



Hub



Canadian
Paraplegic
Association
(Nova Scotia)

Association
canadienne des
paraplégiques
(Nouvelle-Écosse)

The Newsletter for Nova Scotians with Spinal Cord Injuries and Other Physical Disabilities

Winter 2010

“On the Move” is Michael Coady

In February 2008, while enjoying a day of snowboarding, Michael Coady experienced a fall which changed his life. As a result of the fall, Michael broke his neck resulting in an incomplete spinal cord injury at the C05 level. Michael was now a quadriplegic, however, he was not going to allow this label to define him. His persistence in working to gain back maximum function had him continuing

his peers – a Grade 11 student talking about his journey through recovery demonstrating a positive “can do” attitude.

Michael completed Grade 12 in June 2009 with all his classmates. He had an A average and was easily accepted to St. Mary’s University to begin work on a Bachelor of Commerce Degree in the fall of 2009. He was awarded the National CPA Copnick/Hilliard Scholarship

and the CPA (NS) Wanderers Scholarship, only to name two of many scholastic awards he received for the 2009 school year.

Another goal of Michael’s was to return to driving a vehicle. He was having a driving challenge he could not figure out so he made contact with his CPA (NS) Community Client Services counsellor for assistance. The counsellor made a home visit to try to problem solve with Michael and his



intensive rehabilitation over the next 12 months. There was tremendous support from his family, friends and CPA Client Services counsellors during this difficult time of acceptance and adjustment.

Just four months after his injury, the principal of Michael’s high school asked him to be the guest speaker at the Grade 12 graduation. What an honor and what an opportunity for

family. Both Michael and his counsellor were not only able to overcome the issue at hand, but also looked at easier ways for Michael, while working within his functioning capacity, to put his manual wheelchair in his vehicle independently.

To state the obvious, Michael’s future is very bright. Watch out because this young man is “on the move!”

How to Contact Us

Head Office

Canadian Paraplegic Association (Nova Scotia)
Suite 317A, Tower One
7001 Mumford Road
Halifax, NS B3L 4N9
Phone: (902) 423-1277
Toll Free: 1-800-889-1889
Fax: (902) 492-1213
Email:
halifax@canparaplegic.org

Cape Breton Office

Canadian Paraplegic Association (Nova Scotia)
7529 Main Street
P.O. Box 5611
Louisbourg, NS B1C 2L8
Phone: (902) 733-3098
Toll Free: 1-800-566-1887
Email:
sydney@canparaplegic.org

Visit us on the Web:

www.thespine.ca

Publications Mail Agreement: 40005358

Return undeliverable addresses to:
Canadian Paraplegic Association (Nova Scotia)
Suite 317A, Tower One
7001 Mumford Road
Halifax, NS B3L 4N9



This newsletter is made possible through the support of

Boyne Clarke
Phone: (902) 460-3448
or toll free
1-866-339-3400, ext. 448
www.lawyerfortheinjured.ca



Executive Director's Report

CPA (NS) has been delivering services to persons with SCI in Nova Scotia for the past 57 years. We provide consistent, holistic, individualized, client centered and quality assured services in Nova Scotia. The association provides rehabilitation counselling and continuous support, advocacy, information, community links and follow-up to assist the individual's return to the community and support to live an independent life.

Furthermore, CPA (NS) also delivers a Peer Support program to clients and family members in specific areas of the province. A peer can be defined as persons with spinal cord injury and other mobility related disabilities who participate in sports or recreation, peer mentoring, active involvement in the organization, facilitating peer events or by choosing to entertain the idea of possible future involvement.

CPA (NS) presently has a staff of eight: six full time employees, including an Executive Director, a Director of Community Client Services, three Community Client Services Counsellors and a Fundraising Coordinator as well as three part time employees:



an Information Officer, a Community Development Coordinator and a Receptionist. A Board of Directors and an Executive Committee, which oversees the daily operations, is responsible for the organization.

CPA (NS) future plans centre on regional development. Our objective is to provide better quality of services to all individuals with a permanent mobility disability in all regions of Nova Scotia. We will also expand our Peer Support program across the province and focus our initiatives on active living: to assist individuals affected by a spinal cord injury or other permanent mobility disability increase their options to improve their well-being.

Changing demographics and our long history and established expertise has necessitated a proactive response to emerging populations. As we look forward, leadership is essential to proactively address the priorities of populations such as people aging with a mobility disability and seniors with a mobility disability and the increasing number of people incurring non-traumatic spinal cord injuries.

CPA (NS) is also partnering with the Rick Hansen Institute (formerly the SCI Solutions Network) in order to implement a regional solutions model that will better assist people affected by a spinal cord injury and other physical disabilities. This model is based on the premise that the systemic management of individuals with spinal cord injury or disease requires the coordination of services across the continuum from prevention to long term follow up. It is an integrated, client focused, strategic, innovative, and accountable system of service that supports people with SCI and is an extension of this system of service delivery and aimed at addressing the numerous barriers within the system faced by people with a SCI in accessing quality services in a timely fashion. The barriers result in prolonged dependence, chronic and recurring health complications, and a journey to recovery that takes much longer than necessary.

I wish to thank all Board members and staff for their hard work in developing these plans. Together we will create a better future for all.

Regards,

Bobby White
Executive Director

A handwritten signature in black ink, appearing to read 'Bobby White', written over a white background.

Get Active with the Canadian Paraplegic Association (Nova Scotia)

On October 20, the CPA (NS) held a South Shore Regional Network meeting at the Bridgewater High School. The purpose of the meeting was to present CPA (NS)'s commitment and future plans for the region. In partnership with the Rick Hansen Foundation, local Solution Networks are being formed in five regions across Nova Scotia. These networks will have local representation to identify local challenges and help with local solutions. The South Shore region is comprised of four counties; Lunenburg, Queens, Shelburne, Yarmouth. The purpose of these networks is to minimize disability and maximize quality of life.

Here is a Q & A with Tim Atkins, partner and manager, Mersey River Chalets and chair of the South Shore Network

1. What are the major issues or concerns for persons with mobility disabilities in your area?

I feel the major issues or concerns are transportation from point A to point B

and what is accessible at point B whether it is work, shopping or some sort of activity.

2. How do you see CPA (NS) assisting the community in solving some of these issues or concerns?

By contacting local government, organizations and groups, and helping to educate all as to the needs of the disabled. There also could be training available for employers wishing to hire persons with disabilities as to their needs. For example understanding the disability, providing ramps, an accessible work area and accessible washrooms.

3. What are you hoping to achieve for persons with mobility disabilities in your area of the province?

To help these people build confidence and help bring them out of their shells. I feel the best way for me to do this is meeting with them in their place of residence as this is the place they feel the safest and most confident. There I feel I would reach their true feelings. At that

point, I would start to work with each individual as no two people will feel the same. I am sure there will be some people who are happy the way their lives are or who will never have the confidence to change. I remember when I first came home from rehab how I did not want to go out in public, but because I had a job to return to and lots of support from friends and family, the world did not look so scary. For people who do not have this support or a job, it must be very difficult. I feel I can use my life living in a wheelchair as an example and maybe these people can see what can be achieved even if one has a disability. I feel I have achieved a lot in my life so far, but I have to say, it is not easy but there is always a way and having good friends and family sure helps.

For more information
contact the CPA (NS)
1-800-889-1889, or go to
www.thespine.ca.

Motor vehicle insurance

What you need to know about Section B benefits

You may have heard the term “Section B” but never really understood what it meant. Section B is found in **S.P.F. No. 1 Standard Automobile Policy (Owner’s Form) for Nova Scotia** which forms an integral part of the terms and conditions of every motor vehicle insurance policy in Nova Scotia. In brief, S.P.F. No. 1 covers the following:

- Section A: third party liability
- Section B: no-fault medical, rehabilitation, death and lost wage benefits
- Section C: optional collision coverage for damage to your vehicle
- Section D: uninsured and unidentified automobile coverage

Anyone with car insurance should have a copy of this policy, and if not, a copy may be obtained from the insurance agent or broker.

Section B provides “no fault” benefits to victims of motor vehicle collisions (including passengers and pedestrians struck by a motorist). **These benefits are labelled as “no fault” because they provide assistance to all injured parties regardless of who may have caused the collision.** They are intended to provide immediate financial assistance to enable the injured person to begin treatment, obtain medications, etc. without waiting for the case to settle and to be compensated from the other party. These benefits include medical, rehabilitation, loss of income, death and funeral expenses, and it should be noted that there are limits to the amounts that will be paid. Usually accessing these benefits does not increase your insurance premiums.

Section B Benefits	Basic Benefits*	Optional Enhanced Benefits**
Medical and Rehab	\$25,000 maximum	\$50,000 maximum
Funeral Expenses	\$ 1,000	\$ 2,500
Death Benefits for Breadwinner	\$10,000	\$25,000
Death Benefits for Spouse of Breadwinner	\$10,000	\$25,000
Death Benefits for Dependant of Breadwinner	\$2,000	\$ 5,000
Weekly income replacement	\$140 maximum	\$250 maximum
Unpaid housekeeper	\$70 max weekly for up to 12 wks	\$100 max weekly for up to 12 wks

* Included in your motor vehicle insurance policy

** Available at an extra cost (varies with individual insurance companies)

It is of the utmost importance that everyone who purchases motor vehicle insurance is made aware of the optional enhanced Section B benefits. In order to gain the approval of the government in Nova Scotia for placing a cap on third party liability (Section A above), the insurance companies were to provide increased coverage under Section B. The *Automobile Insurance Reform Act* came into effect on November 1, 2003 capping only the general damages of minor injury claims (not wage loss, housekeeping needs, etc.), but the increase in the base benefits provided under Section B did not happen. Eventually enhanced benefits were offered but as an option and with an additional premium, which differs depending on the insurance company.

As you will see in the chart, the enhanced benefits significantly increase the amounts payable. For example, the wage replacement maximum on the basic plan is \$140 a week but increases to \$250 a week on the enhanced plan; the maximum amount available for all treatment including physiotherapy, massage therapy, chiropractic treatment, orthotics, special equipment etc. under the basic plan is \$25,000 but doubles to \$50,000 under the enhanced plan. Anyone purchasing motor vehicle insurance or renewing their policy should enquire about the enhanced coverage from their insurance agent or broker as the additional premiums are often minimal.

by Lynn Curtis-Williams, LL.B (Hons.) a member of the Legal Team of Matthew W. Napier, Q.C. (902) 460-3448 or 1-866-339-3400, ext. 448

www.lawyerfortheinjured.ca
www.boyneclarke.ca

Holiday Bonus Draw

And the winners of the Holiday Bonus Draw held on December 4th, 2009 are:

1 st prize	\$2,000	Patty Howard
2 nd prize	\$1,000	Amanda Tate
3 rd prize	\$500	Art LeBlanc

The Canadian Paraplegic Association (Nova Scotia) would like to thank all those who purchased and sold Holiday Bonus Draw tickets in support of CPA (NS) programs and services.



Earl Burton, CPA (NS) staff, presents 1st prize to Patty Howard!

Heating Assistance Rebate Program for Nova Scotians

There will be financial relief this winter for some people who heat their home. A family with a combined income of \$42,000 or less and individuals who earn



\$27,000 or less who purchase home heating fuels can apply. You may be able to qualify for up to a \$200.00 rebate. The deadline is March 31, 2010. For more information on how to apply, please go to www.heatsmart.ca or phone 1-800-670-4357.

5th Annual Wine & Chocolate Tasting Event a Huge Success!

Over 150 people enjoyed the 5th Annual Wine & Chocolate Tasting event presented by Lawton's Home Health Care on Thursday, October 29 at Windows at the World Trade Centre. All proceeds from this event support the unique programs and services offered through the Canadian Paraplegic Association (Nova Scotia).

We wish to acknowledge the following sponsors, wine representatives and chocolatiers for their support:

Lawton's Home Health Care
Valeant
Erin – Bishop's Cellar
David and Bonnie Carmichael – Carvine Cellars
David Deveau – Kriscott Distributors
Wally Fraser – Vincor Canada
Constellation Company
Mainbrace International
Rosemary – Rosemary's Chocolates
Brigitte Linder – Out of the Box Chocolates
Diane Bellefontaine – Xocai (Healthy) Chocolates

CPA (Nova Scotia) would like to thank all participants, sponsors, supporters, and volunteers and a special thank you to the employees at Windows at the World Trade Centre.

Thank you everyone who contributed to the success of this wonderful event.



Caption: Randy Reede, CPA (NS) staff, at the desk, and to his right, Bobby White, Executive Director and Ron Swan, Board Chairperson

Truro Curling Bonspiel Fundraiser

On Friday, November 20 and Saturday, November 21, the Truro Curling Club had their 3rd Annual Fundraising Bonspiel in support of the Canadian Paraplegic Association (Nova Scotia). There was a great turnout this year!

It was wonderful to see a curling poster at the entrance of the curling club showing a wheelchair stick curler demonstrating that people of all ages and ability can participate in this sport. The competitive curling concluded in the late afternoon and the reception followed that evening. Gordie Publicover, the CPA (NS) Community Client Services counsellor for that region, graciously accepted the \$600 donation from Cyril House of the Truro Curling Club.

Many thanks to David Smith, Cyril House and all the attendees of the



Cyril House, Truro Curling Club member, hands the cheque to Gordie Publicover, CPA (NS) staff.

bonspiel. Each year we are filled with gratitude for the planning and hard work that goes into this annual fundraiser for the CPA (NS). The money raised will stay in the region to help us assist persons with spinal cord injury and other mobility disabilities achieve independence, self-reliance and full community participation!

Canadian Paraplegic Association (NS) Remembers: Halifax Grand Parade Square Remembrance Day Ceremony November 11, 2009

Historically, the Canadian Paraplegic Association was organized as a federal, not-for-profit corporation by a group of World War II spinal cord injured veterans. Each year, CPA (NS) remembers the sacrifice that our brave soldiers made and still make today.



Earl Burton, CPA (NS)

This year CPA (NS) staff member Earl Burton attended the ceremony and laid a wreath on behalf of the veterans. The ceremony was very well attended.