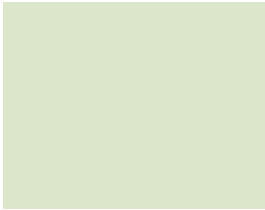
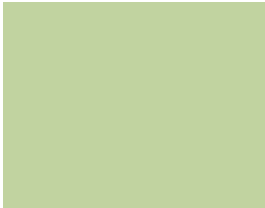


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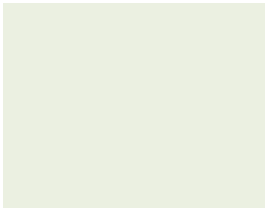
BREAST CANCER SUPPORT CANADA



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FINANCIAL CONCERNS
WHEN YOU HAVE BREAST CANCER



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BREAST CANCER SUPPORT CANADA

About Willow Breast Cancer Support Canada

For over 15 years, Willow Breast Cancer Support Canada has provided free, survivor-driven support and information to anyone affected by breast cancer. From the individual diagnosed, to their family and caregivers, Willow makes sure no one needs to face breast cancer alone.

For more information visit www.willow.org or call 1-888-778-3100

**This booklet was generously sponsored by Sun Life Financial.
It is also available online at www.willow.org.**



Sun Life Financial is a leading international financial services organization providing a diverse range of wealth accumulation and protection products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets around the world.

At Sun Life Financial, we always work with our customers' best interests in mind; partnering with them directly, or through their employers, to provide sound financial solutions that will meet their changing needs throughout their lifetimes. We are deeply committed to giving back to the communities in which we live, work and do business, and we have a strong interest in overall health issues – especially in the area of health promotion and illness prevention.

Sun Life Financial is proud to support Willow Breast Cancer Support Canada through this valuable resource, *Coping With Your Financial Concerns When You Have Breast Cancer*.

Willow's Services

All of Willow's services and programs are provided free of charge

WILLOW'S PEER SUPPORT PROGRAM

Survivorship needs are increasing. Through a peer support model, Willow's Peer Support staff and volunteers are trained to share expertise and personal knowledge with anyone affected by breast cancer. They provide the information and skills necessary to help navigate the complex health care system.

WILLOW'S INFORMATION SERVICES

Willow has a full-time health librarian who oversees one of the most complete consumer-focused breast cancer libraries in Canada. Willow provides critical and tailored information to answer clients' unique questions and disseminates this information to them anywhere in Canada.

WILLOW'S SUPPORT GROUP PROGRAM

Willow teaches survivors to start and manage support groups within their communities across Canada. This allows those living with breast cancer access to crucial, accurate and important psychosocial support from a trained survivor.

WILLOW'S EDUCATION PROGRAM

Breast cancer affects not only those diagnosed but also their family, friends and business associates. Willow offers unique seminars providing useful information and tips for dealing with breast cancer in the workplace.

For more information about Willow and its programs call or visit us online.

Willow Breast Cancer Support Canada

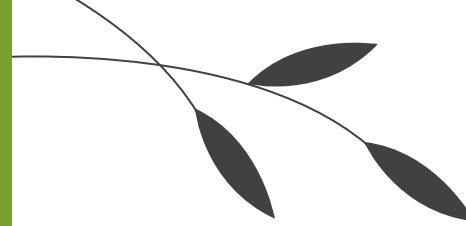
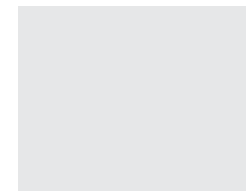
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Toronto ON M5T 3A3

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E-mail: info@willow.org

www.willow.org



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Introduction

The words “you have breast cancer” mark the beginning of a journey. No matter what stage you are at, you may have serious worries about your personal finances.

This booklet contains information about programs and services to help you address your financial concerns. You may discover that you qualify for programs and services you didn't know existed. Although Willow Breast Cancer Support Canada cannot endorse any one of the specific programs, services or agencies listed, we can offer some general advice:

- We encourage you to speak with your doctor and ask what his or her expectations are regarding your course of treatment, how long you might be off work and what limitations you may encounter.
- Oncology social workers are trained to help people with cancer connect to the resources they need, including financial aid. Talk to a member of your healthcare team to get a referral.
- It's a good idea to examine and evaluate the various definitions of disability for the programs you may be accessing and determine how your illness and situation fits within those programs.
- If you are in the first stages of diagnosis and find yourself worrying about your financial future, take this time to find out what insurance, sick days, leave of absence and/or individual employer policies apply to your situation. While this may take some time, knowing in advance what you are entitled to claim can be reassuring.
- If you have supplemental health and/or disability insurance, either through a workplace benefits package or carried independently, make sure you are familiar with the terms and conditions of your coverage. Many disability policies require a waiting period prior to the start of coverage. You may need to notify your carrier immediately of your 'disability'.

- Before using your RRSP or the equity in your home to pay for expenses, consider speaking with a financial advisor.
- If you are worried about meeting payment on your credit card, loan or mortgage, consider speaking with your bank or lender to develop a new payment schedule. If it seems too daunting, social workers at your cancer centre can help. If you are receiving care at your local hospital, contact a social worker or a nurse who oversees patient support. They can advocate for you or help you locate a service that will.
- If friends or relatives offer to help or assist, try to accept their offers in the same spirit you would accept a gift. They are concerned for you and want to help in any way they can.
- Remember, there is always help available at Willow. Call us toll-free at 1-888-778-3100 for free information and support.



What If I Can't Work?

This first section addresses income replacement from insurance plans, federal government support, provincial government aid programs and registered charities.



DISABILITY INCOME INSURANCE

Disability insurance either may be part of your employee benefits package or carried independently. It provides for partial replacement of your regular income should you become seriously ill or disabled. The terms and conditions of these policies vary widely. If you are covered at work or covered under a spouse or partner's workplace plan, ask the plan administrator for complete coverage details. If it is still unclear as to what is covered and for how long, ask the insurer for clarification.

If you carry your own disability policy, review it carefully. If it is not completely clear, check with the agent who sold it to you. If you purchased coverage directly from an insurance company, you may need to check with the company.

Other Insurance Coverage

Review your own personal insurance holdings or check with your agent to determine if you have purchased other insurance coverage, such as critical illness insurance or long-term care insurance.

Your agent can help you determine if your condition will qualify you to receive benefits.

EMPLOYMENT INSURANCE SICKNESS BENEFITS

Employment Insurance (EI) provides sickness benefits to individuals who are unable to work because of sickness, injury or quarantine.

Generally, you need to have worked 600 insured hours in the last 52 weeks and prove that your earnings have been reduced by at least 40% to qualify for sickness benefits.

To see whether you meet the sickness benefits criteria, you will need to submit:

- a medical certificate
- an application form
- records of employment from all employers you've worked for in the last 52 weeks or since the start of your last claim (whichever is the fewest)

Employers are obliged to provide these records within five days of your notification. It's important that you file your claim within four weeks or you may lose benefits. If you are unable to obtain these records within four weeks, you may file your claim using pay stubs or T4 slips to verify your employment history.

Coverage may last for up to 15 weeks. After the coverage ends, you may be able to receive regular EI benefits if you are able to show that you have regained the ability to work and have no job to return to.

For more information and application forms contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca

EMPLOYMENT INSURANCE COMPASSIONATE CARE BENEFITS

This program provides for up to six weeks of benefits to those with EI coverage who must look after a gravely ill partner or family member. It requires both EI qualification and a medical certificate confirming the severity of the patient's illness (generally this means a patient who is at risk of dying within six months). It may be shared amongst qualified family members so careful planning prior to filing may help optimize the benefits.

Compassionate care benefits can be combined with other benefits: regular EI benefits, parental or maternity benefits and/or sickness benefits.

For more information contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca

CANADA PENSION PLAN

The Canada Pension Plan (CPP) provides basic monthly benefits when a Plan contributor becomes disabled, retires or, in the event of the contributor's death, survivor benefits. Disabled is defined by CPP as either a physical or mental condition that is severe and prolonged. "Severe" means your condition prevents you from working regularly at any job, and "prolonged" means your condition is long-term or may result in your death.

To qualify, you must:

- be under age 65
- have contributed to the CPP for a minimum number of years (*generally this means four of the previous six years and at a level of at least 10% of each year's maximum pensionable earnings of approximately \$37,000*)
- meet the disability criteria

If you do not appear to have enough yearly contributions, there are some provisions that make exceptions for years spent raising young children at home, if your application has been delayed due to illness or if you acquired contribution credits from a former spouse or through foreign employment.

CPP disability benefits do not prevent you from receiving a surviving spouse or common-law partner's pension benefit, but the two payments are combined to equal the maximum amount payable under the disability pension. The disability benefits payment amount is based on two components:

a flat rate amount is combined with a calculated amount that is based on the number of years paid into CPP and the level of those contributions. Benefits start four months after the date you become eligible. Benefits end when you turn 65 and start to access CPP retirement pension benefits, return to work, or pass away; however, benefits paid to dependent children continue under the same terms until those children leave school or reach 25 years of age.

CPP benefits might affect other benefits you are receiving, so it's best for you to contact any other benefit programs you are enrolled in before applying for CPP benefits.

For more information and application forms contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca



DISABILITY TAX CREDIT

The Disability Tax Credit is a non-refundable tax credit that you can use to reduce the amount of income tax you have to pay. If partial use of this tax credit reduces your federal tax payable to zero, you can transfer the remainder to your spouse, common-law partner or another supporting person. It is not available to all persons with disabilities and is not automatically given to those receiving CPP disability benefits or disability benefits from insurance.

You may be able to claim the Disability Tax Credit if:

- you have a severe mental or physical impairment that causes you to be markedly restricted in any of the activities of daily living (walking, speaking, thinking, hearing, feeding and dressing, elimination) and the impairment is prolonged **or**
- you require life-sustaining therapy and dedicate time specifically for this therapy (at least three times a week to an average of 14 hours a week for a period of at least 12 months) **or**
- you are blind, even with the use of corrective lenses or medication, and the impairment is prolonged (at least 12 months)

Any of the above must be certified by a qualified caregiver (e.g., physician, optometrist, audiologist, occupational therapist, psychologist, speech-language pathologist) in their respective field.

For more information contact:

Canada Customs and Revenue Agency

Toll free: 1-800-959-8281

Website: www.ccr-aadrc.gc.ca



SASKATCHEWAN ASSISTANCE PLAN

The Saskatchewan Assistance Plan is an income assistance program of last resort for individuals and families who are having trouble meeting their basic living costs, due a variety of reasons, including illness.

Financial support may be given to cover the following areas:

- basic needs such as food, clothing, personal needs and household supplies
- some medical costs
- utilities
- rent or mortgage payments
- tax notices
- some special needs (medical travel, snow removal, day care, etc.)

For more information contact:

Saskatchewan Assistance Plan

Toll free: 1-866-221-5200

Website: www.socialservices.gov.sk.ca/sap/

KELLY SHIRES BREAST CANCER FOUNDATION

The Kelly Shires Breast Cancer Foundation's Snow Run for Fun Trust was established in 1999 by the late Kelly Shires (then just diagnosed with breast cancer) and her best friend Suzy Cayley. They wanted to find ways to ease the financial stresses confronting women undergoing breast cancer treatment so they started the Snow Run for Fun, a sponsored snowmobile ride that has been an amazingly successful fundraising event.

The Kelly Shires Breast Cancer Foundation offers up to \$1,000 per application to qualifying individuals and you can apply up to four times a year (lifetime financial assistance is capped at \$10,000).

For more information contact:
Kelly Shires Breast Cancer Foundation
 Toll free: 1-877-436-6467
 E-mail: info@breastcancersnowrun.org
 Website: www.kellyshiresfoundation.org

Speak to a breast cancer survivor who understands how you feel and can share information on how to cope with your financial concerns.

Call Willow at 1-888-778-3100

HOPE CANCER HELP CENTRE

HOPE Cancer Help Centre offers financial support to individuals living with cancer who are in need of some financial assistance and cannot get help from other social agencies. Financial assistance is available for various needs, such as prescription drugs not covered by private or public health care plans, rent and utility bills. A request for assistance needs to be made through your social worker or health care provider.

For more information contact:
HOPE Cancer Help Centre
 Telephone: 306-955-4673
 E-mail: hopesaskatoon@sasktel.net
 Website: www.hopercancerhelpcentre.com

FOREVER FRIENDS OF HOPE FOUNDATION

Forever Friends of Hope Foundation provides financial support to families living with breast cancer in Saskatchewan. The foundation will provide financial support to purchase wigs and prostheses, as well as support for necessities such as child care, power bills or mortgage payments. The amount of funding varies, with consideration being given to families with children living in the home.

For more information contact:
Forever Friends of Hope Foundation
 Telephone: 306-699-2875 or 306-699-2383
 Website: ffohfi.org





VETERAN AFFAIRS CANADA

Veterans Affairs Canada provides treatment and other health-related benefits to veterans and their survivors/dependents. Benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment, and other community healthcare services and benefits.

For more information contact:

Veteran Affairs Canada

Toll free: 1-866-522-2122

E-mail: information@vac-acc.gc.ca

Website: www.vac-acc.gc.ca

ROYAL CANADIAN NAVAL BENEVOLENT FUND

Current and former members of the Naval Forces of Canada and their dependants may qualify for financial assistance from the Royal Canadian Naval Benevolent Fund. Benefits may take the form of either a loan or grant depending on your circumstances. Applications are available at Veterans Affairs Canada offices or Royal Canadian Legion branches.

For more information contact:

Royal Canadian Naval Benevolent Fund

Telephone: 613-996-5087

Toll free: 1-888-557-8777

E-mail: info@rcnbf.ca

Website: www.rcnbf.ca

Other Options to Explore

- Are you a member of a professional association or union? Emergency loans or financial assistance may be available to members.
- If you belong to a religious congregation (e.g., church, synagogue, mosque, temple), financial assistance may be available to you. There may also be a faith-based social service agency in your area that may be able to offer you financial assistance.

Help with Medical and Drug Costs

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by the basic Saskatchewan Health Care Insurance Plan. These costs may be as small as a prescription for pain relief after surgery or for cortisone cream during radiation. However, your medical and drug costs may be much higher should you undergo extensive chemotherapy or develop lymphedema after treatment.

GROUP HEALTH CARE INSURANCE

For those covered by supplemental health insurance, either through a group plan at your place of employment or your partner's place of employment, or carried independently if you are self-employed, many of the additional costs you might face may be covered. However, the level and duration of such coverage varies greatly from policy to policy.

The only way to find out what coverage you have is to carefully check your policy. If you are still uncertain as to what is or is not covered, check with a human resources officer in your workplace. You do not need to discuss any personal medical details at this time.

Should you carry extended health coverage independently, read the information provided at the time of enrolment. If it is not absolutely clear, talk to either the agent who sold you the policy or the insurance company itself.

Areas that may be covered are drugs, semi-private or private room accommodation in hospital, assistive devices, home nursing care and prostheses. Some policies may also include acupuncture, physiotherapy or massage therapy.

Should you have an insurance-related complaint that you cannot resolve with your insurance company, you can contact the OmbudService for Life & Health Insurance (OLHI). OLHI is an independent service that assists consumers with concerns and complaints about life and health insurance products and services. Their objective is to provide fair and prompt resolution of problems.

For more information contact:
OmbudService for Life & Health Insurance (OLHI)
 Toll free: 1-800-268-8099
 Website: www.olhi.ca

SASKATCHEWAN DRUG PLAN AND EXTENDED BENEFITS

The Saskatchewan Drug Plan program provides benefits to Saskatchewan residents for certain drugs prescribed outside Saskatchewan hospitals. People whose prescription drugs are paid by another government agency (including the Saskatchewan Cancer Agency) or by their private insurance plan are not eligible for coverage under the Drug Plan.

The Drug Plan has a variety of extended benefits that cover a range of needs at varying levels of support depending on your income, medical and drug expenses, family situation and immediacy of need:

- **Emergency Prescription Drug Assistance**
Residents who require immediate treatment with covered prescription drugs and are unable to cover their share of the cost may access this program.
- **Family Health Benefits**
Low-income working families are eligible for health benefits.
- **Income Supplements**
Recipients of income supplement programs also receive some health benefits.
- **Palliative Care Drug Plan Program**
The Palliative Care Drug Program provides drug plan benefits for patients who are in the late stages of a terminal illness.

- **Saskatchewan Aids to Independent Living (SAIL)**
SAIL provides benefits to assist people with long term disabilities or illnesses in leading more independent and active lifestyles. Financial support for lymphedema treatment is offered through SAIL. If you qualify for SAIL, they will lend compression pumps and cuffs and help cover the costs of compression garments.
- **Special Support Program**
The Special Support Program is designed to help those whose drug costs are high in relation to their income.
- **Supplementary Health Program**
Those who qualify for Supplementary Health benefits are eligible for a number of health services and products. This program offers financial support to purchase a breast prosthesis.

For more information contact:
Saskatchewan Ministry of Health
 Telephone: 306-787-0146
 Toll free: 1-800-667-7766
 E-mail: info@health.gov.sk.ca
 Website: www.health.gov.sk.ca

NON-INSURED HEALTH BENEFITS (NIHB) FOR FIRST NATIONS PEOPLE AND INUIT

Health Canada provides eligible First Nations people and Inuit with a range of benefits to meet medical or dental needs that are not covered through private insurance plans or provincial/territorial health and social programs. NIHB benefits include prescription drugs, over-the-counter medication, medical supplies and equipment, short-term crisis counselling, dental care, vision care and medical transportation.

For more information contact:
Health Canada, First Nations and Inuit Health Branch
 Telephone: 306-780-5449
 Website: www.hc-sc.gc.ca/fniah-spnia/nihb-ssna

Connect with others and share your story.
Join Willow's online social networking community at:
www.willow-talk.org

There's Help Out There



This section covers a variety of support services that can help you and your family get through a difficult time.

CHILD CARE

You may find that you need some extra help in caring for your children or may want to have some quiet time for yourself. This is an excellent time to explore some of those “if you need anything, just call” offers. If family and friends are not an option or can’t provide what you need, there are several places to call to find out what child care options are available in your area.

If you need child care during your appointment at a cancer centre, check to see if on-site care is offered. Where available, this care is provided at no charge.

The Child Care Subsidy Program offered by the Saskatchewan Ministry of Social Services provides a monthly subsidy to help families with the costs of licensed child care. Subsidies are provided directly to child care facilities to reduce the fees charged to eligible parents. Subsidies vary on a sliding scale with income - the lower the income, the higher the subsidy.

For more information contact:

Saskatchewan Ministry of Social Services, Child Care Subsidy Office

Toll free: 1-800-667-7155

Website: www.socialservices.gov.sk.ca/childcare

Breast Cancer Action Saskatchewan (BCAS) is a survivor driven non-profit organization dedicated to empowering and educating people affected by breast cancer. BCAS strives to make the lives of people living with breast cancer in Saskatchewan, and those of their family and friends, more manageable through information, education, advocacy, support and networking. The BCAS resource centre offers free books and information on breast cancer to help you on your cancer journey. For more information call 1-866-802-2227 or visit www.bcask.ca

HOME CARE

Saskatchewan’s regional health authorities provide home care services in the province. Services are provided on the basis of assessed need and are intended to help people who need acute, palliative and supportive care to remain independent at home. Primary home care services include nursing, homemaking and meal service. Home care fees are established based on income.

For more information contact:

Saskatchewan Ministry of Social Services, Community Care Branch

Telephone: 306-787-4587

Website: www.health.gov.sk.ca/home-care

PALLIATIVE CARE RESOURCES

The Canadian Virtual Hospice (www.virtualhospice.ca) provides support and personalized information about palliative and end-of-life care to patients and their families at no cost. Visit their website to find information on a range of palliative care topics as well as listings of palliative care associations, drug/benefit programs, home care programs, residential hospices and other programs and services. The Ask a Professional feature allows you to ask a question to an inter-disciplinary team of palliative care experts and receive a detailed, personal response.

If you have any questions about palliative care in general, you can also call the Canadian Hospice Palliative Care Association at 1-800-668-2785.

TRANSPORTATION

Depending on where you live, you may be looking for transportation assistance in getting to medical appointments either locally, out of town or out of country.

Local Medical Appointments:

The Canadian Cancer Society offers transportation assistance. Call their information line at 1-888-939-3333 to find out how they can help you access public transportation options or provide you with a volunteer driver.

Out-Of-Town Appointments:

If your medical treatment is not available locally (within 40 km) and you must travel to get treatment elsewhere, you may be able to claim vehicle expenses (including gas) on your income tax. If you have to travel more than 80 km for treatment, you may also be able to claim the cost of your meals and accommodations.

You can also claim travel expenses for someone to accompany you if a medical practitioner certifies in writing that you are unable to travel without assistance.

For more information contact:
Canada Revenue Agency
 Toll free: 1-800-959-8281
 Website: www.cra-arc.gc.ca

The Kinsmen Foundation provides funding to help Saskatchewan residents access medical treatment away from their home community. If you need to travel to Saskatoon or Regina for your treatment, funding may be available

to you to cover travel, meals and accommodation costs. The Kinsmen Foundation is a funder of last resort and cannot provide funding to families that have access to other sources of funding.

For more information contact:
Kinsmen Foundation
 Telephone: 306-652-2161
 Toll free: 1-877-777-8979
 Website: www.telemiracle.com

Hope Air is a volunteer organization that flies patients for out-of-town treatments. Either through their own licensed volunteer pilots or with seats donated by commercial airlines and corporations, Hope Air's service is primarily within Canada but flights to the U.S. may also be possible.

For more information contact:
Hope Air
 Toll free: 1-877-346-4673
 E-mail: mail@hopeair.org
 Website: www.hopeair.org

Out of Country Appointments:

If you are going to the U.S. (or elsewhere) for treatments that are not available in Canada, check with the Canadian Cancer Society. Depending on the nature of these treatments they may be able to assist you with costs. Hope Air may also be of assistance if no other help is available.

Other Options to Explore

- **Lost weight? Gained weight? Don't think it will be permanent but in the meantime, nothing fits? You may want to consider buying some low-cost clothes at a thrift store or second-hand clothing store.**
- **Food banks can provide supplementary items to your strapped food budget. Pet food banks might also exist in your community – check with your local SPCA or Humane Society.**
- **Your local public library is a great place for you to access free resources – books, videos, magazines and the Internet.**



Help With Financial And Legal Concerns

You may be feeling overwhelmed by your debts and are worried about your financial situation. Getting assistance with managing your finances may help.

The kind of help you need will be an individual choice. You may start with your current financial advisor or accountant. They are probably already aware of your situation and the familiarity of dealing with someone you've known for a long time can make things easier.

You may want to consider asking for financial advice from a friend or family member. Quite often family and friends are uncertain how best to help and support you; this may be the opportunity for them to feel really useful and for you to get the help you really do need.

Here are some other options that you may want to consider:

- Have you developed a relationship with a social worker at your hospital or treatment centre? If not, now is the time to do so. Not only are they familiar with services available in your area, they can also direct you to other services and entitlements that might help ease your situation.
- Are you a member of a support group? Check with people there; they may have already gone through this and may be able to give you advice.

Legal counseling may be required if you are having very serious debt problems. However, you may be able to resolve the situation with your financial counselor or even on your own. Speak directly to your creditors, mortgage holder or landlord. Be frank about your situation. Generally, you'll find people sympathetic and helpful.

POWER OF ATTORNEY

If you feel like you might be unable to handle some of your legal and financial affairs, you may want to consider assigning limited power of attorney to someone you trust. A limited power of attorney describes specifically what the person has authority to deal with. It protects you to the extent that, for instance, someone with power of attorney to only pay utility bills cannot sell your house. A full or general power of attorney gives someone all powers to act on your behalf and should be done with careful consideration.

WILLS AND LIVING WILLS

Legal help may also be required if you are writing your will or transferring assets. However, if your estate is modest and fairly straightforward, you can buy a will kit (sold in office supply and book stores) that you can use to make your own legal will.

A living will, or advance directive, is a document in which you specify what you want to happen if you are in a condition in which you cannot communicate your wishes about your treatment and personal care. Forms for creating a living will are available through your oncologist or hospital social worker.



LEGAL AID

Legal Aid is available to low income individuals for a variety of legal problems. If you qualify for Legal Aid, you are eligible for free legal advice, information and/or representation.

For more information contact:

Saskatchewan Legal Aid Commission

Toll free: 1-800-667-3764

Website: legalaidsk.ca

To obtain breast cancer support and information, contact:

Willow Breast Cancer Support Canada

30 St. Patrick Street, 4th Floor

Toronto, ON M5T 3A3

Toll free: 1-888-778-3100

E-mail: info@willow.org

Web: www.willow.org, www.willow-talk.org

Thanks to the generosity of our sponsors and donors, all of Willow's programs and services are delivered free of charge. Help ensure that no one needs to face breast cancer alone by donating to Willow Breast Cancer Support Canada at 1-888-778-3100 or visit our website at www.willow.org.

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Breast cancer?
Call Willow.
1.888.778.3100

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