36%) were assaulted at school or on the school bus.
- 52% of young adults with an intellectual disability (aged 20 – 29 years) are neither working nor attending school, compared with 12% of those without a disability.

- Young adults with intellectual disabilities are five times more likely than those without disabilities to have no formal education certificate.

Our Assessment

Despite continued research and practice that demonstrates inclusive education is better for everyone, students with intellectual disabilities are still not fully included in schools. Inadequately supported school and classroom efforts for inclusive education has damaged public perceptions about what inclusive education looks like, and what it accomplishes for every child. Worse yet, the difficulties parents face in accessing quality inclusive education for their child has led many to default to segregated settings. It is not enough to simply insert children with disabilities into common classroom environments. Policy and practice changes – in individual schools, in school boards and indeed at provincial/territorial education departments – are required to facilitate quality inclusive education.

With few exceptions, education policies across the country remain primarily based on the model of separate special education.

At a post-secondary level, Federal programs and funding need to accommodate and support individuals with intellectual disabilities who are pursuing continuing education opportunities. Inclusive post-secondary education has proven to be an effective means of enabling adults with intellectual disabilities to gain knowledge and skills, pursue their interests, develop friendships, strengthen personal identity, and pursue a career upon completion of their studies. The uneven and inadequate development of inclusive post-secondary options across the country requires a more unified national strategy to ensure that adults with intellectual disabilities have comparable opportunities to those without disabilities. There is a need to develop policies and secure funding to sustain and expand inclusive post-secondary education.

Changing the overall status of Canadians with intellectual disabilities cannot be achieved while the education system continues to segregate children on the basis of disability and deny adults with intellectual disabilities access to inclusive post-secondary education.

RDSP Update

Carry Forward of RDSP Grants and Bonds

What is the carry forward?

As people with disabilities and their families may not be able to contribute regularly to their RDSPs, the carry forward allows beneficiaries to claim unused grant and bond entitlements for a 10 year period (starting from 2008, the year the RDSPs became available). In order to claim unused grant and bond entitlements, the beneficiary must be eligible to receive the grant and bond (at the time of the claim, the beneficiary must be aged 49 or under).

Grant and bond entitlements are based on the beneficiary's family income. The grant amounts also depends on how much is contributed to the RDSP. For unused grant entitlements, the matching grant rate will be the same as what would have applied in the year the entitlement was earned.

When does the carry forward come into effect?

The carry forward comes into effect on January 1, 2011. As it will take time to develop the electronic system to process these transactions, the functionality to administer the carry forward will not be available immediately. Therefore, 2011 carry forward entitlements are expected to be paid into RDSPs in early 2012.

What is the roll over?

The proceeds (or a portion thereof) from a deceased individual's Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF), and Registered Pension Plan (RPP) can be rolled over, tax free, into the RDSP of a financially dependent child or grandchild with a disability.

The amount of money rolled over into a RDSP will form part of the \$200,000 lifetime contribution limit. For example, if there is already \$50,000 in private contributions in an RDSP, the amount rolled over from an RRSP, RRIF and RPP cannot exceed \$150.00. A matching grant will not be paid on RRSP, RRIF and RPP contributions.

The rollover will come into effect July 2011. This measure will be effective for individuals who pass away after 2007.

POVERTY and DISABILITY

Calvin Wood, a self advocate, delivered this speech at End Exclusion in Ottawa on November 2, 2010.) It is in his words.

"My name is Calvin Wood. I live in Windsor, Nova Scotia and I am in my second term as President of People First Nova Scotia.

My presentation is about Poverty and Disability and what it means to me.

I am a person with learning disabilities living on social assistance.

The cost of food goes up and my pension cheque stays the same. Other costs go up like cable or phone and my disability pension stays the same.

I shop at Frenchies for clothes so I don't buy anything new, hardly ever. I like to go to Tim Horton's sometimes for lunch or for coffee but I often don't have any money left to do that.

It costs a lot to buy healthy food. I need help to pick the right food and I need more money to buy things that will keep me healthy.

I work on a Project 50. That means I get fifty dollars a month for work I do at the Save Easy grocery store in Wolfville. And I get a bus pass. If I had a job making more money I would have to deduct that wage from my pension so really, with my disability it is hard to earn enough to make a difference in what money I have.

I am lucky though that I am supported by a group called SSG that is Support Services Group. I have an attendant who helps me for 6 hours a week and I live by myself in an apartment. I get help with washing, food shopping and other personal items. I have help from the coordinator of SSG with banking, medications and recreation. My attendant goes with me once a month to shop, and then in between I get the groceries I need SSG gets \$400 a month and my attendant gets \$276. My rent is \$550 including heat and electricity. I wish some of that money could come to me so I could do more things.

I just find that after I pay my rent, phone and cable, I'm left with \$215 a month for food, household things, clothing, coffee and anything else I need or want to do. That works out to about seven dollars a day for everything.

My Project 50 money goes to get internet. I have a lap top that my sister got for me, and I spend a lot of time emailing friends and getting on the internet. Some of my friends are worse off than me. Some don't get any help even though they have disabilities. My friend, Evelyn, gets only small social assistance. My friend Donna who is the vice-president of PFNS doesn't get help for her teeth or glasses and has to use the food bank. Another friend is not on assistance and works part-time. He can just barely pay his rent and has no one to help with medications. We are all very poor.

It's like being here in this nice hotel. All my expenses are paid so I'm really lucky. But I don't have any money to go anywhere or to buy

And then when we try to work they cut back on the assistance.

And how can we buy clothes for work and pay for the transportation to get there? It's like they try to keep people with intellectual disabilities poor and dependent.

anything, so I'm not really too lucky.

I would like the public to be aware that living on assistance puts the person, which is me and many of my friends and most of People First members, under poverty.

I have been a member of People First for about 15 years. We try to support each other and we come together from all over our province of Nova Scotia. And we come together from all over Canada and we discuss things that are important to us.

We need jobs that will help us to be valued in our

communities and that will help us live with some respect. We care that people with intellectual disabilities are still placed in institutions. Imagine how poor they are! No jobs, no going to Tim's with friends, no choices in what to eat, no way to get to be a member of groups like People First, no rights to live like the rest of us here. That is real poverty.

Like all Canadians, we have rights. Well, I'm not sure if having rights will help us come out of poverty."

Halifax Summer Camps for Kids & Teens

Art Gallery of Nova Scotia 424-5280

Join the Art Gallery of Nova Scotia for a vibrant summer full of art. Have fun and get inspired by participating in hands-on studio activities and explorations of the Gallery. Local practicing artists and art educators bring a wealth of talent and experience to lead our classes. Try out a wide range of art materials, discover new art techniques, and enjoy playing around with ideas and images.

Students can attend week-long sessions of full-day or half-day classes. Organized lunch time supervision at a nominal fee is provided for students attending full days.

Art Express Classes (ages 3 to 5)

Kids Art Classes (ages 5 to 12)

Teen Art Classes (ages 12 and up)

Artech Summer Camp

Inquiring young minds don't take a summer break!" Week-long camps in: Animation—produce films; and Drawing—game characters and Manga; Robotics—build intelligent machines; Video Game Design—create Mario style games or Role-Playing Games (RPGs); Staff-to-camper ratio averages 1:6. It's state-of-the-ART fun and high-TECH creativity!

Camp Tidnish

902-453-6000 ext. 227

is for Nova Scotia campers who have a physical disability or a mental challenge. If space allows, campers from outside Nova Scotia may be admitted, but first priority is to Nova Scotia Campers.

If you are interested in attending Camp Tidnish, they would love to send you an information package that includes an application form. Please contact Community Outreach Coordinator at 902-453-6000 ext. 227 or email: camping@easterseals.ns.ca

Camp Triumph

Camp Triumph is a unique residential camp, which fills a need for an often unrecognized, group of children throughout Atlantic Canada. Located beside Cabot Beach Provincial Park, P.E.I., this camp is designed to address the needs of children, between the ages of 8-7,

who are living in families that have been affected by chronic illness or disability - but whom are not themselves ill or disabled. When one family member has a significant medical condition, the whole family is impacted in many ways. Often there is uncertainty about the future, financial burdens, and other stressors that necessitate making the ill or disabled family member the priority. This can make it more difficult for the other members of the family to get the attention and opportunities from which they would otherwise have benefited. Camp Triumph is for these children.

For more information and to download an application www.camptriumph.ca

Camp Fusion

Welcomes special needs children between the ages of 6 to 12. To get in touch go to www.halifaxcamp.com

Claytime Cafe. 443-6300

They offer week long camps which include "themed" ceramic pottery projects that inspire fun and teach a variety of pottery and painting techniques

Conductive Education

Summer Camp, Halifax

1-800442-6992 www.abilitycamp.com
Halifax Cerebral Palsy Camp 5 weeks of intensive therapy.

Dalhousie Summer Camps

Halifax, 494-2002 www.athletics.dal.ca

Their recreational camps have been expanded to include a variety of climbing camps in addition to the favorites: Aquatic Adventure, Mini University and Shakespeare by the Sea theatre camps.

Discovery Centre Halifax 492-4422

This is a hands on Science Centre

HRM Spring & Summer Program

For information call 490-6666 or go to their website at www.halifax.ca/rec

Khyber Digital Media Camp

Halifax, 422-9668 or kjohnson58@gmail.com

The Khyber and Animation Express are teaming up to present Digital media day camps this summer. They are doing

Campers can team up with fellow "engineers" to build a bridge, participate in an unforgettable dinosaur dig, build and launch a model rocket, explore the science behind their favorite sports. The selection of activities will make your head spin!

Neptune Theatre Summer Camp

Halifax 429-3750

Neptune Theatre School has a part for everyone with a series of theatre day camps for young people aged 4-18.

Provincial Autism Centre

446-4995

The Provincial Autism Centre's summer camp provides a positive recreational summer experience for children with ASD.

The camp runs in two sessions: four weeks in July and four weeks in August. The day is carefully structured with lots of fun-filled activities such as: swimming, bowling, field trips, play activities, crafts, games, playground fun, table time...and more.

Each child has a one-to-one worker who is trained to work with children with ASD. That's the difference that makes this camp such a positive and safe experience for every child who attends.

If you have any questions please call the Provincial

Autism Centre at 446-4995 or emailinfo@provincialautismcentre.ca

Saint Mary's Camp Champion

420-5429

Summer Camps for boys and girls Website www.smuhuskies.ca/camp

Stars of Tomorrow Summer Dance Camp

Dartmouth, Nova Scotia, A week of dancing & fun for beginner & intermediate levels include ballet, jazz & hip hop! Non-dance activities include arts & crafts, games & more. The week will close with an in-studio show for friends & families, demonstrating each dance style learned. Age 6-8 Monday July 6th - Friday July 10th Monday August 3rd - Friday August 7th Age 9-11 Monday July 20th - Friday July 24th Monday August 17th - Friday August 21

YMCA Halifax Summer Day

Camp 423-9622

YMCA Dartmouth Summer Day

Camp 469-9622

Sources of Funding

KidSport™ Nova Scotia

<http://www.sportnovascotia.ca/kidsport>

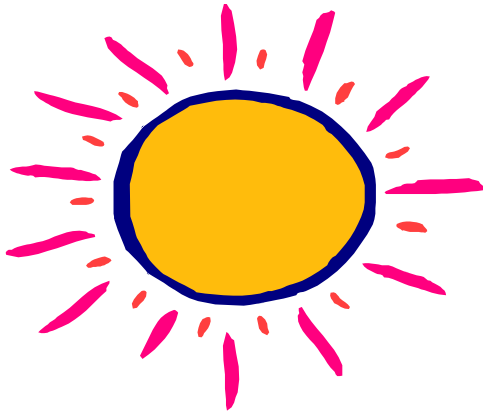
5516 Spring Garden Rd, 4th Floor Halifax, NS

Tel: (902) 425-5454 ext.350

Fax: (902) 425-5606

Email: kidsport@sportnovascotia.ca

HRM Kids (Healthy Recreation Motivates Kids) is a program to provide assistance to as many children & youth as possible who, due to lack of funds, would otherwise be unable to participate in sport, art, cultural & recreation activities. For more information, download) our brochure or applications The number of applications continue to increase with awareness of the program. Many valuable partnerships have been formed with metro recreational service providers and funding organizations which help remove barriers for children and youth so they can experience the opportunities and benefits.



Read on to see how HRM Kids can make a difference in your community and about other financial assistance programs available to you!

APPLYING IS AS EASY AS 1-2-3

1. Choose a community based program of interest to your child/youth.
2. Complete the application form either on line, or in person at your local community recreation centre.
3. Mail, fax or drop off to your completed application form to your local community recreation centre or send to: HRM Kids c/o Patricia Hickey, Community Recreation, 2501 Gottingen Street, Halifax, B3K 3C3.

Guide Line Changes

Dear parents/guardians

I am writing to bring to your attention changes in TA's guidelines which were implemented in 2009 by the Department of Education. Up to this point most school boards have been reluctant in adapting the new guidelines for they know what the recourse of supporting these guide lines would entail.

I am a parents advocate and a HACL board member and voluntary navigator for parents with special need. I have been working in this field voluntary for 12 years mediating between school boards, government, parents, health professionals and focus groups.

Due to the budget restrictions that the Nova Scotia Governments have placed on their school boards they have been forced to enforce the new TA guide lines, these guide lines can be found on the Nova Scotia Government website under education.

My biggest concerns in regards to the changes in TA guidelines are that TA's are no longer to be used for other than Personal Care and Safety/Behavioral Management Support and are no longer to be used for educational enhancements of IPP programs. This means if your child does not have a severe behavioral problem and needs care for their physical being they will loose or get a significant reduction in their TA time. For example until the second semester of my sons first year in high school he received 80% of EPA time that is now cut in half and he may totally loose it for next year. If your child is not in high school you may not see these changes as of yet and may not have seen them anyways because they are being made and parents will be consulted at a later date. Although this is a decision being made by the school board this is not of their choosing, the department of education is forcing the school boards to comply to the guide lines they set out in 2009.

I have made some contacts with people within the system to try to rectify this issue the political way. I have had the ombudsman in discussions with the Department of Education, student services since this has been brought to my attention and before the government put these budget restrictions on the boards. He informed me that the Department of Education is very irate with the school boards, because they were not following the TA guide lines. I have also contacted an advising lawyer well known to special needs to get her advice on what and where to go to correct this injustice. She has given me two options if the political avenue does not work. One is to file a human rights complaint under my son's name which

will take sometime to come to fruition.

The second option was to take this to the supreme court of Canada and fight it under the UN Rights for Persons With Disabilities.

But this route will take a significant amount of money as a lawyer would have to be hired. I will continue to communicate with this lawyer in regards to all of our options and in which direction I should be heading.

This comes to your part of this issue, as an advocate I can only achieve success and identification of this subject if I have a significant support of parents with students with disabilities.

I am fully willing to put my name online to get full support for our students to make sure they are as successful in life as possible. As we all know success can only be measured on a day to day basis and if the support is not there to keep our youth focused, attentive, and actively involved in their schools work and play that success will come at a much slower pace and with much frustration for both parents, guardians, students and teachers.

Thank you for taking the time to read this article. If you have any questions or concerns or if you simply want to send your support please feel free to send me an e-mail at:

d Barrett@hotmail.com

Advocate,

David Barrett



1. Visit the new school or classroom.

Will your child make a major transition next fall? Will your child be moving from preschool to kindergarten, from elementary to middle school, or from middle school to high school? Plan to take your child to visit the new school or classroom before the first day of school.

2. Review your child's IPP and progress.

Did your child make progress this school year? Did the school properly implement the IPP? Does the IPP adequately address your child's needs? Do your child's Goals prepare your child for further education, employment, and independent living?

3. Ask for an IPP Team Meeting if necessary.

Did you answer "No" to any of the questions above? Ask for an IPP Team Meeting to resolve these concerns. Do not let another year go by with an inappropriate IPP.

4. Prepare for the IPP Team Meeting.

Prepare a list of your child's present levels of performance. The list includes your child's strengths and the areas that are challenging. Look carefully at this list and you will better understand what your child needs. Add these needs to your list of present levels of performance. You can also add Goals, Related Services, Assistive Technology, and anything else that your list justifies as an educational need.

5. Say "Thank You" to those who helped.

Did your child have a great school year? Was this success due to a wonderful teacher, a helpful classroom aide, or a thoughtful bus driver? Say "thank you" to those who helped your child succeed. Look at what made this a good year for your child. Add that information to the list of your child's present levels of performance.

6. Give your information list to the IPP Team before the meeting.

Do not surprise other members of the IPP Team. At least one week before the meeting, give a copy of your list to each member of the IEP Team. Take extra copies to the meeting for anyone who forgets to bring their copy. Your IEP Team Meeting will go faster and smoother if everyone has your list ahead of time.

meeting, give a copy of your list to each member of the IPP Team. Take extra copies to the meeting for anyone who forgets to bring their copy. Your IPP Team Meeting will go faster and smoother if everyone has your list ahead of time.

7. Ask for a copy of any information that has been given to other members of the IPP Team.

You do not want to be surprised. Ask for copies of all information the IPP Team



will discuss. You cannot be a full team member if you are left out of the loop. Ask for things like copies of teacher reports and evaluation reports.

8. Find out what summer educational resources are available for your child.

Summer School is usually a generic program that is not designed to meet your child's individual needs but do make sure you know what services the school is offering!

Borrowed from Wrightslaw.

Thinking about what's for dinner Tuesday and planning for how you will spend your retirement are both about creating a good life. Both require planning.

Planning happens on a day-to-day basis for the small things. We plan ahead for vacations, weddings, and milestone occasions. Sometimes a more long-term approach to planning is needed

“Planning helps us live the life we want both today and in the future.”

for major life changes. For people who have an intellectual disability and their families, planning is all of these things and more.

It lets others know about the support needed to contribute and participate in community. It also creates a sense of security. Planning identifies clear goals that direct the future.

Research shows good planning increases a person's positive experiences. Planning includes thinking about and having an action plan for what is important about:

- Home
- Relationships
- Safety and Security
- Work/Volunteer
- Needs
- Recreation and Leisure
- Community
- Contribution and Participation
- Finances

Planning gives people with intellectual disabilities, their family and friends the support they need to have choice and control over their own lives.

For more information please contact:
463-4752

LINKS:

[Creating a Good Life in Community: A Guide on Person-Directed Planning](#)

[P.L.A.N](#)

Halifax Association for Community Living

2557 Maynard Street
Halifax, NS B3K 3V6

Halifax Developmental Centre
for Early Learning
423-4702
Family Support
463-4752



About this issue...

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Statement of Disclaimer:

The HACL feels morally obligated to share any information brought to our attention that may benefit, or be of interest to our readers. However, the HACL does not necessarily endorse all the articles presented.

Mark Your Calendars

June 7-9, 2011 Westin Nova Scotia Hotel, Halifax, NS. Across Canada, people with disabilities experience high rates of unemployment and poverty. Join us in exploring our collective power to Shift the Balance and ensure an equitable system of supports for all. The conference will bring together service providers, advocates and educators to share tools, resources and innovative practices in supported employment. A full program and schedule is available. For information go to: www.supportemployment.ca

October 21-23, 2011, Halifax, NS. Canadian Association for Community Living **LIVING IN COMMUNITY—MANY FACES OF INCLUSION CONFERENCE** will be cohosted with the Nova Scotia Association for Community Living, and held at Atlantica Hotel Halifax, Nova Scotia. The conference will focus sessions and discussions on the many ways in which persons with intellectual disabilities can assume their rightful place in the community, and the role that we, as family, friends, and advocates can play in making that happen. For more information visit www.nsacl.ca.



Jean Coleman, Family Support Facilitator, has accepted the position of Executive Director of Nova Scotia Association for Community Living effective March 18th. Please contact Angela Lamey if you need support at 463-4752.

I Will...Make a Will

Wills give lots of people the willies—only 70% of Canadians have in fact written a will. Some people procrastinate, while others find the idea too morbid. But dying without a will is not advised—hence the saying: “A person without a will has lawyers for heirs.”

By making a will, you can ensure that your family, friends and favourite charities will benefit from your estate, instead of the government or the local law office.

In a will, you can name an executor and determine who will control your estate after your death.

A will identifies you beneficiaries—the people who will receive your estate. It helps to minimize the estate expenses that your heirs will have to pay out of your estate.

‘If you die without a will (‘intestate’), legislation and the courts will decide who your beneficiaries are—and how much they will get.’

An even more undesirable scenario is dying without a will and without known relatives, because this means your estate will go to the government after a certain length of time. If you have young children and you die without a will and there’s no surviving spouse that’s able to act as a parent of your children, then the courts will appoint a guardian for your children.

In many cases, just a simple will can avoid all of this. You can get forms and self-help booklets at your local stationery store. In other cases, where your estate is more complex, you should contact a lawyer.

Generally speaking, a basic will is likely sufficient if you’re under 50, healthy, and not very wealthy. If you expect estate taxes to be levied, or you have a complicated estate, it’s a good idea to contact a lawyer and an estate planner. For example, if you have a child with a disability or special needs, you need professional help. Also, if you expect someone to come out of the woodwork and contest your will, or if you have a large number of valuable assets, you’ll want to talk to a professional.