



Coping With Your Financial Concerns When You Have Breast Cancer

FIRST NOVA SCOTIA EDITION

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Introductory Note

The words alone are fearful: “You have breast cancer.” And they mark the beginning of the long, sometimes confusing, always stressful journey through treatment. If you are at the very beginning of this journey you may not yet know how lengthy or extensive treatments may be or whether you will undergo radiation or chemotherapy. For others who are some months into treatment, you feel as though the biggest endurance test of your life may never end.

No matter what stage you’re in, you may have very serious worries about your personal finances. At diagnosis those worries may be “What if I have to miss a lot of work?” At a later stage, you may find yourself hitting a wall: “With the kids, and work and my mother in a nursing home and the chemo, something has to give...but if I don’t work, we can’t make the mortgage payments.”

The following information has been compiled and is frequently updated to help you address your financial worries. Most of us have no idea of “what’s out there” to help so take the time to work your way through the various sections that follow. You may discover that you qualify for programs you didn’t even know existed. And while Willow never endorses any one of the specific programs, companies or agencies listed, we can offer some more general advice:

- ◆ If you are in the first stages of diagnosis and find yourself worrying about your financial future, take this time to ascertain what insurance, sick days, leave of absence, and/or individual employer policy applies to your situation. While this may take a bit of time to sort through, actually knowing what you’re entitled to prior to needing it (perhaps) can be reassuring in itself.
- ◆ If you think your employer is not responding fairly, talk to your union or bargaining unit representative (if you have one). Talk to another employee who has had a similar break in their employment; how did they arrange it?
- ◆ 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 its coverage. Many disability policies require a waiting period prior to the start of coverage, so you may need to notify them immediately of your “disability.” If you do carry your own insurance this is a good time to make sure your insurance agent is onside should difficulties arise later when you might not be feeling your best.

- ◆ Do you have an RRSP? Equity in your home? Clearly dipping into either one is a serious step and should probably be discussed with a financial advisor. But maybe this is the “rainy day” that most of us think we’ll never have.
- ◆ Consider reorganizing your schedule of payments on credit cards, loans or your mortgage. You might be able to reach an agreement with your lender to pay interest only for the duration of your treatment. If it seems too daunting, social workers can help. If you are receiving care at your local hospital, they too will have either a social worker or a nurse who oversees patient support. They can advocate for you or help you locate a service that will.

Don’t discount the help and assistance of friends and/or relatives. We all treasure our independence and to take help right now may seem to be adding insult to injury. But try to look at this from the perspective of those offering to lend a hand. They are concerned for you and do want to help in any way they can. Frequently, they don’t know what would be most helpful or how to go about it. Let them know! Try to accept their offers with the same spirit you accept a gift. And don’t hesitate to ask someone who has offered that vague “Let me know if you need anything” for specific help (transportation, babysitting, cooking, shopping.) Haven’t you made that very same offer to others? And for more information and support there is help you can always count on; WILLOW is just a phone call away and it’s free! Toll free service at 1-888-778-3100.

What If I Can't Work?

This first section addresses income replacement from insurance, the federal government, charitable foundations and provincial government support programs.

Included in this section are the following subjects:

- ◆ Disability Income Insurance
- ◆ Employment Insurance Sickness Benefits
- ◆ Employment Insurance Compassionate Care Benefits
- ◆ Canada Pension Plan
- ◆ Disability Tax Credit
- ◆ Royal Canadian Naval Benevolent Fund
- ◆ Nova Scotia Income Assistance Program
- ◆ Halifax On The Front Line Fund
- ◆ Bikers Memorial Cancer Fund

Disability Income Insurance

Disability insurance may be either part of your employee benefits package or may be carried independently. It provides for partial replacement of your regular income should you become seriously ill or become disabled. The terms and conditions of these policies vary widely. If you are covered at work, or covered under a spouse's or partner's workplace plan, ask for complete coverage details from the relevant human resources/personnel office.

If it is still unclear as to what is covered and for how long, ask the insurer for clarification. You do not have to discuss details of your particular situation at this point; this is strictly an information gathering phone call.

If you carry your own disability policy, review it carefully. If it is not completely clear (and most people do not find it easy, to be sure) check with the agent who sold it to you.

If you purchased coverage directly, you may need to check with the issuing insurance company.

Employment Insurance Sickness Benefits

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

- ◆ a medical certificate,
- ◆ an application form, and
- ◆ a record 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 shorter.)

Employers are obliged to provide these records within five days of your notification. 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.

But that four-week window is important; failure to file within that timeframe could result in lost benefits. 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%. Coverage may last for up to 15 weeks and sickness benefits received will not necessarily affect regular unemployment benefits if you are out of work after your recovery.

For more information and application forms contact:

Human Resources and Skills Development Canada

See your telephone book Blue Pages for local service locations

Outside urban centres: 1-800-206-7218

Website: www.hrsdc.gc.ca

Application forms, location and telephone numbers for local offices, in both French and English are available on this very useful website. If you need assistance, call WILLOW (toll free) at 1-888-778-3100.

Employment Insurance Compassionate Care Benefits

This is a relatively new program under Employment Insurance. It provides for up to six weeks of benefits to those with EI coverage who must look after a gravely ill family member or partner. It requires both EI qualification and a medical certificate attesting to the gravity of the patient's illness (generally: the patient 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. The website provides some very practical examples of "family sharing".

There are also a variety of other programs that work in conjunction with Care Leave: regular EI benefits, parental or maternity benefits and/or sickness benefits.

For more information and application forms contact:

Human Resources and Skills Development Canada

See your telephone book Blue Pages for local service locations

Outside urban centres: 1-800-206-7218

Website: www.hrsdc.gc.ca

Again, application forms and detailed rules of qualification are available in both French and English on the website. Should you need assistance, feel free to call WILLOW (toll-free) at 1-888-778-3100.

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 under CPP rules 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 between the ages of 18-65,
- ◆ 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) and
- ◆ meet the disability criteria.

All applications and attached questionnaires and forms must be submitted in writing but can be completed by a friend or relative.

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.

A CPP Disability Pension does not preclude receiving a surviving spouse's pension benefit, but the two payments are combined to equal the maximum amount payable under the disability pension. The disability pension 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. A Disability Pension ceases when you start to receive regular CPP retirement benefits or die, although benefits paid to dependent children continue under the same terms until those children leave school or reach 25 years of age.

It is important to note that receipt of CPP Disability benefits is taken into account when applying for other support programs. You may need to make a careful comparison of all your "what if" scenarios to determine which will offer you the greatest assistance. However, keep in mind that there is a four-month period of no coverage between the start of your disability and the start of benefits.

While the application process and form look a bit daunting and require a lot of supporting documentation (all of which is confidential) HRSDC provides descriptive material and an application guide that are easy to use and are very complete.

For further information and application forms contact:

Human Resources and Social Development Canada

Toll free: English: 1-800-277-9914

French: 1-800-277-9915

TDD/TTY: 1-800-255-4786

Website: www.hrsdc.gc.ca

They suggest calling Tuesday to Friday during the middle of the month for faster telephone service. But don't jeopardize your situation by delaying a call.

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 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 are blind all or almost all the time, even with the use of corrective lenses or medication, and the impairment is prolonged (at least 12 months.)
or
- ◆ 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.) This therapy must last for a period of at least 12 months.

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

Before using the Disability Tax Credit, you must qualify. Ask for *Form T2201 Disability Tax Credit Certificate*. This can be submitted at any time although including it with your tax filing may slow down any regular rebate you're counting on. The best plan may be to submit this form after you file your taxes and should you qualify, retroactively apply it to your tax filing.

For further information and application forms contact:

Canada Customs and Revenue Agency

English: 1-800-959-8281

French: 1-800-959-7383

For Forms: 1-800-959-2221 (bilingual)

TTY: 1-800-665-0354 (bilingual)

Website: <http://www.cra-arc.gc.ca/>

A variety of foreign language services are available at your local Tax Service Office; check your Blue Pages.

Royal Canadian Naval Benevolent Fund

If you served, or are the dependent of someone who has served, in the Naval Forces prior to 1968, or the Canadian Merchant Navy during WW II, or saw Forces service with Maritime Command or had a Navy or Sea Element rank designation you may qualify for financial assistance from the Royal Canadian Naval Benevolent Fund. Once having met the qualifying criteria, the Fund is very flexible in terms of its assistance. Dentures, roof repairs, medication, glasses, hearing aid ...the only area they will not support is ongoing services. Benefits may take the form of either a loan or outright grant depending on your circumstances. Applications are available at Veterans Affairs Canada offices or Royal Canadian Legion branches.

For more detailed information:

Royal Canadian Naval Benevolent Fund

P.O. Box 505, Station "B"

Ottawa, Ontario K1P 5P6

Telephone: 613-236-8830

Toll free: 1-888-557-8777

Fax: 613-236-8830

E-mail: rcnbf@sympatico.ca

Web site: www.noac.ottawa.on.ca/rcnbf/rcnbfmain.htm

Nova Scotia Income Assistance Program

The Nova Scotia Income Assistance Program has responsibility for administering temporary income assistance to Nova Scotia residents who have no other means to support themselves or their families. It is designed for individuals or families unable to earn sufficient income to provide basic necessities (food, clothing, utilities, taxes and shelter) for themselves and their dependents.

Income Assistance is designed to assist any resident of Nova Scotia but there is a means test to qualify. Determination of financial eligibility is a rather involved process that ascertains your income from all sources, your assets and your expenses. Income and assets of all family members will be taken into account in making this determination. **If you are in an immediate financial crisis, call your local Nova Scotia Community Services office. You will find their telephone number in the blue pages of your phone book.**

Should you meet the financial criteria, you will receive monthly income support based on:

- ◆ size and age of your family,
- ◆ cost of basic necessities,
- ◆ any other income in the household.

Income Assistance recipients may also qualify for essential:

- ◆ prescription drugs;
- ◆ dental and vision care;
- ◆ transportation;
- ◆ child care;
- ◆ extra funds (annual monetary supplement) to pay your children's school supplies;
- ◆ special dietary needs;
- ◆ funeral costs;
- ◆ emergency shelter and emergency home heating;
- ◆ an apartment damage deposit;
- ◆ furniture.

To ascertain your eligibility you do need to speak to your Community Services worker.

For more information contact:

Nova Scotia Department of Community Services

Nelson Place
5675 Spring Garden Road
Halifax, Nova Scotia B3J 1H1
Web site: www.gov.ns.ca/coms/contactus/offices.html

Mailing Address:
NS Department of Community Services
P. O. Box 696
Halifax, Nova Scotia B3J 2T7

Western Regional Office

10 Webster Street
Suite 202
Kentville, Nova Scotia B4N 1H7
Telephone: 902-679-6715
Fax: 902- 679-6127

Northern Regional Office

Aberdeen Business Centre
610 East River Road, Suite 255
New Glasgow, Nova Scotia B2H 3S2
Telephone: 902-755-7023
Fax: 902-752-5088

Central Regional Office

2131 Gottingen Street
P. O. Box 2623
Halifax, Nova Scotia B3J 3P7
Telephone: 902-424-4754
Fax: 902-424-5115

Eastern Regional Office

Suite 25, Provincial Building
360 Prince Street
Sydney, Nova Scotia B1P 5L1
Telephone: 902-563-3302
Fax: 902-563-5693

Halifax On The Front Line Fund

If you have exhausted your financial resources Halifax On The Front Line Fund may be able to help. Intended for anyone living in Nova Scotia and diagnosed with breast cancer, the Fund may be able to provide you with short-term financial relief. It knows that financial difficulties just add to what is already a very difficult and stressful time. So if you are getting caught in a crunch they may be able to assist with home care, child care, transportation, therapies, housing or equipment. Check with your District Health Authority for a referral. Because the Fund is a project of Titz'n Glitz (a volunteer fund raising organization) it is sometimes referred to as Titz'n Glitz funding.

District Health Authorities (DHAs)

DHA 1 South Shore Health (Lunenburg, Queens)

Joanne Hughes, Cancer Patient Navigator

Telephone: 902 527-5820

Denise Green and Colleen Mosher,
Health Services Foundation South Shore
P.O. Box 492

Bridgewater, Nova Scotia B4V 2X6

Telephone: 902 543-8065

E-mail: dgreen@ssdha.nshealth.ca

DHA 2 South West Health (Shelburne, Yarmouth, Digby)

Darolyn Walker, Cancer Patient Navigator

60 Vancouver Street

Yarmouth, Nova Scotia B5A 2P5

Toll free: 1-866-524-1234

Telephone: 902-749-1523

E-mail: dwalker@swndha.nshealth.ca

DHA 3 Annapolis Valley Health (Annapolis & Kings Counties)

Nancey Roach, Cancer Patient Navigator

Valley Regional Hospital

150 Exhibition Street

Kentville, Nova Scotia B4N 5E3

Telephone: 902-678-7381

902-690-3700

E-mail: nroach@avdha.nshealth.ca

DHA 4 Colchester & East Hants Health Authority (Colchester & East Hants Counties)

Michelle Rigby
Colchester Regional Hospital
207 Willow Street
Truro, Nova Scotia B2N 5A1
Telephone: 902-893-5554 ext 2186

DHA 5 Capital Health (Halifax County)

Marilyn MacDonald
QEII Health Sciences Centre
1341 Summer Street
Halifax, Nova Scotia B3H 4K4
Telephone: 902-473-3185
E-mail: marilyn.macdonald@cdha.nshealth.ca

DHA 6 Pictou County Health (Pictou County)

Joanne Cumming, Cancer Patient Navigator
Aberdeen Hospital
835 East River Road
New Glasgow, Nova Scotia B2H 3S6
Telephone: 902-752-7600 ext. 4922
E-mail: joanne.cumming@pcha.nshealth.ca

DHA 7 Guysborough Antigonish Strait Health Authority (Antigonish, Guysborough, Richmond)

Charlene Porter, Patient Navigator
25 Bay St.
Antigonish, Nova Scotia B2G 2G5
Telephone: 902-867-4707
Fax: 902-863-1382
E-mail: cporter@gasha.nshealth.ca

DHA 8 Cape Breton District Health Authority (Cape Breton, Victoria, Inverness)

Tom McNeil, Social Worker
The Cape Breton Regional Hospital
1482 George Street
Sydney, Nova Scotia B1P 1P3
Telephone: 902-567-7864 (social work dept.)
902-567-7864 (CBR direct line)
E-mail: kowalczykk@cbdha.nshealth.ca

DHA 9 Capital Health (Halifax County)

Marilyn MacDonald

QEII Health Sciences Centre
1341 Summer Street
Halifax, Nova Scotia B3H 4K4
Telephone: 902-473-3185
E-mail: marilyn.macdonald@cdha.nshealth.ca

Bikers Memorial Cancer Fund

Created in memory of Suzanne Buckland (herself a Chief Motorcycle Instructor and bike enthusiast) this registered charity will provide emergency financial assistance to Maritimers diagnosed with cancer. Their funding is directed towards those who have exhausted all other possible benefits. Patients may apply only once per calendar year and must be referred by either social services, patient services, the Canadian Cancer Society or palliative care services. And in case your imagination is running away with you, this fund has no connection to any other motorcycle club or group. All applications are in complete confidence.

For further information:

Bikers Memorial Cancer Fund

S. Noel Facey

Executive Director

Telephone: 902-497-9005

E-mail: nfacey@ns.sympatic.ca

Web site: <http://bikersmemorialfund.tripod.com/home.html>

You Mean It's Not Covered by MSI?

Treatment of breast cancer may involve additional medical and drug costs beyond those provided for by Nova Scotia's Medical Services Insurance. These costs can be rather moderate or escalate rapidly if you are receiving extensive chemotherapy or treatment for lymphedema. This section covers programs that could supplement your provincial coverage.

Included are the following subjects:

- ◆ Group Health Care Insurance
- ◆ Supplemental Health Insurance
- ◆ Interim Medical Coverage for Refugee Claimants
- ◆ Publicly Funded Drug Insurance – Pharmacare
- ◆ Breast Prosthesis Program
- ◆ Used Prostheses, Bras, Specialty Clothing & Sleeves
- ◆ Wigs and Head Coverings

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, there is a tremendous range in the level and duration of such coverage.

The only way to ascertain what coverage you have is to carefully check your policy and any accompanying handbooks or guides. 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. You are paying for this coverage (or your partner is) and you are entitled to understand it in some detail.

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.

Supplemental Health Insurance

Having breast cancer can sometimes cause difficulty in acquiring supplemental (e.g. dental, optical, drug insurance or extended coverage for assistive devices or additional coverage for private/semi-private hospital rooms or protection against loss of income caused by illness) insurance. An organization with a special concern for women with cancer, Copoloff Insurance Agencies Inc., has opened their toll free number for inquiries about supplemental insurance. They have designated insurance broker Randi Glassman to personally assist breast cancer patients/survivors. Your call is, of course, completely confidential.

For further information contact:

Copoloff Insurance Agencies Inc.

Randi Glassman

Telephone: 1-888-267-6563

E-mail: randiglassman@copoloff.com

Website: www.copoloff.com

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, long term care insurance.

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

Interim Medical Coverage for Refugee Claimants

Refugee claimants and their dependent children in Nova Scotia receive essential medical care coverage through the Interim Federal Health (IFH) program run by Citizenship and Immigration Canada. The program provides essential medical care for the treatment or prevention of serious medical and dental conditions. Lowest cost drug coverage is available for essential prescription medications and life-supporting drugs.

Also eligible for coverage are refugee claimants and their dependent children appealing a negative decision or awaiting deportation. The IFH program covers convention refugees and those with permanent resident status while their Nova Scotia Health Insurance Plan applications are processed.

For more information contact:

**Citizenship and Immigration Canada
Interim Federal Health (IFH)**

Toll free service: 1-800-770-2998 (provided in French and English)

This may be one of the trickiest 800 numbers to use. When the menu message is given, choose your language preference (1 for English, 2 for French) and then 0 for a representative. Initially you may get a recorded message that sounds really off base. Persevere; press 2 and you will finally get a person who knows all about the IFH program.

E-mail: info@fasadmin.com

Website: www.fasadmin.com

Publicly Funded Drug Insurance Plans – Pharmacare

Pharmacare is the publicly funded drug insurance plan for qualifying Nova Scotians. There are various programs under the plan, but several are of specific interest: *Drug Assistance for Cancer Patients*, *Community Services* drug coverage and the *Drug Plan for Seniors*.

Drug Assistance for Cancer Patients has fairly restrictive entry requirements. Available to Nova Scotia residents only, prospective users must have no other drug program coverage nor have a **gross family** income in excess of \$15,720 a year. While a federal notice of assessment is required to prove your income level, allowance for drastically changed circumstances is made provided you have satisfactory documentation.

If the income ceiling prevents you from participating in the *Drug Assistance for Cancer Patients* program, you might consider obtaining drug coverage through *Community Services' Income Assistance Program*. Once on social assistance the accompanying drug coverage includes not just yourself, but also your dependents **and** allows for some coverage of optical and dental expenses.

If you are 65 or older you may have already explored *Pharmacare for Seniors*. You will not be eligible if you have other drug coverage. But should the co-payment amount of your private plan exceed the allowed annual Pharmacare amount, Pharmacare will reimburse you for the difference. As well, for any senior receiving the Guaranteed Income Supplement (GIS) who has been paying *Pharmacare for Seniors* premiums, the government of Nova Scotia has recently announced that all premiums paid by GIS recipients will be refunded. If that describes you, you may be in for a bit of a windfall.

For further information:

Nova Scotia Pharmacare Program

P.O. Box 9322, Station "A"

Halifax, NS B3K 6A1

Telephone: 902-429-6565

Toll free: 1-800-544-6191

Fax: 902-468-9402

Web site: www.gov.ns.ca/health/pharmacare

Breast Prostheses and Lymphedema Treatment

The Nova Scotia Department of Health has a little heralded program that provides financial assistance to Nova Scotia residents purchasing a breast prosthesis. They will pay up to \$150.00 per prosthesis every two years. If covering the difference between that amount and the full cost of the prosthesis is a problem, contact the Canadian Cancer Society to see if you qualify for further support. If you do, an additional \$150.00 is available to you plus \$40.00 towards a mastectomy bra. Purchases must be made from an approved vendor and there is paperwork required before any purchase is made.

Oddly enough, no information about this program is mentioned on the Nova Scotia Department of Health web site. Check with your cancer care providers for the required forms; a list of the approved vendors is available by telephone from the program administrator.

Breast Prosthesis Program

Atlantic Blue Cross Care
Karen Gillis
Manager, MSI Programs
Telephone: 902-496-7349

Breast Prosthesis & Lymphedema Treatment

Dr. Gabrielle Kropp, Lymphedema Specialist
Pictou-Cariboo River,
Aberdeen Hospital

Canadian Cancer Society

Toll free: 1-888-939-3333
Web site: www.cancer.ca

Don't forget that this is an excellent time to review any Extended Health Benefits coverage you may have. Prostheses are frequently covered by that insurance, suitable bras less frequently.

Used Prostheses, Bras, Specialty Clothing, & Sleeves

The Women Alike 2 Breast Cancer Support Group in Glace Bay operates a recycling plan to provide gently used breast prostheses, bras, specialty clothing and lymphedema sleeves to those financially unable to purchase them. The group takes donations as well as providing items as needed. Selection may be limited but the service is personal, friendly and confidential.

For further information contact:

Women Alike 2 Breast Cancer Support Group

Camella MacNeil
Telephone: 902-849-0426

Wigs and Head Coverings

As they do for all regions of the country, the Canadian Cancer Society (CCS) lists Nova Scotia wig and head covering vendors on their web site. Organized so that you can search for suppliers by entering your postal code, their website is also a good source for other services in your specific area. Their toll-free information line can also be of assistance in locating what you're looking for.

The Canadian Breast Cancer Network web site has a feature that allows you to search by province/territory for both local vendors and Canadian companies that provide internet services/online ordering. If you think that you can find what you want on the internet, you might want to check out an American company called Headcovers Unlimited who has an enormous on-line catalog covering everything from hats with hair to false eyebrows and eyelashes to wigs to swim caps. They specialize in products designed for medical patients and ship on a regular basis to Canada. Be prepared to deal with currency exchange rates and Canada Customs.

For further information contact:

Canadian Cancer Society

Toll free: 1-888-939-3333

Website: www.cancer.ca

Canadian Breast Cancer Network

Web site: www.cbcn.ca

Headcovers Unlimited

Web site: www.headcovers.com

Willow Breast Cancer Support Canada

Toll free: 1-888-778-3100

E-mail: info@willow.org

Wigs & Head Coverings,

Sunshine Room,
11th Floor, Cancer Centre,
Halifax.

(Free head coverings & used wigs if available
Monday – Friday 10am – 3pm)

There's Help Out There

Your energy is low; the stress is high, high, high. You feel awful and financially you've had to scale back from "the usual" perks until you know you're back to work. Or harder yet, there just never were any "perks" in your budget. You were getting by but now...! This section covers a grab bag of support services that can help you, and your family, get through a hard time.

Included in this section are:

- ◆ Childcare
- ◆ Home Help and Meals
- ◆ Transportation
- ◆ Wheelchairs and Scooters
- ◆ Other Support Services

Childcare

Normally you may care for your children/child pretty well on your own or you might have them in daycare which is now becoming a big financial stretch. This is an excellent time to explore some of those "If you need anything, just call." offers. There's no need to feel as though you're being a wimp or feel badly about wanting the kids out of the house for a while to give you some genuinely quiet time. If family and friends are not an option or can't cover all the needed time, there are several places to call to find out what alternatives are available.

The Child Care Subsidy program may not have been available to you previously, but with a reduced income you might now qualify for the plan which pays a portion of care expenses for pre-school children at approved facilities. In Nova Scotia eligibility is also based on short- or long-term illness.

Assessment is done through the Nova Scotia Department of Community Services by a Child Care Subsidy Caseworker.

For further information contact:

NS Department of Community Services

Nelson Place
5675 Spring Garden Road
Halifax NS B3J 1H1

To find your local office:

http://www.gov.ns.ca/coms/families/early_childhood.html

or contact the regional office:

Western Regional Office

10 Webster Street
Suite 202
Kentville NS B4N 1H7
Telephone: (902) 679-6715
Fax: (902) 679-6127

Central Regional Office

2131 Gottingen Street
P. O. Box 2623
Halifax NS B3J 3P7
Telephone: (902) 424-4754
Fax: (902) 424-5115

Northern Regional Office

Catherine Berliner, Regional Administrator
Aberdeen Business Centre
610 East River Road, Suite 255
New Glasgow NS B2H 3S2
Telephone: (902) 755-7023
Fax: (902) 752-5088

Eastern Regional Office

Frank Capstick, Regional Administrator
Suite 25, Provincial Building
360 Prince Street
Sydney NS B1P 5L1
Telephone: (902) 563-3302
Fax: (902) 563-5693

The Canadian Cancer Society may also have recommendations through their Information line.

For further information contact:

Canadian Cancer Society

Toll free: 1-888-939-3333

The Nova Scotia Council for the Family produces a *Directory of Nova Scotia Family Resource Centres* which lists a number of child care and children's programs. Some of these programs would be useful in your case, and some are free.

The listing is on the Web at:

http://www.nscouncilfamily.org/FRC_Directory/Programs/Categories/ChildCare.htm

To contact the Council:

Nova Scotia Council for the Family

Suite 602, 5121 Sackville St.

Halifax Nova Scotia B3J 1K1

Telephone: (902) 422-1316

Fax: (902) 422-4012

Youth Line: 1-877-525-0554

E-mail: nscf@gov.ns.ca

Home Help And Meals

If you need home help try one of the nine Nova Scotia District Health Authorities (DHA's.) located throughout the province. Charged with providing care in the home/community rather than in hospital, they are designed to handle a myriad of issues that arise when a patient is ill at home. You must have a valid Nova Scotia Medical Services card to qualify for services. It is their responsibility to assess your situation and to arrange for the support you need. Unfortunately we often hear stories of less than optimal services, both in quantity and quality. Don't undersell yourself or your situation. Squeaky wheels.... well, you know the rest.

DHA's can provide personal care attendance, home physiotherapy, nursing, social work, and visiting. They are intended to be a one-stop supplier, so even if they aren't able to provide exactly what you want they are a good place to start your search.

Also available in the Maritimes is HomePartners, Red Cross Home Support Services. They provide professional home support workers who can assist with personal care, light housekeeping, laundry, and meals.

You can also try the Canadian Cancer Society if your DHA has not been able to provide the service you are seeking. They operate a toll free Information Line across the province as well as their web site which will allow you to search for services using your postal code.

For further information:

District Health Authorities (DHAs)

DHA 1 South Shore Health (Lunenburg, Queens)

Joanne Hughes, Cancer Patient Navigator

Telephone: 902 527-5820

Denise Green and Colleen Mosher,
Health Services Foundation South Shore
P.O. Box 492

Bridgewater, Nova Scotia B4V 2X6

Telephone: 902 543-8065

E-mail: dgreen@ssdha.nshealth.ca

DHA 2 South West Health (Shelburne, Yarmouth, Digby)

Darolyn Walker, Cancer Patient Navigator

60 Vancouver Street

Yarmouth, Nova Scotia B5A 2P5

Toll free: 1-866-524-1234
Telephone: 902-749-1523
E-mail: dwalker@swndha.nshealth.ca

DHA 3 Annapolis Valley Health (Annapolis & Kings Counties)

Nancey Roach, Cancer Patient Navigator
Valley Regional Hospital
150 Exhibition Street
Kentville, Nova Scotia B4N 5E3
Telephone: 902-678-7381
902-690-3700

E-mail: nroach@avdha.nshealth.ca

DHA 4 Colchester & East Hants Health Authority (Colchester & East Hants Counties)

Jane Rogers
Colchester Regional Hospital
207 Willow Street
Truro, Nova Scotia B2N 5A1
Telephone: 902-893-5554 ext 2173

DHA 5 Capital Health (Halifax County)

Marilyn MacDonald
QEII Health Sciences Centre
1341 Summer Street
Halifax, Nova Scotia B3H 4K4
Telephone: 902-473-3185
E-mail: marilyn.macdonald@cdha.nshealth.ca

DHA 6 Pictou County Health (Pictou County)

Joanne Cumming, Cancer Patient Navigator
Aberdeen Hospital
835 East River Road
New Glasgow, Nova Scotia B2H 3S6
Telephone: 902-752-7600 ext. 4922
E-mail: joanne.cumminger@pcha.nshealth.ca

DHA 7 Guysborough Antigonish Strait Health Authority (Antigonish, Guysborough, Richmond)

Charlene Porter, Patient Navigator
25 Bay St.
Antigonish, Nova Scotia B2G 2G5
Telephone: 902-867-4707

Fax: 902-863-1382

E-mail: cporter@gasha.nshealth.ca

DHA 8 Cape Breton District Health Authority (Cape Breton, Victoria, Inverness)

Tom McNeil, Social Worker

The Cape Breton Regional Hospital

1482 George Street

Sydney, Nova Scotia B1P 1P3

Telephone: 902-567-7864 (social work dept.)

902-567-7864 (CBR direct line)

E-mail: kowalczykk@cbdha.nshealth.ca

DHA 9 Capital Health (Halifax County)

Marilyn MacDonald

QEII Health Sciences Centre

1341 Summer Street

Halifax, Nova Scotia B3H 4K4

Telephone: 902-473-3185

E-mail: marilyn.macdonald@cdha.nshealth.ca

Transportation

You may be looking for transportation assistance in any one of the following categories:

- ◆ To and from local medical appointments,
- ◆ To and from out-of-town medical appointments,
- ◆ To and from out of country medical appointments.

Local Medical Appointments:

The Canadian Cancer Society (CCS) specializes in transportation assistance. They can be contacted on their information line to ascertain whether they can help you with local public transportation or provide a CCS volunteer driver. The information line will refer you to your nearest local CCS unit. The Canadian Red Cross also provides subsidized transportation to and from medical appointments and is especially reasonable if two or more persons share the ride.

Canadian Cancer Society

Toll free information line: 1-888-939-3333

Web site: www.cancer.ca

Out-of-town Appointments:

Again, the Canadian Cancer Society may be able to help through their volunteer driver program. Remember also that the cancer centres all have accommodation lodges for patients (and sometimes escorts) at very reasonable cost.

Another out-of-town assistance program comes from Hope Air. 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, their service is primarily Canadian, but U.S. and medium long range flights are not out of the question. Obviously, this service is intended to fill a compassionate need and is not designed to cover patients that are assisted by other programs.

Hope Air

Telephone: 416-222-6335

Toll free: 1-877-346-4573

Fax: 416-222-6930

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 forthcoming.

Wheelchairs and Scooters

If you are ill enough to require mobility assistance (wheelchair or scooter) but don't want or can't really afford to buy one, check with ScootAround Inc. They specialize in wheelchair and scooter rentals. You may want to rent for use at home or use out of town. Being able to rent the appropriate equipment rather than travel with it can be quite a convenience. Their rates appear to be competitive and because of their North American dealer network, they may save you a lot of time and trouble locating what you need at the destination point of your trip.

For further information contact:

Scoot Around

Toll-free service: 1-888-441-7575

Website: www.scootaround.com

E-mail: info@scootaround.com

A very useful “loaner” plan is operated by the Canadian Red Cross. For everything from wheelchairs to commodes to walkers, your local Red Cross may be able to lend it to you for short periods of time. Check with them to see if they have what you need and how long their loan period is. Your home nurse can organize “a loaner” if you're feeling less than up to it.

For further information contact:

Canadian Red Cross

Website: www.redcross.ca

Other Support Services

Don't be afraid to ask for services that you have never heard of. Most of us have no idea of the wealth, or lack, of our community services until we need them. So for anything from meals on wheels to social workers, reduced cost dental care to respite caregivers, counseling (be it nutritional or emotional) to transportation, do not hesitate to ask your cancer care social worker or your support group or any support provider (e.g. your family doctor's office, your place of worship, or your oncologist). It might be a real long shot, but try it.

Here are a few suggestions to get your mind working on services that perhaps you have not considered.

- ◆ Lost weight? Gained weight? Don't think it will be permanent but in the meantime, nothing fits? Try to locate thrift stores, be it Goodwill, St. Vincent de Paul or a second hand retail/consignment store. The latter can be found in your Yellow Pages.
- ◆ Food banks can provide supplementary items to your strapped food budget.
- ◆ Pet food banks are a fairly new concept and might not exist in your community but its worth checking with your local SPCA or Humane Society. Some food banks have a pet food section as well.
- ◆ Does your library carry videos? DVD's? Audio Books? And it's a good place to read magazines, newspapers and, of course, take home books, if you've had to slash and burn your reading/video/magazine budget. Can you replace your home internet account with access at your library, your home e-mail address with a temporary hotmail account?

End-of-Life Decisions

No one likes to think that the final outcome of breast cancer may be death. But all of us know it might be and that, for some of us, untimely death will be the end of our cancer journey. Anyone confronting their own death will more than likely have a preference as to where and how they want their life to finish. At home, in hospital, at a relative's home, in a palliative care facility; a death over which we have some small degree of control is desirable. Hospitals and care providers have done an enormous amount in the last few years to help make that possible. Home care now allows many people to die at home. Some institutions have palliative/hospice units that don't look or feel like a hospital but provide specialized care for the dying. There have been important breakthroughs in pain management and a growing recognition of the psychological, social and spiritual supports that allow death to become a part of life.

Included in this section:

- ◆ Accessing Home Nursing and Care Services
- ◆ Hospice and Palliative Care
- ◆ Getting Your Affairs in Order

Home Care

District Health Authorities (DHA's) bear responsibility for organizing home care. Whenever someone is released from hospital and has a follow-up visit by a home nurse, a DHA has made it happen. The same is true of personal care attendants, home help, home physiotherapy, a visit from a social worker, or a lab technician coming to the house to draw a blood sample. DHA's can be approached by the hospital's discharge planner, an individual physician, or an ordinary person in need. Nova Scotia Medical Services Insurance coverage is required as is Nova Scotia residency.

If a home nurse visited you after your mastectomy, you have had some experience with your local DHA. Should you now be entering an end stage of your illness, it's just as well to start planning for what you'll need while your energy levels are a bit better. Generally, the first person you will meet after contacting a DHA is a needs assessor.

Typically, the first regular visitor will be your assigned nurse. Initially this may be a bi-weekly or weekly visit. Take advantage of this time to get to know your nurse. Do the two of you click? If not, ask for someone else. It's their job to make sure you feel comfortable with them so that as things get tougher you've got the foundation of a good working relationship to draw on. As time goes on,

the nurse's visits will become more frequent (generally at the patient's pace) so don't even try to "make do" with some one with whom you're not comfortable.

Your nurse will be there to help organize equipment as required, to order additional support services, to teach you any required self-care routines, liaise with any of your supplemental health insurance providers, monitor your medications and pain levels and stay in touch with your physician or palliative care specialist. Additional nursing may be added as your condition worsens. But each case will be different, so spend some time early on with your nurse to understand what you can expect to happen, and to make sure your nurse understands what you want to happen.

For further information:

District Health Authorities (DHAs)

DHA 1 South Shore Health (Lunenburg, Queens)

Joanne Hughes, Cancer Patient Navigator

Telephone: 902 527-5820

Denise Green and Colleen Mosher,
Health Services Foundation South Shore
P.O. Box 492

Bridgewater, Nova Scotia B4V 2X6

Telephone: 902 543-8065

E-mail: dgreen@ssdha.nshealth.ca

DHA 2 South West Health (Shelburne, Yarmouth, Digby)

Darolyn Walker, Cancer Patient Navigator

60 Vancouver Street

Yarmouth, Nova Scotia B5A 2P5

Toll free: 1-866-524-1234

Telephone: 902-749-1523

E-mail: dwalker@swndha.nshealth.ca

DHA 3 Annapolis Valley Health (Annapolis & Kings Counties)

Nancey Roach, Cancer Patient Navigator

Valley Regional Hospital

150 Exhibition Street

Kentville, Nova Scotia B4N 5E3

Telephone: 902-678-7381

902-690-3700

E-mail: nroach@avdha.nshealth.ca

DHA 4 Colchester & East Hants Health Authority (Colchester & East Hants Counties)

Debbie Ross
Colchester Regional Hospital
207 Willow Street
Truro, Nova Scotia B2N 5A1
Telephone: 902-893-5536

DHA 5 Capital Health (Halifax County)

Marilyn MacDonald
QEII Health Sciences Centre
1341 Summer Street
Halifax, Nova Scotia B3H 4K4
Telephone: 902-473-3185
E-mail: marilyn.macdonald@cdha.nshealth.ca

DHA 6 Pictou County Health (Pictou County)

Joanne Cumming, Cancer Patient Navigator
Aberdeen Hospital
835 East River Road
New Glasgow, Nova Scotia B2H 3S6
Telephone: 902-752-7600 ext. 4922
E-mail: joanne.cumminger@pcha.nshealth.ca

DHA 7 Guysborough Antigonish Strait Health Authority (Antigonish, Guysborough, Richmond)

Charlene Porter, Patient Navigator
25 Bay St.
Antigonish, Nova Scotia B2G 2G5
Telephone: 902-867-4707
Fax: 902-863-1382
E-mail: cporter@gasha.nshealth.ca

DHA 8 Cape Breton District Health Authority (Cape Breton, Victoria, Inverness)

Tom McNeil, Social Worker
The Cape Breton Regional Hospital
1482 George Street
Sydney, Nova Scotia B1P 1P3
Telephone: 902-567-7864 (social work dept.)
902-567-7864 (CBR direct line)
E-mail: kowalczykk@cbdha.nshealth.ca

DHA 9 Capital Health (Halifax County)

Marilyn MacDonald

QEII Health Sciences Centre

1341 Summer Street

Halifax, Nova Scotia B3H 4K4

Telephone: 902-473-3185

E-mail: marilyn.macdonald@cdha.nshealth.ca

Cancer Care Nova Scotia – 1 800 225 7225.

Hospice and Palliative Care

Hospice/palliative care is for anyone facing life-threatening illness. It provides physical, emotional, practical and spiritual support for individuals and their loved ones. A team of family, friends, healthcare professionals and volunteers can provide care in any setting - at home, in hospital, in nursing homes or in special care hospice facilities. While services provided vary somewhat from organization to organization, the following represents the range of services provided:

- ◆ Medical care to address pain and other symptoms
- ◆ At home nursing care
- ◆ Emotional support for loved ones
- ◆ Inclusion of those loved ones in team care planning
- ◆ Information on legal, financial and other services
- ◆ Respite care, to give home caregivers a break
- ◆ Trained volunteers to visit and provide support
- ◆ Help with practical needs like shopping or appointments
- ◆ Counseling to help adjust to pain or loss
- ◆ Ongoing bereavement support after the death of a loved one

Cancer Care Nova Scotia has prepared a directory of services available throughout the province. It is titled *Nova Scotia Hospice Palliative Care Program Directory* and contains several hundred useful descriptions and contacts for a wide range of hospice/palliative care providers.

For more information:

www.cancercare.ns.ca/media/documents/PalliativeCareDirectoryApril05.pdf

There is also an extremely interesting and informative web site called the Canadian Virtual Hospice. While its emphasis is understanding emotional and spiritual aspects of the dying experience it does offer an interactive format that allows participants to exchange information and resources. For patients, their families and caregivers: www.virtualhospice.ca

Getting Your Affairs in Order

At a time when you might well feel least like doing it you may decide to get your personal affairs “in order.” This can be quite a task so enlisting friends and/or family to help is really a very good idea. And it allows you to express some of your final wishes personally...though don't let that replace your final *written* instructions. Fortunately someone (namely Alberta Seniors and Community Supports) has had the foresight to write a very detailed “how to” guide. Filled with background information, checklists, contact organizations and web sites, their booklet ***Saying Farewell*** is available at no charge, either on their web site or by telephone order. If you live outside Alberta you may need to substitute local facilities in one or two instances, but generally it is universal. And it makes a very useful workbook with its series of checklists and good practical advice.

For further information about ***Saying Farewell*** contact:

Alberta Seniors and Community Supports

Toll free: 1-800-642-3853

In Edmonton: 780-427-7876

E-mail: Alberta.Seniors@gov.ab.ca

Web site: www.seniors.gov.ab.ca/publications/index.asp

Sorting Out The Paperwork

There may come a point in your breast cancer journey when you realize that you might not be able to manage your financial affairs, or you need to consider a living will (or, for that matter, a regular will) or that debts have piled up to what feels like a skyscraper of unpaid bills. It's easy to say but quite hard to do: you need to get some help.

This section deals with:

- How to Locate a Financial Advisor/Counselor
- Power of Attorney
- Sources of Living Will (Personal Directive) Forms
- Inexpensive Wills

From Financial Advice to Power of Attorney

What kind of help you need is going to be quite an individual matter. You might start with your longtime financial advisor or tax 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. Do you have an accountant, bookkeeper, accounts payable/receivable clerk, banker, church treasurer, or credit officer among your friends? If you are feeling unable to cope with the day to day business of bills, think about assigning limited Power of Attorney to someone you trust. A limited Power of Attorney describes exactly what the holder has authority to deal with. It can itemize as specifically as taxes and utility bills but not credit card or mortgage payments or whatever you might indicate or need. It protects you to the extent that, for instance, someone with Power of Attorney for utility bills cannot sell your house or access anything other than a designated bank account and even then, only in regard to the listed responsibilities. It goes without saying that if the person you're considering assigning a limited Power of Attorney is the sort of person who *MIGHT* sell your house unbeknownst to you, you've got the *WRONG PERSON*. A full Power of Attorney gives the assignee full access to every aspect of your life and should be done, obviously, with forethought and full consideration. Power of Attorney forms that you can complete yourself are available free on the internet and can be found through the Legal Information Society of Nova Scotia web site. They also offer a series of publications, one of which is a very useful *FAQ (Frequently Asked Questions) on Power of Attorney*.

As embarrassed as you might feel about this, let a friend or family help if they can. Quite often 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.

If you’ve reviewed your friends and professionals you’ve worked with in the past and still draw a blank, there are other options. It may take a bit of digging to find exactly what you need in your area but there are several places to start looking:

- ◆ Have you developed a relationship with a social worker at your hospital or treatment center? If not, now is the time to do so. Not only are they familiar with financial counseling services available in your area, they can also steer you toward other services and entitlements that might help ease your situation.
- ◆ Are you a member of a support group or have you taken part in activities at another cancer support service provider? Check with people there; they may have already gone through this process and may be able to recommend a service or provide you with some insight into places that were not really geared to this sort of situation.
- ◆ The Canadian Cancer Society may be able to refer you to a service through one of their local units.
- ◆ Are you receiving home care or home nursing? If you feel comfortable with your nurse, ask her for a referral. If your home care was arranged through a Regional Health Authority you should have met your needs assessor, generally a social worker. Request to either meet or have a telephone conversation with them to get a referral. They should also know who might be available for home visits if you are too unwell for outside appointments.

If your debt situation has reached severe proportions you might want to check out Service Nova Scotia’s Debtor Assistance Program run by Services Nova Scotia. It’s designed as a counseling service that can help put together a creditor repayment plan (they call it a Consumer Proposal.) However, you may be able to tackle what appear to be intractable situations on your own. Speak directly to your creditors and/or mortgage holder or landlord. Be frank about your situation. There’s no need to feel guilty about it; you didn’t get breast cancer because of something you did or through carelessness. Generally, you’ll find people sympathetic and wanting to be helpful. But sooner is always better than later.

For further and more detailed information:

Legal Information Society of Nova Scotia

Telephone: 902-455-3135 (for Halifax area)

Toll free: 1-800-665-9779

Web site: www.legalinfo.org (click on “Publications”)

Services Nova Scotia and Municipal Relations

Debtor Assistance Program

Telephone: 902-424-5200

Toll free: 1-800-670-4357

Web site: www.gov.ns.ca/snsmr/consumer/debtor/

Wills and Living Wills

Sources for Living Will (Personal Directive) Forms

Available from the Legal Information Society of Nova Scotia is a really helpful series of publications covering a wide range of legal issues. Included are pamphlets on *Power of Attorney*, *Living Wills* (personal directives,) *Patient Rights*, *Making a Will*, and *Public Trustee*. They answer questions, define terms and give good pertinent advice regarding the appointment of your personal agent.

For more information:

Legal Information Society of Nova Scotia

Telephone: 902-455-3135 (for Halifax area)

Toll free: 1-800-665-9779

Web site: www.legalinfo.org (click on “Publications”)

Forms for creating a Living Will (instructions for your medical treatment and sometimes called a Personal Directive) are available through your oncologist, hospital social worker, hospice or palliative care unit or palliative care physician. Similar forms and information pamphlets are available at no cost from the Office of the Public Trustee: www.gov.ns.ca/snsmr/lifeevents/

Wills

Legal help may be required if you are writing your will or transferring assets. This is certainly another time to consider using home equity or RRSP funds to engage a lawyer, as estate planning really needs to be done with someone with

appropriate skills and experience. If your estate is modest and fairly straightforward, will kits can be purchased at business suppliers or bookstores. Several web sites offer either free or modestly priced will kits:

Canadian Legal Will Kits

Web site: www.willkits.ca

The Canadian Financial Security Program

Web site: www.truehelpfinancial.com

Available from the Legal Information Society of Nova Scotia is a good pamphlet called *Making a Will*. It has a thorough glossary of terms and a good discussion of issues for executors.

Available online at:

Legal Information Society of Nova Scotia

Telephone: 902-455-3135 (for Halifax area)

Toll free: 1-800-665-9779

Web site: www.legalinfo.org (click on “Publications”)