



*The Helping Rider's*  
**RECOVERY JOURNAL**

*Third Edition*

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*"A Hand For The Downed Rider"*

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***This book is dedicated***

***to helping***

***the downed rider,***

***exercising their***

***freedom to ride.***

***Oh, I get by with a little help from my friends...***

- The Beatles (eponymous)

## ***Blink of an Eye***

*In the blink of an eye  
My whole life changed  
In the blink of an eye  
It got all rearranged*

*We had it all  
We were riding that wave  
We rode a long time  
Now it's starting to cave  
We were coasting along, doing well  
In the blink of an eye  
It all went to hell*

*I never thought, I had much  
Until it was gone  
It got rearranged and went all wrong  
We broke that barrier  
We crashed right through  
We're gonna make it  
We'll start anew*

*It's all just stuff  
We can get some more  
We'll move ahead, and open the next door  
Cause in the blink of an eye  
We can change it again  
We'll open the right door  
And step right in*

**Victor F. Hawley**

August 10, 2008

# THE HELPING RIDER RECOVERY JOURNAL

## Contents

---

Blink of an Eye (poem)	2
Table of Contents	3
Preface	4
<b>Ownership / Confidentiality Agreement</b>	<b>10</b>
Important Contacts	11
<b>Rights</b>	<b>14</b>
<b>LEGAL</b>	<b>20</b>
Insurance	26
Part 7 Benefits (ICBC Insurance)	46
Licensing	50
Vehicle Modifications	60
<b>Motorcycle Modifications</b>	<b>62</b>
Income Tax Issues	70
<b>BENEFITS</b>	<b>76</b>
<b>RESOURCES</b>	<b>98</b>
I Believe (poem)	142
<b>Diary</b>	<b>143</b>
Calendars	191
Pocket Page	193
List of Advertisers & Sponsors	196
Index	

# AIM RECOVERY JOURNAL, Third Edition

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# ASSOCIATION FOR INJURED MOTORCYCLISTS

## Vancouver Chapter

Serving over 250,000 on-and-off road motorcyclists through-out the Province of British Columbia, the Association for Injured Motorcyclists, Vancouver Chapter, is a benevolent, non-profit society registered under the British Columbia Societies Act and holds a federal Charitable Tax Number. Operated solely by volunteers, A.I.M. relies on membership fees and donations for funding.

A.I.M. is committed to assisting injured motorcyclists and their families by providing information regarding rights and specialized legal assistance, emotional support and regular hospital visits, and by helping with aspects of recovery not covered by other agencies.

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*Further, the producers urge readers to take appropriate medical and legal advice where necessary as this product is a guideline to assist lay people and imposes no legal obligation on the producers.*

*All Items in this Journal are effective at the date of publication only and are subject to change.*

## ACKNOWLEDGEMENTS

Our gratitude to the supporters of AIM whose ads paid for this Journal. Please consider them when you need the goods or services they provide and let others know of their generosity. See page 195 for advertisers list.

### Our thanks to:

Ed Bell, one of the Founding Fathers of A.I.M.

Ray and Karen Leadbeater, Founding Father & Wife

Victor F. Hawley for his two poems

Jane Dyson, Executive Director, BCCPD

Multiple Sclerosis Society

Fraser Valley Brain Injury Society

Dean Robertson, Certified Driver Rehab Specialist

Larry Bowen, Certified Driver/Rider Rehab Specialist

Lisa Kristalovich, OT, GF Strong Driver Evaluation/Training

Cathy Palmer, Director Volunteer Services @ VGH

Dr. Jeffrey Cain, Amputee Coalition (America)

Don Willcock for his input to the Benefits and Resources Section.

For their "ICBC" articles and advice: Daryl Brown, B.A., LL.B.,

Rose Kieth, B.A., LL.B., and Jim McNeney, B.A., LL.B., Q.C.

Jillian Seymour for Income Tax Issues and Financial Benefits sections.

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Jim McNeney for input regarding the Diary pages,  
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To our excellent and "picky" proof-reader, Tina Suter, our thanks.

Also, for Tina's contributions to the Benefits,  
Resources, and Brain Injury sections.

Special thanks to Dave Munro, A.I.M. President, for initiating this project, for his expertise in the legal-insurance aspects, and for his input and guidance in the development of this Journal.



## HOW TO USE THIS RECOVERY JOURNAL

The purpose of this Recovery Journal is to assist you with your recovery, provide knowledge on how the medical, legal, and insurance systems work and advise various benefits and resources you can tap into to help you with your recovery and settlement of your claim.

The initial raison d'etre for this Journal is the Daily Recovery Pages - a diary of your recovery - for use by your lawyer to help with settlement of your claim.

There are sections for recording important phone numbers, your rights, and how to select a lawyer as well as a list of lawyers experienced in motorcycle claims who will provide a discount with an AIM referral. Another section provides basic information about the insurance system, Part 7 Benefits, and re-licensing should you lose your license.

Other sections include Income Tax issues if you have a permanent disability, Benefits you can apply for, and Resources you can tap into.

One section is devoted to those with brain injury.

As well we have included various recreational opportunities for those with a permanent disability, a token list of inspirational movies, and Somerset Maugham's inspirational short story *The Verger*.

At the end of the Recovery Journal are calendars and a Pocket-Page for keeping business cards and receipts.

We hope this Recovery Journal will help in your recovery.

***Be sure to fill in the "Ownership/Confidentiality" agreement on page 10 in order to establish attorney-client privilege for the contents of this Recovery Journal.***

## WHY A.I.M. AND WHY THIS JOURNAL?

"The idea of an association to help injured motorcyclists started around Al Walker's kitchen table one night in 1983. Al, Ray Leadbetter, Skip Stuart and myself discussed some of the pitfalls we had experienced in the recovery process after our accidents. None of us had known how to find a good lawyer experienced in handling motorcycle claims, and our support came from friends and family, for those who had family here.

We formed a volunteer society under the British Columbia Society Act and created a network of member/riders who would let us know of any downed riders in need of assistance. Initial funding came from dances and other social events, and from various supporters.

We started hospital visits, formed a network of legal and rehabilitative professionals, and helped where we could. Long time motorcyclist Terry Rea was instrumental in promoting A.I.M. to the motorcycle community and dealers.

We are all very proud that after 30 years A.I.M. is still going strong with additional provincial chapters. It is a testament to the success of our mission statement."

- Ed Bell, Founding Father

Hi Dave,

May 11, 2015

I just wanted to thank you for the well written article on page 5 , in the Spring issue of the newsletter titled : " About Aim". One line stands out particularly: A.I.M. has come a long way, up and down like a roller coaster. Yes, lasting 32 years, is more than I ever expected.

I registered A.I.M. as a non-profit organization governed by the Society Act in 1983, in Victoria, after I was was injured in a motorcycle accident in 1976 leaving me as an incomplete quadraplegic.

It brings my wife Karen and I great pleasure receiving the newsletters. We wish to thank the long term members, such as yourself for volunteering their time, to assist injured riders. Keep up the good work!

- Ray and Karen Leadbeater, Founding Father and Wife

## WHY A.I.M. AND WHY THIS JOURNAL?

“I joined A.I.M. in the mid-80s and through the years I was on and off the Board of Directors. It has always been a good cause and I have seen A.I.M. help a lot of riders and their families.

I lost my leg ten years ago in a motorcycle accident and as a result I have learned a lot more about ICBC and the different lawyers throughout the province who have confirmed my belief that A.I.M. is still needed. A.I.M. now deals with more riders and we have more information and resources available for the riders.

My congratulations to everybody throughout the 30 years who has participated and worked with A.I.M. keeping this organization helping riders. The gratification from doing this job comes when I see a person doing well afterwards.”

- Dave Munro, President

“Forty-five years and half million bike miles ago, long before the inception of A.I.M., I lost my leg in a motorcycle accident. Going through the recovery process with no support and not being familiar with the legal, medical and insurance systems made me aware of the need for a friend and a guide to help during recovery. In the mid-80s, I joined A.I.M. to help others in the same circumstances.

With the help of those listed on the Acknowledgments page, we have produced this Recovery Journal to assist downed riders in their recovery by providing knowledge of their rights, legal resources, a record of important contacts, a daily record of recovery, a list of benefits they may be eligible for, and a list of resources (many which are free) to help them in their return to self-sufficiency, gainful employment and to their families.”

- Gary Richardson, Director, Visitations



# IMPORTANT CONTACTS

## Emergency Contact

_____	_____
Phone	Cell Phone

## Family Doctor

_____	_____
Name	Phone

## Lawyer

_____	_____
Name	Phone

## A.I.M.

_____	<b>604 - 580 - 0112</b>
Representative	Phone

## Accident Information

_____
Location / Address

_____
Location / Address

_____	_____
Date of Accident	E M S Worker

_____	_____
Witness	Phone

_____	_____
Witness	Phone

## Police

_____	_____
Officer's Name	Title

_____	_____
Badge Number	File Number

## ICBC

_____
Claim Number

_____	_____
Adjuster	Phone

_____	_____
Rehabilitation Coordinator	Phone

# PHONE NUMBERS

<hr/>	<hr/>
<b>Name</b>	<b>Company</b>
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Phone Number	E-mail
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<b>Name</b>	<b>Company</b>
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## **Rose A. Keith** **Trial Lawyer**

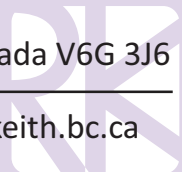
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## **RIGHTS – Your Rights**

***“You have to drive your own bus.”***

- Marguerite MacKinnon

It is well known that while you have rights, you may have to fight for them. This means being in charge of your own recovery. Your medical team will help with your medical treatment and recovery; your legal team will help you with your legal issues and settlement; and your Social Worker and Occupational Therapist will help with your re-entry to your community and your work. However you control your destiny and planning your future. That includes exercising your rights. Know what they are.

### **Contents**

---

Your Rights	15
Patients' Rights	16
Tips for Patients and Families	18



## RIGHTS – Your Rights

*It is estimated that about 10 % of the world's population lives with some sort of disability - making disabled people the world's largest minority. Disabled people experience a number of social, cultural and economic barriers.*

- United Nations Convention on the Rights of Persons with Disabilities (CRPD), 2006

### YOU HAVE THE RIGHT TO:

Dignity:

- to be treated with respect and dignity regardless of race, gender, age, language, legal status, religious beliefs, sexual orientation, culture or due to illness.

Access to:

- the police accident report
- your ICBC file
- your medical records
- a second medical opinion
- affordable housing
- physical access to community services

Inclusion:

- receive clear and complete information about your surgery, medical care and therapy
- a second medical opinion
- know the name of the drugs you are taking, their dosage and possible side effects
- take part in decisions affecting your health and well-being
- be involved in developing your plan of care, treatment and discharge plans
- set goals for what you want to achieve
- have peer support and counseling
- confidentiality

## RIGHTS – Patients' Rights

As a patient you have rights. However, you may have to fight for them. Your best ally will be your lawyer or a Navigator if you have access to one.

The following "*Tips for Patients and Families: Navigating the Hospital System*" was provided at a seminar at Vancouver General Hospital on October 28, 1997, by Cathy Palmer, Director of Volunteer Resources.

### **You are entitled to the following four Rights:**

1. Mutual Respect:

- a patient has the right to be treated with respect

2. Open Communication:

- staff are to be open in their communication with the patient.  
This includes involvement in discharge plans

3. Comfort:

- a patient has the right to expect physical and emotional comfort

4. Family/Friends:

- a patient has the right to have family and friends involved

## RIGHTS – Patients' Rights

### Your Medical Records \*\*

\*\* (The Empowered Patient - Guide to Hospital Care)

1. You have the right to ***inspect, copy, and amend*** your health records.
2. Your health provider may disclose limited information to a family member, relative, close friend or other person identified by yourself. These agreements can be oral.
3. Healthcare providers are not required to obtain your consent to disclose your health information for purposes of treatment, payment, or healthcare operations.
4. Healthcare providers are required to notify you of their privacy policies.
5. Certain medical records, such as psychotherapy notes, may be withheld from the patient.
6. If you find an error in your medical records, contact your doctor or hospital and ask if they have a procedure for making changes.

*Any problems with the above  
should be discussed with your lawyer.*

## **RIGHTS – Tips For Patients & Families**

- 1. Find A Family Support Person** to attend your doctor's appointments with you and for support. They will give you objective feedback and remember questions you might forget.
- 2. Write Things Down - Even Questions.**  
Keep a diary.
- 3. Ask A Lot Of Questions.** Keep asking until you get answers that you can understand.
- 4. Keep Your Family Doctor Informed.** Your family doctor oversees your treatment / recovery and knows your history. They are an important member of your "team".
- 5. Get A Second Opinion.**  
Do not be shy asking for this.
- 6. Find A Doctor You Can Trust.**
- 7. Gather As Much Information As You Can.**  
Knowledge is power.
- 8. Be Assertive, Not Aggressive.**  
Insist on your rights but with respect.
- 9. Seek Out A Support Group.**  
Ask a Social Worker.
- 10. Support Person:** Bring a support person to all your meetings. They will provide an objective perspective. (See # 1)
- 11. Take Written Questions To The Doctor's Office.**  
Bring your own copy and make notes of the doctor's answers.



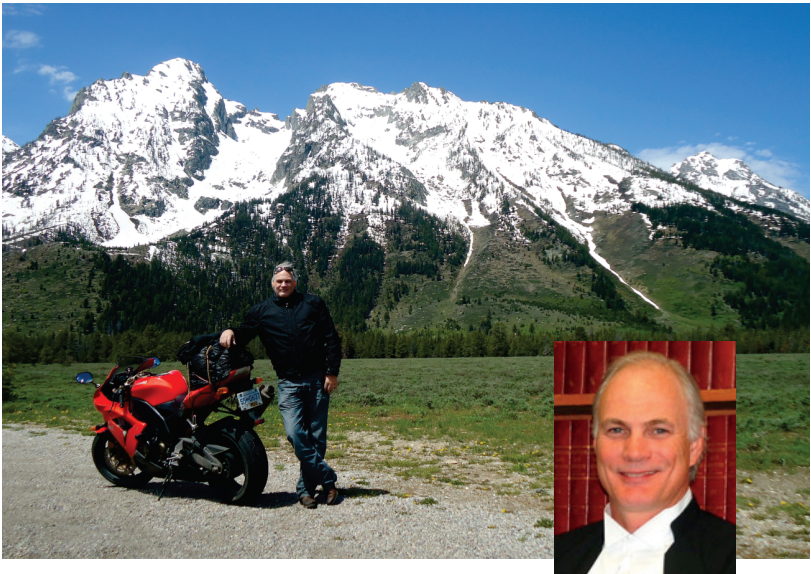
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## LEGAL

***You have the right to speak to a lawyer before you make a statement to the police or to ICBC.***

It is imperative that you retain a lawyer; even if you think you don't need one. The other party to the collision may change their statement at a later date and your responsibility may be changed without you being aware of it. A lawyer will keep the flow of information current.

Unless not deemed necessary, a lawyer experienced in motorcycle claims may examine the accident site themselves or have an accident investigator examine it for them. This can include finding witnesses. Also, in the case of a single vehicle accident, road conditions might be a contributing factor and remedy can be sought by your lawyer.

When it comes time to negotiate a settlement, your lawyer is experienced in that and likely will be able to obtain a greater resolution even after their fee is deducted than you would have obtained on your own.

At least discuss your claim with a lawyer. That first session is free. Be sure and read the following.

### Contents

---

Navigating the Medical-Legal-Insurance System	21
Selecting a Lawyer	22
Legal Resources	23

## LEGAL – Navigating the Medical, Legal & Insurance System

Navigating your way through the insurance claim maze can be frustrating. You probably are not aware of all the rules. You likely are not aware of all the benefits that are available. Nor are you likely aware of various deadlines.

You may need a lawyer's help if you are challenging a decision made by the Claims Adjuster or Rehabilitation Coordinator. In addition to this, you might not be familiar with all the legal terms.

For those who would like to better understand the process of your medical treatment and your insurance claim and settlement, the following is recommended reading.

***Auto Accident Survivor's Guide for British Columbia: Navigating the Medical-Legal-Insurance System "A Consumer Advocacy Guide"***.

2005

ISBN 0-9736611-0-0

This book is written in plain language by *Jill Franklin*, who has worked as a paralegal, a therapist, and in financial services. She speaks from first-hand experience as an accident victim who sustained severe injuries with prolonged rehabilitation and recovery.

*Auto Accident Survivor's Guide* objectively informs you of what you can expect from the hospital, the medical system, ICBC, your lawyer, the legal system, and how to deal with each. It follows step-by-step, the entire process from the accident to recovery's end including the settlement.

This book will help you plan your recovery and "*Drive Your Own Bus*".

This book can be found in the library or used copies can be purchased cheaply off the Internet.

## LEGAL – Selecting A Lawyer

Retain a lawyer. Even if you think you don't need one, at least talk to one about your situation. The first session is free.

Retaining a lawyer will make it easier to settle your case and will not impact negatively on how ICBC deals with your case. A lawyer will ensure you receive full benefits and a fair settlement. Cases handled by a lawyer are often settled without going to court. Your lawyer can be especially helpful with obtaining Part 7 benefits. When choosing a lawyer, ask the following questions:

1. How many motorcycle accident claims have you handled in the last five years ?
2. What was your success rate ?
3. Can you give me three references ?
4. Have you worked as a defence lawyer for ICBC ?
5. If so, how often do you work for them ?
6. Did you work for ICBC during the last year ?
7. What is the fee structure ?
8. What is the charge for disbursements, retainers and taxes? Is interest charged?

*After finding the answers to these questions, do you feel this lawyer is suitable to represent you? This will likely be a long-term relationship.*

*The question you must ask yourself is:*

***Will you be comfortable with this lawyer?***

Also, you can refer to The Law Society of British Columbia's web site at: [www.lawsociety.bc.ca](http://www.lawsociety.bc.ca) for more information.



## LEGAL -- Resources

***You have the right to speak to a lawyer before you make a statement to the police or to ICBC.***

Listed below are three lawyers (also riders) with many years of specialized experience handling and settling both in-province and out-of-province motorcycle accident claims. They allow a discounted rate if you mention that you were referred by A.I.M.

These lawyers will arrange investigation of the accident site (or will do so personally) and will manage your claim from start to finish, negotiating with ICBC on your behalf. They provide a free initial consultation. They will argue for you if you are denied benefits under Part 7 of the Insurance Vehicle Act.

Also, all three have written articles explaining the claims system which are contained in the next section of this Journal under "Insurance".

Check them out under our "Resources" Section.

( In alphabetical order )

### **Daryl Brown, B.A., LL.B. (Motorcycle Lawyer)**

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Email [daryl@motorcyclelawyer.ca](mailto:daryl@motorcyclelawyer.ca)

Web Site: <http://motorcyclelawyer.ca/>

## LEGAL -- Resources

### McNeney, McNeney & Spieker Legal Services

**Jim McNeney, B.A., LL.B., Q.C.**

**Robert B. McNeney, B.A., LL.B.**

**Martin C. Spieker, B.Ec. LL.B.**

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# INSURANCE

Basic insurance is covered by ICBC ([www.icbc.com](http://www.icbc.com)). This covers injury to yourself and others involved in the accident and property damage. Additional or optional insurance covers damage to your own vehicle and can be obtained from ICBC or from a private insurance company.

The following briefly explains the basic coverages and claims procedures pertaining to ICBC claims.

Also, check out **ICBCadvice.com**: A free online information web site, not connected with ICBC, outlining issues and complications you may encounter when dealing with ICBC from start to finish. Offers explanations of the rules and regulations, what to expect, and how to deal with ICBC.

## Contents

---

### Insurance Essentials

- First Payer / Second Payer: Legislative mandate	27
- Tort	27
- Claims Adjuster	28
- Rehabilitation Coordinator	28
- Independent Case Manager	28
- Police Report	28
- Single Vehicle Accident	29
- Road Conditions	29
Insurance Basics	- Rose Keith, B.A., LL.B. 30
Claims Basics	- Daryl Brown, B.A., LL.B. 34
Motorcycle Claims Basics	- Jim McNeney, B.A., LL.B., Q.C. 39

## INSURANCE - Essentials

*Note: All information gathered for your claim by ICBC is the property of ICBC and they provide it to the ICBC lawyer who is defending any claim they might have.*

**First Payer / Second Payer** ICBC is governed by the Insurance (Vehicle) Act. It is important to note that ICBC is defined in the Act as a "second payer" which means that other "payers" must pay first and ICBC pays the remainder up to their legislated limit of \$ 150,000.

If you have coverage under other carriers such as a private insurance company, extended health/dental plan, or a private disability insurer, ICBC benefits will not apply to items covered under these plans. This works to your advantage as Part 7 benefits last longer.

An example is Employment Insurance (EI) which is deemed a "first payer". It is important that you apply for Employment Insurance immediately, as this will extend the ICBC payment of wage loss. In some instances ICBC will pay wage loss of up to \$ 300 per week for up to two years. If you are eligible for six months worth of Employment Insurance, ICBC wage loss coverage would start after your Employment Insurance expires.

**Tort** Essentially covers your settlement for loss of earnings, pain and suffering, medical costs, and other incidental/related expenses. If the other party is found totally to blame, then you will receive 100 % of the settlement. If, for example, you are found 50 % to blame, then you would receive 50 % of the settlement.

ICBC claims are either a) settled by agreement, or, b) ICBC and yourself can go to court for a court-ordered judgment. This aspect of your claim is handled by the Claims Adjuster and, potentially, an ICBC defense lawyer.

Tort settlements generally do not apply to single vehicle accidents.

## INSURANCE - Essentials

**Claims Adjuster**      The Claims Adjuster determines the following:

- acceptance or denial of your claim
- apportionment of blame between the parties involved
- authorization of payment of wage loss benefits
- referral to Rehabilitation Coordinator for same
- negotiation of final settlement

**Rehabilitation Coordinator**      If the result is catastrophic, the Claims Adjuster may determine that you are eligible for Part 7 benefits and refer you to a Rehabilitation Coordinator. The Rehabilitation Coordinator will not ask about the accident but will focus on your recovery and needs. It is important to cooperate with the Rehabilitation Coordinator to get the most out of your Part 7 benefits.

**Independent Case Manager**      In the case of a catastrophic injury resulting in a severe disability, especially a brain injury, an Independent Case Manager can effectively help you manage your claim. They are familiar with the medical, legal and insurance systems and can advocate on your behalf. See our **Resources** section: Advocacy & Case Management (page 119\_).

**Police Report**      The ICBC decision will be based primarily on the police report. It is key to the claim. You will need a lawyer experienced in motorcycle accidents who can review the accident/police report for accuracy and conduct a thorough investigation of the accident and the accident scene as required. One problem is that it can sometimes take months before the police release their report. You have the right to a copy of this report.

## INSURANCE - Essentials

**Single Vehicle Accident**                      Victims of a single vehicle accident generally are not eligible for Tort settlements (damages plus pain and suffering) as there is no one to sue and they have to rely solely on Part 7 benefits. Also, if you did not carry "collision" coverage, then you will not be reimbursed for the damages to your bike.

If a downed rider feels they qualify for Part 7 benefits, but is deemed not eligible for Part 7 benefits, a lawyer may be required to argue this. Since legal fees cannot be charged against Part 7 benefits, the lawyer's work would be *pro bono* (free).

**Road Conditions**                      If the Municipality is contributory to the accident due to neglect resulting in a dangerous road condition, **the client or lawyer must notify the City or the Municipality within 60 days**. A lawyer with experience in motorcycle accidents would examine the accident site or have a professional investigator (accident reconstructionist) examine the site. An example would be a diesel fuel spill on the pavement that causes the rider to go down. If the Highways Department did not make a timely effort to clean it up, you might have a claim.



## **INSURANCE – Basics**

*This article provided by Rose A. Keith, B.A., LL.B.*

### **The Importance of Being Properly Insured**

If you own a motorbike, you have insurance on that bike. ICBC requires us to have the insurance in order to have plates on the bike. However, most of us don't understand the insurance that we have, nor do we understand whether what we have is enough or too much. The insurance that you have fills two purposes – it is either to help you in the event of damage or loss from an accident, or it is to compensate a third party if you are at fault for an accident so that you don't have to pay their damages out of your own pocket. Everyone licensed in British Columbia must purchase their Basic Autoplan insurance through ICBC. This is the minimum amount that everyone must have. You can then purchase optional extended coverage either through ICBC or through another carrier.

Basic Autoplan coverage provides you with the following:

- \$150,000 per person for medical and rehabilitation costs;
- \$200,000 for damages claimed by other persons; and
- \$1 million per person if the "at fault" motorist is uninsured.

Sounds like a lot of insurance right? Wrong!! Let's look at what each of these actually is.

#### **Medical and rehabilitation costs**

This is medical care that is required following an accident and income replacement of up to \$300 per week. This coverage is far superior to many jurisdictions but it is still woefully inadequate if you have suffered a significant injury. This is only of real consequence if the accident is your fault and you are unable to claim against another party for the damages that you have suffered.



## INSURANCE – Basics

If the accident is your fault however, \$150,000 does not go very far if you have suffered a severe injury. ICBC is what we refer to as a secondary insurer. What that means is that their requirement to provide coverage for medical and rehabilitation costs only kicks in after you have depleted your entitlement to other benefits. So, for example, if you have extended health coverage, then you utilize that first for medical and rehabilitation costs and only turn to ICBC when you have used up whatever other coverage that you have available. That makes the \$150,000 go a lot farther obviously.

More problematic is the wage loss benefit that you are entitled to. Under the Basic Autoplan coverage you are entitled to a maximum of \$300 per week or 75% of your usual weekly earnings, whichever is less, if as a result of a motor vehicle accident you are totally disabled from work. That amounts to only \$15,000 per year. That is significantly less than what most individuals earn.

Again, if another party is at fault for the accident you can ultimately obtain your wage loss from them. This is only problematic for individuals who are at fault for an accident. There are income replacement insurance policies that are available and it is worthwhile speaker to an insurance broker about the cost and availability of such a policy for you.

**\$200,000 for damages claimed by others** – this basic insurance amount is meant to satisfy any claims brought by others as a result of your negligence. \$200,000 is not sufficient. \$200,000 is to cover all of the damages of all of the parties involved in the crash, including the vehicle damage. This can easily exceed \$200,000. You are then personally liable for any amounts over and above the \$200,000. There is insurance available that greatly increases the amount of insurance available to you to satisfy the claims brought by others and it is available at a nominal cost. You should have at least \$2,000,000 in coverage.

## INSURANCE – Basics

**\$1 million if the at fault person** has insufficient insurance. This type of coverage is referred to by lawyers as UMP or Underinsured Motorist Protection. This insurance is to protect you and provide you with coverage if the person who is at fault for the accident does not have sufficient coverage to compensate you for your injuries. \$1 million is the minimum that all motorists have through their Basic Autoplan Coverage. With this insurance I again recommend that you get as much as you possibly can. It is available for a nominal fee and is invaluable insurance if you ever have the misfortune of requiring it. When you are injured in an accident, ICBC is only obligated to pay out up to the limit of the at fault party's insurance and your UMP coverage. Regardless of how devastating your injuries are and how extensive your losses are, that is the limit of what ICBC has to pay. Beyond that, you have to recover your damages directly from the person who caused you injury. Typically if a person has a low rate of coverage on their insurance they will have little or no ability to pay a judgment in excess of their insurance and, as the injured party, you will be left with no ability to recover your damages.

The above is by no means an exhaustive explanation of insurance coverage and what you should have. In addition to the above, you need to consider whether you want to purchase "own damage" coverage. Without it, in an accident in which you are at fault, repairs to your motorbike will not be covered. This is a type of insurance that really is a matter of cost benefit analysis in which the value of the bike must be taken into consideration.

The above information should however provide you with the starting point of your discussions with an insurance broker the next time you are buying insurance for your bike.

## INSURANCE – Basics

Below are a list of questions to consider asking an insurance broker when you are purchasing insurance:

- Am I eligible for income replacement benefit and if yes, what is the cost of it?
- What is the maximum liability insurance that I can purchase and what is the cost of it?
- What is the cost associated with each \$1 million of increased liability insurance?
- How much UMP can I purchase?
- What is the cost of each extra \$1 million of UMP?
- What is the cost of own damage coverage?

Ensuring that you understand what insurance you have and whether you are properly and fully ensured not only provides you peace of mind but can ensure your financial future is not compromised.

**Rose A. Keith, B.A., LL.B.**

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## **INSURANCE – Claims Basics**

*This article provided by Daryl Brown, B.A., LL.B.*

### **Injured in an Automobile or Motorcycle Accident?**

The motor vehicle insurance scheme in British Columbia is superior to many auto plans elsewhere. For example, you are entitled to receive medical rehabilitation and partial wage loss benefits even if it is determined you were liable for the accident, not directly insured by ICBC or were hit by an "out of province" vehicle. Coverage is also available when the other vehicle is uninsured or unidentifiable. Consequently, if you are injured and require care, it is assuring to know such comprehensive protection is available.

Knowing this however, is not enough. You need to understand your rights and responsibilities when dealing with the insurance company. Some of the issues to consider are:

- \* Part 7 benefits;
- \* the difference between Part 7 and Tort actions;
- \* time limitations to initiate your Part 7 or Tort actions;
- \* when to settle your actions; and,
- \* when you need to consult a lawyer.

### **Part 7 Benefits**

Under Part 7 of the Regulations for the Insurance (Motor Vehicle) Act, the Insurance Corporation of British Columbia ("ICBC") must provide certain medical rehabilitation benefits and partial wage loss benefits to those that qualify. Medical benefits include access to rehabilitation specialists and various facilities. Wage loss benefits are calculated on past earnings and are called Temporary Total Disability benefits ("TTD's"). Exactly what medical benefits and how much TTD's a person is entitled to, can at times be unclear.

## **INSURANCE – Claims Basics**

In less serious situations, ICBC may pay for up to 12 physiotherapy sessions. To receive further treatment, it may be necessary to obtain a recommendation from your family.

doctor. Where injuries are more serious in nature, the Regulations provide for all, "reasonable expenses incurred by the insured as a result of the injury for necessary medical, surgical, dental, hospital, ambulance or professional nursing services, or for necessary physical therapy, chiropractic treatment, occupational therapy or speech therapy or for prosthesis or orthosis".

If you are totally disabled for more than 7 days and your disability appeared within 21 days of the accident, you may qualify for TTD's. The amount available is 75% of your average gross weekly wage up to a maximum of \$300 per week (\$145 per week for homemakers). What claimants don't always understand is that they are usually required to apply for Employment Insurance ("EI") benefits before they are eligible to collect TTD benefits. Once a claimant has been refused EI, exhausted their EI entitlements or require a top up over EI, they will be able to collect TTD's. Meeting the criteria to collect your benefits and continue receiving them, can be confusing. The conditions are numerous and ongoing, sometimes resulting in foregone entitlements.

### **The Difference Between Part 7 and Tort Actions**

As noted above, you may be entitled to certain benefits under Part 7 of the Regulations. If you do not receive these benefits and are entitled to them, it may be necessary to begin a Part 7 action or lawsuit. The action is filed against ICBC for failing to provide benefits guaranteed by Regulation.

If you have been involved in a motor vehicle accident, you may be entitled to compensation for your injuries and loss. This is known as the Tort action. The Tort action is initiated against the negligent party that caused

## **INSURANCE – Claims Basics**

the accident. If applicable, you may claim for pain and suffering, past wage loss, future wage loss or loss of capacity, expenses for medical treatment and future care.

### **Time Limitations To Initiate Your Part 7 or Tort Actions**

If you have been injured in a motor vehicle accident, you may be eligible to file a Tort action against the party that caused the accident resulting in your injuries. The law however, only provides a two-year window of opportunity immediately following the date of your accident to officially commence your legal action. Other limitations also govern your ability to file a Part 7 action. If you fail to start your legal actions in time, you may be barred from doing so, thereby forfeiting your entitlements.

### **When To Settle Your Actions**

Sometimes ICBC will contact an individual and offer a settlement. From ICBC's perspective, once the file is closed, future exposure is eliminated. The difficulty is that if you settle too early, you waive your right to future entitlements. This could be devastating if your injuries become more serious over time or latent injuries subsequently surface. You should consult with your doctor regarding your injuries and contact a lawyer to determine whether the amount offered is appropriate.

### **When You Need To Consult A Lawyer**

Where injuries are minimal, you may feel it is not necessary to hire a lawyer. Nevertheless, it is always wise to consult with one before making that choice. Whether you have been seriously injured or just want to inquire about Part 7 benefits, call Daryl Brown at 604-612-6848. In most accident claims, he can act for you on a contingency fee basis, or a percentage of the amount awarded upon settlement or after trial.

## INSURANCE – Claims Basics

### **Making an ICBC Claim**

You have been injured in a motor vehicle collision knowing exactly what to do to protect your rights can be confusing and daunting. You know that making an insurance claim is one of the first things you need to do and that you want to tell the truth about what happened.

Unfortunately, in many circumstances meeting with an insurance adjuster for anything more than dealing with property or vehicle damage can be more harmful than helpful to your interests.

Although you want to tell the truth about what happened the insurance adjuster seeks to obtain specific information that assists them in either denying or defending your claim for medical or rehabilitation benefits and for your compensation.

They are not on your side!

An insurance agent is trained to not only obtain information about your claim but also to obtain information that may assist them in protecting the insurance funds. Insurance companies also have vast resources to assist them in protecting their interest in liability disputes.

You or your lawyer can initiate a claim through the phone or online services for initiating a claim. If you have not yet done so our advice is to call us prior to initiating a claim to confirm whether it is in your best interest in the circumstances to present your claim personally.

You are able to make an insurance claim for the damage to your vehicle with the assistance of friend or family or your lawyer. You are also able to initiate a claim for medical/rehabilitation, and Temporary Disability benefits

## INSURANCE – Claims Basics

(for up to \$1300.00 per month) through an agent or counsel. In other words, you may make a claim for any benefits available concerning a motor vehicle collision through an agent or lawyer.

Almost all claimants are best served by initially speaking with experienced litigation counsel prior to making an ICBC claim. Depending on the circumstances, you may be advised to make a claim by agency (your lawyer) or by making a claim online or by phone.

### **Daryl Brown (Motorcycle Lawyer)**

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## **INSURANCE – Motorcycle Claims Basics**

*This article provided by Jim McNeney, B.A., LL.B., Q.C.*

### **Making An ICBC Claim - Introduction**

Only in specific circumstances will you be advised to make a claim by attending an insurer's claim office or meeting with an insurance claims adjuster in person for the purposes of making statements, signing authorities for release of confidential documents, or signing statements.

If you have made written or verbal statements or signed a release for medical or wage loss information you should immediately contact your lawyer to discuss the potential advantages of revoking such authorizations. Have you been charged with a Motor Vehicle Act Offence?

If it is alleged that you have broken a rule of driving and you have been charged with a Motor Vehicle Act offence (you have received a ticket). It is most important in these circumstances to obtain legal advice prior to speaking with an insured.

For example, allegations that you failed to yield, or speeding, or driving with undue care and attention, disobeyed traffic control device, driving without proper license or insurance can result in automatic defenses even if you were not at fault for the collision and injury.

A failure to remain to at the scene of an accident or other more serious Motor Vehicle Act or Criminal Code offences can result in automatic defenses to a claim. It is therefore important to obtain legal advice on how personal injury or property claims are presented to preserve your rights and remedies.

## **INSURANCE – Motorcycle Claims Basics**

You have been involved in a hit and run collision or single vehicle collision. There are specific and very restrictive rules on making claims if you cannot identify the driver or person at fault.

The Law in British Columbia requires that certain things be done by claimants or their representatives to assert such claims, failing which the injured persons claim can be entirely defeated. It is important to have lawyers represent you in these circumstances.

### **Motorcycle Accidents**

Claims involving motorcycle accidents are particularly troublesome with respect to liability investigation.

With the possible exception of a rear-end motor vehicle collision, a motorcyclist involved in a collision will, unfortunately be a primary focus of official investigation for being at fault. However unfair, it is critical to obtain reliable evidence from both witnesses and the physical scene to support a motorcyclist injury claim.

We have found that investigating a witness evidence in motorcycle accidents is particularly difficult as few motorists are aware of the vulnerabilities of motorcyclists in traffic situations. It is also extremely important to have immediate investigation of the motor vehicle scene for physical evidence which official investigations will commonly overlook as a result of lack of experience and resources.

It is extremely important in these investigations to retain expert investigators to preserve evidence and investigate witnesses and scene evidence. Legal representation can assist to preserve such matters in a timely way.

# INSURANCE – Motorcycle Claims Basics

## Common Questions:

### **How do I get my car / motorcycle replaced or repaired fairly?**

Disputes about property damage can be subject of litigation or arbitration under the Insurance Act. Accelerated depreciation or the failure to recognize vehicle upgrades and their market value are subject to this process. We can help you recover a fair amount for your vehicle.

What does legal representation cost?

### **What does legal representation cost?**

Legal Representation does not necessarily require any initial retainer or payment. In most cases payment can be pursued on the basis of the legal fee based on a percentage of the recovery, in other words, we don't get paid if you don't win.

### **How much is my claim worth?**

It is impossible to establish at the outset what your claim is worth. The reason for this is quite simple. When a person is injured, the full extent of their problems will not be known for quite some time. For example, let's say you have a sore neck and shoulder after your accident.

Will you recover in two weeks? Two months? Two years? Will you ever recover? You can see that the value of your claim will vary depending on how long it takes you to recover. One thing we can say is that we will work very hard to maximize your claim, so that you are fairly compensated for your injuries. Claims are broken down into heads of damages which are supported by evidence. The most common heads of damages are as follows:

- Pain and suffering both past and in the future
- Out of pocket expenses you would have not incurred without the injury
- Past income loss
- Future loss of capacity to earn income or future income loss claim
- Cost of Future care in medical expenses
- Management fees and tax gross up

## **INSURANCE – Motorcycle Claims Basics**

### **Common Questions (Cont'd):**

#### **I own my own business; how can I establish an income loss claim?**

If you own your own business it is often difficult to survive without returning to work. If your business does not survive or if there is a claim for temporary disability, it will be necessary to produce business records to establish a past and future income loss claims. Lost opportunities on business are also important to document with the assistance of forensic accountants and witnesses. We have experience in helping business owners get a fair settlement.

#### **How long will my claim take?**

Claims can be resolved in as little as four months to as long as four years. There are a number of procedures which can shorten the length of claims. There are also a number of circumstances which and lengthen a claim. Complications may include assessment of rehabilitation, doctors and specialist's prognosis for recovery. Additionally, there may be complications with assessment of future income loss and cost of care which may require several years to develop. Many cases are mediated to conclusion before trial. In most serious or complex cases a trial would not be more than four years from the date of being injured. We have the experience and skill to help you, no matter how long or complex your case may be.

#### **Can I obtain an advance on my claim?**

If there are no independent sources of income benefits from private insurers or ICBC no fault insurance, and if liability is not substantially in dispute, it is possible to obtain private financing to assist persons financially through the rehabilitation process. We are able to support persons through the private financing process securing such assistance against their eventual recovery.

## **INSURANCE – Motorcycle Claims Basics**

### **Common Questions (Cont'd):**

#### **Am I entitled to disability benefits?**

In most cases a motorist in British Columbia with a valid driver's license is entitled to disability and rehabilitation benefits. The Insurance Corporation of British Columbia manages such benefits under the (Insurance Motor Vehicle Act).

It is common for such benefits to be provided for a brief period of time or a limited number of sessions, after which time such benefits may become subject of litigation directly against the Insurance Corporation of British Columbia or other private insurance corporations.

#### **Am I entitled to medical rehabilitation benefits?**

If you have private extended health benefits through your employer these will continue to apply for necessary medical, prescription, and rehabilitation benefits subsequent to being injured in a motor vehicle collision.

Private insurers in some cases ask that you sign a repayment agreement or require that monies that you recover from a claim be directed to repaying amounts they have paid. It is important to have legal advice on the propriety of the insurer's ability to require repayment.

If you have no private extended health benefits the Insurance Corporation of British Columbia manages a no fault benefits fund which partially pays for necessary medical expenses. The ICBC will often voluntarily pay such benefits in the first several months of rehabilitation. They may ask that you be assessed by their medical expert as a condition of receiving benefits.

## INSURANCE – Motorcycle Claims Basics

### Common Questions (Cont'd):

It is not uncommon for no fault benefits to be discontinued at a time when your doctor(s) and treatment providers indicate that treatment should continue. In some cases it is necessary to bring a law suit directly against the Insurance Corporation of British Columbia to seek an Order that medical and rehabilitation benefits continue. We can do this for you, if need be, so that you can recover to the fullest extent possible.

***Jim McNeney, B.A., LL.B., Q.C.***

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## PART 7 BENEFITS - ICBC Insurance

Part 7 of the Insurance (Vehicle) Act (“No Fault” Accident Benefits) authorizes payment of certain expenses not covered by your Medical Plan resulting from your accident (unique in B.C.). This can include purchase of a wheelchair, modified van, house renovations, etc., up to a maximum of \$ 150,000.

Certain payments, such as disability payments, can be taken from Part 7 benefits, but are deducted from any tort settlement. Check with your lawyer or with ICBC.

In their brochure titled: *Guide to Rehabilitation Benefits* (GEN252(012009)), ICBC outlines what benefits they pay and the conditions under which they pay them. They also outline the extent of rehabilitation expenses they will pay for. For details visit their website:

<http://www.icbc.com/autoplan/basic/basic-covers/benefits>





## PART 7 BENEFITS - ICBC Insurance

Part 7 is generally limited to \$ 150,000.00 worth of rehabilitation costs, however, in exceptional case of a catastrophic injury, this can be extended. You may need your lawyer to argue this for you.

Part 7 is for *things you need*, not *what you want*. It is generally a “one time” event.

For example, Part 7 will pay for your initial wheelchair and maintenance while you are still on claim, but future wheelchair costs will have to come out of your tort settlement (future wheelchair costs will have to be factored into the settlement and your lawyer will do this).

Another example: Due to lack of arm strength, you cannot wheel your manual wheelchair on the living room carpet. You need a hard floor surface. ICBC will pay for laminate flooring but not for hardwood -- you would have to pay the difference.

## PART 7 BENEFITS: Summary - ICBC Insurance

### Summary of ICBC Benefits Payable

Total Temporary  
Disability (TTD) \_\_\_\_\_

\$ 150,000

Up to \$ 300 per week or  
75 % of your gross  
earnings, whichever is less,  
for two years.

Weekly payment is  
reduced after two years  
by any CPP disability  
benefits entitlement.

EI sick benefits delay TTD  
benefits of up to 17 weeks.

*TTD is deducted from your settlement.*

This is a very complex area  
of law, requiring a requiring  
a lawyer to understand,  
particularly if under-insured  
motorist protection is involved.

Part 7: Medical / Rehabilitation

\$ 150,000

Medical rehabilitation is  
secondary to any other insurance  
if you have extended health benefits, etc.  
You must exhaust that first.

Pays a percentage of physiotherapy,  
massage and other rehab expenses.  
Rarely pays in full.

Will pay for renovations to your  
house and/or purchase of a vehicle and  
alterations as required: *but on a one time  
basis only.*

This, too, is a very complex area of law,  
requiring a lawyer to understand.  
Catastrophic injuries are often cashed  
out in full by ICBC

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# LICENSING

**Relicensing** For many of you, this will be one of the most important aspects of your recovery. To be able to drive and to ride again are your ticket to mobility and freedom. Certain procedures are required to regain your licenses and they are described below.

**Will I Ride Again?** For those with a significant permanent disability, the answer to this question will depend on assessment of your abilities. Many persons with disabilities have returned to riding, even those who use a wheelchair. You may require modifications to your bike.

It is recommended that you regain your driver's license first and then work on recovering your motorcycle license. You will follow the same steps obtaining either license.

## Contents

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### DRIVERS LICENCE

Recovering Your <b>Drivers License</b>	51
License Recovery Process (Schematic)	52
Drivers License Recovery Providers	53

### MOTORCYCLE LICENSE

Recovering Your <b>Motorcycle License</b>	57
Motorcycle License Recovery Providers	57
License (Driver's & Motorcycle) Recovery Funding	58

## LICENSING - Recovering Your Drivers License

If you sustain a permanent disability you may have to undergo evaluation to determine if you require special equipment such as hand controls in order to operate your vehicle. This will be followed up with training and testing under the auspices of, RoadSafetyBC (Ministry of Justice). See: <https://www.google.ca/searchclient=opera&q=road+safety+bc&sourceid=opera&ie=UTF-8&oe=UTF-8>

Five categories of disability are evaluated. You may be assessed on only one or any combination of these categories, depending on your disability: cognitive, visual / perceptual, physical (includes spinal cord injury), minor physical (not requiring vehicle modifications), and restrictive (systemic).

To confirm your **driver's license** (Class 5) your abilities will be evaluated and appropriate vehicle modifications recommended. You will then be trained using the recommended adaptive devices and, finally, tested by an examiner specialized in this field.

Confirming your **motorcycle license** (Class 6) will require repeating the same process. The following schematic (next page) outlines the steps involved. Some tests can be repeated if you don't succeed the first time.

It is important to understand that the intent is to enable you to reclaim your license and the people involved will be doing their best to help you achieve that goal. Your safety and that of others on the road is paramount. *Work closely and positively with your evaluator to obtain maximum effect.*

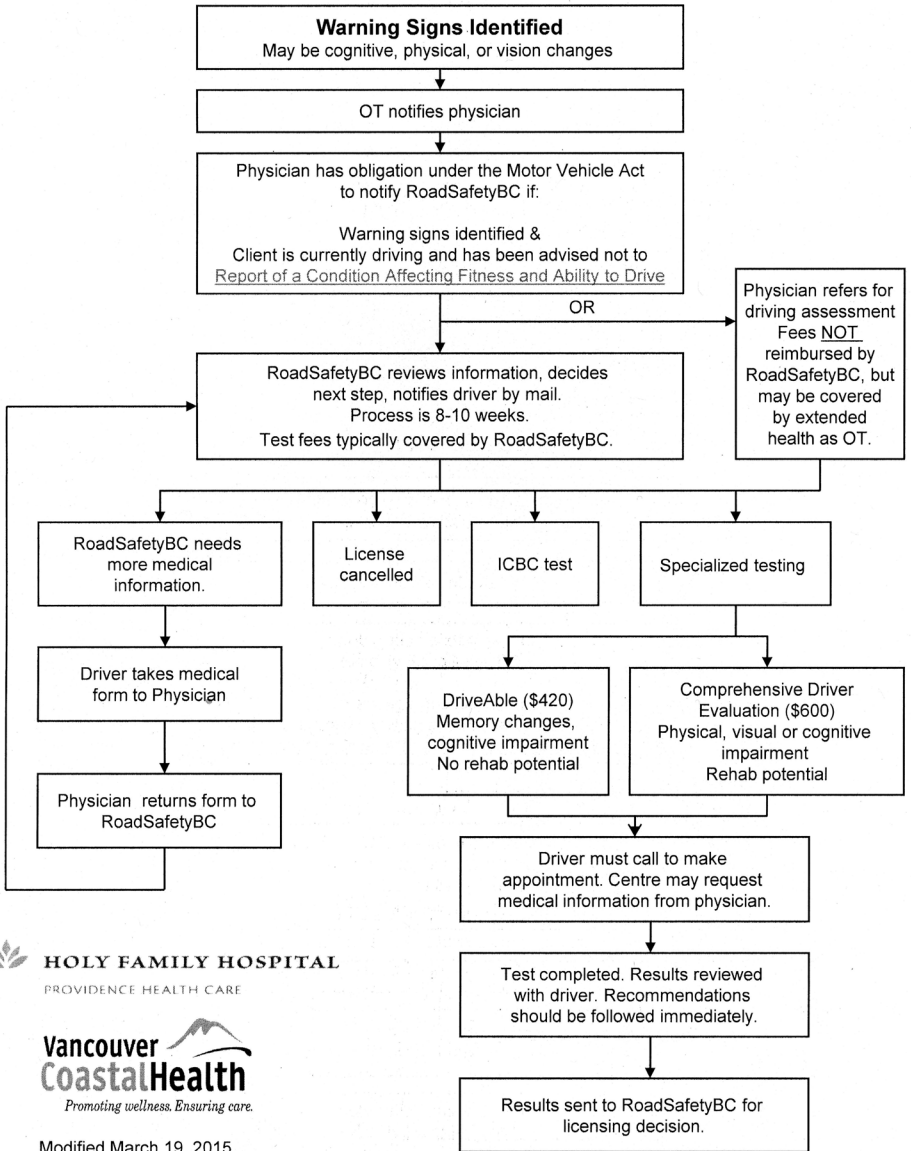
Fees are involved and you may incur travel and lodging costs. In special circumstances funding may be available to assist with this (page 58).

**The web site below, exemplifying brain injury recovery, takes you step-by-step through the procedure so you know what to expect.**

[http://www.braintrustcanada.com/files/2914/0381/8405/Tracy\\_Hansford\\_-\\_presentation.pdf](http://www.braintrustcanada.com/files/2914/0381/8405/Tracy_Hansford_-_presentation.pdf)

# LICENSING -- Recovery Process: Schematic

## How to Address Concerns re: Patient's Driving



## LICENSING – Drivers License Recovery Providers

### Public Driver Rehab Programs

**GF Strong Rehabilitation Centre** Offers an all-inclusive program with assessments for clients with all types of disabilities from BC, consisting of:

- in-clinic assessments (physical and/or cognitive)
- on-road assessments, on-road treatment rehab
- vehicle assessments (car, truck and van)
- vehicle modification assessments and commercial driver

4255 Laurel Street, Vancouver, BC V5Z 2G9

Lisa Kristalovich - *OT, Graduate Certificate in Assessing Driver Capability*

[Lisa.Kristalovich@vch.ca](mailto:Lisa.Kristalovich@vch.ca)

604-734-1313, ext. 2234

**Holy Family Hospital** Offers the following. Wheelchair accessible van available for evaluation and rehabilitation.

- comprehensive driver evaluation
- cognitive-perceptual, vision and physical impairments
- clinic and on-road evaluation
- driver rehabilitation

7801 Argyle Street, Vancouver, BC V5P 3L6

604-322-2617

Web Site: <http://www.providencehealthcare.org/hospitals-residences/holy-family-hospital>

**Kelowna General Hospital** Comprehensive Driver Evaluation, cognitive-perceptual, vision & physical impairments. Clinic and on-road evaluation, driver rehabilitation. Available only to current patients in Neurological Rehabilitation Outpatient Program.

2268 Pandosy St., Kelowna, BC V1Y 1T2

250-862-4000

Web Site: <http://www.interiorhealth.ca/FindUs/layouts/FindUs/info.aspx?type=Location&loc=Kelowna%20General%20Hospital&svc=&ploc=>

## LICENSING – Drivers License Recovery Providers

### Private Driver Rehab Programs

**Access Driver Rehab Specialists** Services include the following and are provided throughout the province:

- comprehensive driver assessment
- low vision driving assessment
- vehicle modification assessment
- commercial driver evaluation
- driver rehabilitation

3405 W 31<sup>st</sup> Avenue, Vancouver, BC V6S 1X6 604-263-5218

Diana Robertson - *MScOT, Certified Rehabilitation Driver Specialist (CDRS)*

Dean Robertson - *BEd, Certified Driving Instructor, Certified Rehabilitation Driver Specialist (CDRS)*

Web Site: [AccessDriverRehab.com](http://AccessDriverRehab.com) [AccessDriverRehab@gmail.com](mailto:AccessDriverRehab@gmail.com)

**Community Therapists** Provides the following services:

- vehicle modification evaluation
- functional driving evaluation Class 1-5
- off-road remediation
- on-road training.

Several locations. 604-681-9293

- 201 - 3997 Henning Drive, **Burnaby**, BC V5C 6N5

- 200 - 15387 - 104<sup>th</sup> Ave., **Surrey**, BC V5C 6N5

- Suite 107 - 3550 Saanich Road, **Victoria**, BC

- 6421 Apple Cross Road, **Nanaimo**, BC

America Rivera 604-681-9293, ext. 210

[a.rivera@communitytherapists.com](mailto:a.rivera@communitytherapists.com)

Fiona Flemming [f.flemmingl@communitytherapists.com](mailto:f.flemmingl@communitytherapists.com) 604-681-9293

Web Site: <http://www.communitytherapists.com/>



## LICENSING – Drivers License Recovery Providers

### Private Driver Rehab Programs (Cont'd)

**DriveAble** For clients with dementia, progressive cognitive conditions with memory impairments. In-clinic cognitive assessment and on-road evaluation. Various locations throughout the province. 1-888-475-4666

#### **Insight Rehabilitation Services: Adaptive Driving Program**

Class 7/5 Assessment (clinical and on-road), limited vehicle modification. Also Class 1, off highway and rehab instruction.

201-4710-31<sup>st</sup> St (Railway Plaza), Vernon, BC V1T 5J9 250-545-6030

Lars Taylor, B.Sc.O.T., CWCE: *OT, Certified Driver Rehab Specialist (CDRS)* cell: 250-307-2387

Arlana G. Taylor, B.Sc.P.T., M.Sc., CWCE: *Physiotherapist, Licensed Driving Instructor*

Web Site: <http://www.insightrehabservices.com/rehab-services.html>  
[info@insightrehabservices.com](mailto:info@insightrehabservices.com)



## LICENSING – Drivers License Recovery Providers

### Private Driver Rehab Programs (Cont'd)

**Larry Bowen Driver Rehab Inc.** Larry Bowen, now operating his own independent service, previously managed the GF Strong Driver Rehab Program for many years.

*Rehabilitation Therapist, Driver Rehab Therapist, working with people having all kinds of disabilities. Vehicle adaptations (mechanical & electronic, motorcycles included). Over 41 years experience, recognized as one of the foremost experts in the world.*

Larry will travel to locations in BC and Alberta. All disabilities plus **motorcycle re-licensing and modifications**. Help with assessment, training, take your driver's test, choose a vehicle.

Box 78095, Northside RPO, Port Coquitlam, BC V53 7H5

Larry Bowen, BSc.(Kines.), CDRS

**604-996-4893**

info@larrybowen.ca

WebSite: http://larrybowen.ca/home

**Occupational Therapists** Also available, Occupational Therapists are located throughout the province who can evaluate your abilities locally, recommend the adaptive mechanisms, train you, and assist with the testing. Go onto their web site to find one nearest you.

http://www.caot.ca/default.asp?pageid=4129

## LICENSING – Motorcycle License Recovery

This is obtained by individual assessment. Assessment and testing will confirm if the adaptive controls and configurations are appropriate for your abilities and allow safe control of your bike. You provide the motorcycle with the required modifications, and will be tested on it. While these providers can evaluate, recommend modifications and retrain you, you will still have to undergo the retesting by a Motor Vehicle (ICBC) tester.

**Larry Bowen Driver Rehab Inc.** Larry Bowen, now operating his own independent service, managed the GF Strong Driver Rehab Program for many years. He has helped many riders regain their motorcycle license. It is advisable to discuss your needs with Larry Bowen prior to making modifications to your bike. His years of experience in this area will be helpful in determining the appropriate modifications to your bike. Also, Larry will come to you anywhere in British Columbia and Alberta.

### **All disabilities plus motorcycle re-licensing.**

Box 78095, Northside RPO, Port Coquitlam, BC V53 7H5

[info@larrybowen.ca](mailto:info@larrybowen.ca)

<http://larrybowen.ca/home>

Will travel to locations in BC and Alberta.

604-996-4893

**GF Strong Driver Rehab Centre** Continues to evaluate motorcyclists requirements by Occupational Therapists.

Contact them at: 604-734-1313 x2234

[https://www.vch.ca/media/GFS\\_client\\_family\\_handbook.pdf](https://www.vch.ca/media/GFS_client_family_handbook.pdf)

### **Occupational Therapists**

If you live “up country” you can try an Occupational Therapist in your area. Be sure and confirm that they are qualified to certify you for motorcycle licensing.

<http://www.caot.ca/default.asp?pageid=4129>

## LICENSING - Funding

Funding may be available from several sources to assist recovery of your license, both class 5 and 6. Some will only assist if it helps you return to the workforce. Below are some suggested sources.

Try non-profit organizations such as:

- **Spinal Cord Injury BC** (604-324-3611) [sci-bc.ca/](http://sci-bc.ca/)
- **Stroke Recovery Association of B.C.** (604-688-3603) <http://strokerecoverybc.ca/>
- **Neil Squire Society** (604-473-9363) <http://www.neilsquire.ca/>
- **Tetra Society** (1-877-688-8762) <http://www.tetrasociety.org/community/chapters/vancouver.php>

Inquire Public Schools (student fund raising) and Public School Boards (Vocational training).

Try local service clubs such as the **Kinsmen, Lions, Kiwanis, Rotary.**

You can even try crowdfunding strategy.

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Porch lifts, Stair lifts & Home Elevators  
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Back Care, Supports & Braces  
Aids to Daily Living**

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call us at (604) 326-1117 x 238,  
go to [www.shoppershomehealthcare.ca](http://www.shoppershomehealthcare.ca)  
or visit one of our 7 stores in British Columbia**



**Harley Specialists • ICBC Repair Shop  
HD Extended Warranty Repair Shop  
Custom Bike Building**

**Unit 22, 2710 Barnet Highway  
Coquitlam, BC V3B 1B8**

**604-474-0711  
info@iverscustomcycles.com  
[www.ivers.ca](http://www.ivers.ca)**

## VEHICLE MODIFICATIONS

If you are left with a permanent disability, you may require modification to your vehicle. The shops listed subsequently are certified to adapt your vehicle to your needs. For example, hand controls are common. Part 7 Benefits will pay for vehicle modifications. Generally, they prefer that you purchase a brand new vehicle.

Many vehicles are pre-modified to suit someone in a wheelchair to either sit in their chair or transfer into the vehicle seat. These are vans that come with an electric ramp for access by wheelchair, anchor point for the chair, hand controls and other aids. These vans are standardized and approved by Transport Canada. For example, go to the showroom at **Shoppers Home Health Care** to see four makes of modified vans on display: Honda, Toyota, Mazda and Dodge. They also have a selection of pre-owned modified vans. \*\*

\*\* Note: Only the deluxe models of the vans are modified – that is with all the bells and whistles including features such as power steering, power brakes, cruise control, air conditioning, etc. So if you are purchasing under Part 7 Benefits, and the insurance carrier will only pay for the basic model, argue that you cannot purchase such a version and that they must pay for what is available. You may have to get your lawyer to argue this.

### Contents

---

Vehicle Modifications - Providers	61
Motorcycle Modifications	62
Disabled Riders Resource Web Sites	63
Motorcycle Modification Web Sites	63
Motorcycle Modification You Tubes	64
Amputee Riding Modifications: Dr. Jeffrey Cain, MD, double amp	66

## VEHICLE MODIFICATIONS – Providers

Certified by: Quality Assurance Program (QAP) and National Mobility Equipment Dealers Association (NMEDA)

**Advanced Mobility Products** 604-293-0002  
101-8620 Glenlyon Parkway, Burnaby, BC V5J 0B6

**Can Am Mobility** 1-866-423-0003  
158 Old Vernon Road, Kelowna, BC V1X 4R2

**Medichair Kootenay & Boundary** Toll Free: 1-800-661-4022  
250 Slater Road, Cranbrook BC V1C 5C8

**Medichair Prince George** Toll Free: 1-800-332-2772  
849 - 2nd Avenue, Prince George, BC V2L 3A6

**Shoppers Home Health Care** 604-326-1117  
101 - 8289 North Fraser Way, Burnaby, BC V3N 0B9

**Shoppers Home Health Care** 1-250-370-2984  
1561 Hillside Avenue, Victoria, BC V8T 2C1

### Other Vehicle Modification Dealers:

**Motion Specialties** Toll Free: 1-800-565-9772  
101 - 8255 North Fraser Way, Burnaby, BC V3N 0B9

**Sidewinder Conversions and Mobility** Toll Free: 1-888-266-2299  
44658 Yale Road West, Chilliwack, BC V2R 0G5

**Wolfe Mobility** 778-233-0282  
368 Main Street, Picton, Ontario K0K 2T0

## MOTORCYCLE MODIFICATIONS

There are numerous adaptations for various impairments. Many are designed specifically for the disability. The most common are for amputees, however, persons using a wheelchair can also adapt their motorcycle to meet their needs.

For example, a hand operated electric shift device can be installed for shifting gears. Automatic clutches are available. A trike, or a motorcycle with a "sidecar platform" and relocated controls can be designed for wheelchair use.

Modifications should be performed by certified motorcycle shops. Many people prefer custom bike builders as they have experience in designing and fabricating to suit the buyer's needs and they will ensure safety in their product.

Recommended is **Ivers Custom Cycles**, a custom motorcycle shop that holds a British Columbia Manufacturer's license and can custom-build a motorcycle to suit the rider's requirements. They can fabricate/modify a motorcycle and get it certified.

604-474-0711

<http://www.iverscustomcycles.com/>

On the following page is a list of some web sites outlining various adaptations that have been made to motorcycles to accommodate different handicaps.



## **DISABLED RIDERS RESOURCE: Web Sites**

American Motorcycle Association	<a href="http://www.ama-cycle.org">www.ama-cycle.org</a>
AmpsCanRide	<a href="http://www.mtb-amputee.com">www.mtb-amputee.com</a>
Disabled Riders of America	<a href="http://www.dra.thewyz.com">www.dra.thewyz.com</a>
Mert Lawwill	<a href="http://www.mertlawwill.com/merthome.html">www.mertlawwill.com/merthome.html</a>
Motorcycle Safety Foundation	<a href="http://www.msf-usa.org">www.msf-usa.org</a>
National Association of Bikers with Disabilities (British)	<a href="http://www.nabd.org.uk">www.nabd.org.uk</a>
National Highway Traffic Safety Administration: Motorcycle Safety	<a href="http://www.nhtsa.dot.gov/people/injury/pedbimot/motorcycle/motosafety.html">www.nhtsa.dot.gov/people/injury/pedbimot/motorcycle/motosafety.html</a>

## **MOTORCYCLE MODIFICATION: Web Sites**

This web site links to other web sites describing a large number of modifications for various disabilities.

<http://www.mtb-amputee.com/ampscanride.htm>

As well, view the following:

<http://www.mtb-amputee.com/motorcycleamputee.htm>

<http://www.disabledmotorcyclerrider.com/about.html>

<http://www.disabledmotorcyclerrider.com/>

<http://www.disabledmotorcyclerrider.com/AMPUTEEarticle.pdf>

<http://www.bikerlifestyle.co.uk/index.html>

<http://www.ridemyown.com/links/nolimits.shtml>

<http://www.mobilityconquest.com/>

<http://www.mjtrikes.com/disabilityaids.htm>

<http://www.efmautoclutch.com/street.shtml>

<http://landinggear.com/buy.php>

## **MOTORCYCLE MODIFICATION: You Tubes**

These You Tubes demonstrate the various systems riders have adapted to their bikes in order to keep riding. Modifications should always be performed by motorcycle mechanics and certified. Always confirm your insurance coverage.

### **Ed's Wheelchair Motorcycle**

<http://www.youtube.com/watch?v=dFMC73KmKTA>

### **Ed's Wheelchair Motorcycle # 2 - C6-7 Quadriplegic**

<http://www.youtube.com/watch?v=PQJxplyKRUC>

### **Road Chariot City Wheelchair Motorcycle for Disabled (scooter / rear entry)**

<http://www.youtube.com/watch?v=3NUjnleAIJg>

### **RIDAN Nippi 300**

<http://www.youtube.com/watch?v=tlz4fGaoN3A>

### **Modified Harley Trike**

<http://www.youtube.com/watch?v=m9P5YRmarrQ>

### **Wheelchair Sidecar on a Harley Motorcycle**

[http://www.youtube.com/watch?v=DslTrUVEU\\_8](http://www.youtube.com/watch?v=DslTrUVEU_8)

### **Motorbike for Wheelchair**

<http://www.youtube.com/watch?v=9JP7Mx7XCv4>

### **BRP Can-Am Spyder wheelchair lift rack kit.**

[http://www.youtube.com/watch?v=MpDf\\_iVXGmA](http://www.youtube.com/watch?v=MpDf_iVXGmA)

## MOTORCYCLE MODIFICATION: You Tubes

**Ventrac Freedom Model 300 - HQ** *Reminds one of a riding lawnmower*  
<http://www.youtube.com/watch?v=CEE6Ui4clhA>

**Motorcycle Modified for a Paraplegic** *(Note: we had a rider here in B.C. use this system and it was unreliable and let him down and he had warranty problems as well. In addition, it had to be installed in Seattle, and he had to go back there for any adjustments and servicing – very inconvenient.)*  
<http://www.youtube.com/watch?v=eivM-xd17Hs>

**Extreme Offroad Tracked Wheelchair the Original Ripchair 2.0**  
*Warning: hunting footage.* <http://www.youtube.com/watch?v=Qnr-crOcuw>

**New device - Upright Wheelchair (Robotic Mobilization Device)**  
<http://www.youtube.com/watch?v=VE-l7uH91jM>



## AMPUTEE RIDING MODIFICATIONS

*Four wheels move the body. Two wheels move the soul.*

– Anonymous

*This article was written by a doctor with both legs amputated below the knees. Permission to reprint was granted by the Amputee Coalition (TM) in the United States. (<http://www.amputee-coalition.org/>)*

### **How to Ride A Motorcycle With Parts Missing (on you, not the bike): Adaptive Modifications for Amputee Motorcycling**

by Jeffrey J. Cain, MD

You've seen them cruising down a winding highway, heard the roar of pipes on the boulevard, dreamed of the thrill and freedom of a motorcycle, and wondered; "Can I still ride a motorcycle after my amputation?"

The answer is an enthusiastic "Yes!" In this article, we will review common motorcycle modifications that can help an amputee rider get back on the road and, just as importantly, how to prepare yourself.

**Getting Started** Getting your motorcycle ready for amputee riding isn't necessarily difficult. You merely need to understand how the controls on the motorcycle operate and how to modify them to work with your prosthesis.

An adaptive rider's best friend is a local cycle shop with a craftsman who is able to modify your motorcycle, because there are no formal adaptive motorcycling organizations in the U.S. The market is simply too small to find most motorcycle adaptations "off the shelf," so you may need to customize your bike for your specific needs and abilities. Let's start by looking at how a rider uses the controls on a motorcycle and some common modifications for amputees.

## AMPUTEE RIDING MODIFICATIONS

**Left Leg** On a standard motorcycle, the left foot operates the gear shifter by lifting up and pushing down with the toes. Riders with a below-knee (BK) prosthesis can modify the shift lever by adding a heel extension to allow changing gears by both pushing down with the heel and pushing down at the toe position. This system already comes standard on some cruiser models like the Harley-Davidson. Alternatively, the shifter can be moved to the right side, as it used to be on older British bikes. A slick, newer option is the

Kliktronic electronic shifter system. The Kliktronic is a gear changer that uses a push-button gear selector on the handlebar, connected to an electric solenoid to operate the bike's shift lever. Gear changing is done with the left hand, and the entire kit can be moved if you change bikes.

**Right Leg** Most motorcycles operate the rear wheel brake with a toe lever on the right side. Modification options for right leg amputees include either operating a modified right brake pedal with the prosthesis, moving the brake to the left side, or mounting a second hand brake lever in tandem with the front brake lever on the handlebar. BMW and many other modern motorcycles now come with an anti-lock brake system that automatically interconnects the front and rear brakes and eliminates the need for these changes.

**Above-Knee Considerations** Above-knee (AK) riders have two challenges to cope with: keeping the bike upright while stopped, and operating the side stand. Solutions for these challenges include choosing a prosthetic knee that is stable in an extended position and linking the side stand to a hand lever extender below the tank. Many AK riders eliminate these issues by riding a motorcycle with a sidecar or a trike, both of which are more stable yet allow the freedom of motorcycling.

## AMPUTEE RIDING MODIFICATIONS

**Other Options for Leg Amputees** An alternative to the expense and hassle of modifying a standard motorcycle is to choose one with automatic transmission, where all the bike's functions are operated by hand controls. Great options vary from the classic Italian Vespa scooter, the “super scooter” Honda Silver Wing and Suzuki 650 Burgman models that have the look and performance of modern motorcycles, to the Ridley cruiser, which has the sound and appearance of a custom V-twin.

**Arm Amputees** Arm amputees, even more than leg amputees, are faced with the choice of modifying either the motorcycle or their prosthesis. Changing the motorcycle involves rerouting the standard brake, throttle or clutch controls so they can be operated with one hand. Customized prosthetic modifications allow the rider to engage the brake or clutch with a specialized terminal device designed specifically for the motorcycle. Bike kits and prosthetic solutions are available on the Internet (see Related Resources). Additional recommendations for arm amputees include a front steering dampener and using Velcro® on the glove of the prosthetic hand to assist controlling the bike and keeping the prosthetic hand on the bars.

**Getting on the Road** Riding a motorcycle is a thoroughly exhilarating and fun experience. But, along with the thrills come some additional risks and responsibilities. Before starting adaptive motorcycling, consider a Motorcycle Safety Foundation (MSF) class to learn the rules of the road, and check with your state motor vehicle department to find out if there are additional testing/driving requirements for adaptive riders. Buy the best helmet that is comfortable for you to wear, and wear it every time you ride. Start on side roads away from traffic, and move up to higher speeds and traffic as your skills progress.

**About the Author** *Jeffrey Cain, MD, a bilateral BK amputee, is the chief of family medicine at The Children's Hospital in Denver, Colorado. Cain is a member of the Amputee Coalition Board of Directors. In his spare time, Dr. Cain is a pilot, and enjoys swimming, biking, snow skiing and water skiing. He rides a Vespa scooter for urban commuting.*

Denise Page, CGA



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# INCOME TAX ISSUES

## A Word To The Wise:

The information provided below is for informational purposes only and is not intended to provide financial, legal, accounting or tax advice and should not be relied upon in that regard. We cannot guarantee it is accurate or complete or current at all times and is subject to change.

## ***YOU ARE STRONGLY ENCOURAGED TO CONSULT A QUALIFIED TAX ACCOUNTANT IN MATTERS RELATED TO REVENUE CANADA***

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*There may be Tax Credits or deductions for your specific injury.*

[604-607-5365](tel:604-607-5365)

[denise.page@gmail.com](mailto:denise.page@gmail.com)

## Contents

---

Disability Tax Credit	71
Low Income Tax Credits	72
Child Tax Benefit	72
HST/GST/BC Climate Action Credit	72
BC HST Credit	72
BC Climate Action Credit	72
Medical Expenses	73
Medical Expense Supplement	73
Travel Expenses	73
Attendant Care Services: Full Time	74
Attendant Care Services: Part Time	74



## INCOME TAX ISSUES

### **Disability Tax Credit**

If you have a permanent disability, you may be eligible for a Disability Tax Credit. It is a non-refundable tax credit that reduces the amount of Income Tax owed by individuals. Must be approved by Canada Revenue Agency. (see [www.cra.gc.ca](http://www.cra.gc.ca) Form 2201). You must have taxable income.

This is a multiple application form that must be completed by your Doctor certifying you are “Markedly Restricted” in one activity of daily living (walking, vision, speaking, hearing, feeding, dressing, bowel or bladder function, or mental function), or “Significantly Restricted” in 2 or more of the above. Definitions and further info are found on Form 2201.

Dependent on your taxable income, your tax savings may be approximately \$1,470.00 per year. If your claim is rejected, you are encouraged to file an Appeal – BC Coalition of People with Disabilities is very helpful in this area.

### **If you are subject to Income Tax**

These are non-refundable tax credits, so if your income is low enough that you don't pay taxes, you will not benefit from this (however, it can be transferred to a family member to reduce his/her taxes).

[www.cra.gc.ca](http://www.cra.gc.ca)

## INCOME TAX ISSUES

### Low Income Tax Credits

*The following credits are available to all low-income persons. Apply by checking a box on your tax return*

**Child Tax Benefit:** Monthly payment to parent(s) of children under age 18. Amount is based on family income and the age of child(ren). Threshold level at which payments are completely phased out for 2011 is family income over \$40,000. Calculation is based on income from the prior tax year. Forms to register children are available from CRA

**HST/GST/BC Climate Action Credit:** Quarterly payment to individual or family based on family size and income.. Threshold level at which payments are completely phased out for 2011 is \$32,500.

**BC HST Credit:** Paid quarterly to low income individuals & families. Annual amount is \$230 per family member paid to singles with income less than \$20,000 and families with income less than \$25,000

**BC Climate Action Credit:** Paid quarterly to low income individuals & families. Maximum annual amount is \$100 per adult and \$30 per child, reduced when single income exceeds \$30,000, or family income exceeds \$35,000.

# INCOME TAX ISSUES

## Expenses

### **Medical Expenses:**

Dependent upon your taxable income, medical expenses not paid by MSPBC, Fair Pharmacare or Extended Health Care coverage – may be claimable on your income tax filing.

Claim medical supplies, prosthetic devices, home renovation costs related to your disability, physiotherapy, acupuncture, etc. on your tax return. You will receive 20% of the cost of these services when the total of your medical costs exceed or 3% of your taxable income (these are non-refundable tax credits, so if your income is low enough that you don't pay taxes, you will not benefit from this (it can be transferred to a spouse to reduce his/her taxes).

### **Medical Expense Supplement:**

In a small number of cases, when the taxpayer has employment income, relatively low total income and relatively high medical expenses, the taxpayer may qualify for a Medical Expense Supplement that is paid to the taxpayer as a tax refund (even if income tax was not paid). The circumstances are very limiting, so few people qualify.

### **Travel Expenses:**

Dependent upon regulations, some travel expenses, relating to medical appointments may also be claimed on income tax.

## INCOME TAX ISSUES

### Attendant care services

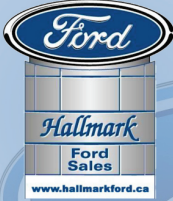
These are tied to the previously mentioned Disability Tax Credits and can be claimed as a tax deduction (i.e.: reduce taxable income dollar for dollar) *if you require the services for employment, self-employment, or you are a student.*

If you are not employed, or are a student, you can still claim the amount as MEDICAL EXPENSES (but get only a 20% benefit) of taxes owed. Amounts paid for attendant care services cannot be claimed if provided by the person's spouse or common-law partner, or to someone under 18 years of age.

If you pay your child over 18 for these services then you can claim the expenses, and the child must report the amount as income on his/her tax return.

**Full-time attendant care services** may be claimed if the person with the impairment qualifies for the disability amount ([Form T2201, Disability Tax Credit Certificate](#) required) or a medical practitioner certifies in writing that these services are necessary and that the impairment is likely to be indefinite.

**Part-time attendant care services** may only be claimed if the person with the impairment qualifies for the disability amount (an approved Form T2201 is required). [www.cra.gc.ca](http://www.cra.gc.ca)



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## BENEFITS

This section contains a number of basic benefits that you can apply for.

Carefully review all of the Benefits to see if you might be eligible. Use the web site address provided or phone to inquire. Usually an application form is provided that you can download. You can also discuss a particular Benefit with your Social Worker for advice.

These were current as of December, 2014. As changes occur over time you will need to confirm if they are still valid.

A Checklist is provided to help you keep track of your applications.

**\*\*\*** *Note that the various Benefits frequently change.*

*Especially the government benefits and departments are constantly changing.*

*Always confirm on the web site or by phone.*

### Contents

---

Checklist	77
Medical	78
Employment	79
Financial	80
Housing / Lodgings	81
Transportation	83
If You Are Permanently Disabled	92

## BENEFITS -- Checklist

### Financial

- |  |                                |
|--|--------------------------------|
| <input type="radio"/> Employment Insurance         | <b>Apply immediately</b>       |
| <input type="radio"/> 25 % Autoplan discount       | ICBC                           |
| <input type="radio"/> Provincial Gas Tax Rebate    | Ministry of Provincial Revenue |
| <input type="radio"/> Federal Gas Tax Rebate       | Canada Revenue Agency          |
| <input type="radio"/> Income Tax Disability Credit | Canada Revenue Agency          |
| <input type="radio"/> CPP Disability Pension       | Canada Pension Plan            |
| <input type="radio"/> Income Security Program      | Canada Pension Plan            |
| <input type="radio"/> Property Tax Deduction       | BC Ministry of Finance         |
| <input type="radio"/> Life/Mortgage Ins. Policy    | Check with agent               |

### Transportation

- |   |                                |
|---|--------------------------------|
| <input type="radio"/> Disability Parking Permit     | SPARC                          |
| <input type="radio"/> Bus Pass:                     | Ministry of Social Development |
| <input type="radio"/> HandyCard (Transit Pass):     | Translink                      |
| <input type="radio"/> Disability Travel Card:       | Easter Seals                   |
| <input type="radio"/> Priority Ferry Boarding Pass: | BC Ferries                     |
| <input type="radio"/> Travel Assistance Program:    | BC Ministry of Health          |

## BENEFITS - Medical

Be sure and check with your employer and/or your union. They may have a medical plan option you can engage. If so, use them first and extend your Part 7 benefits.

Both your company and union may have a wage loss plan.

Also, inquire if the plans pay for things that BC Medical Plan does not ... such as wheelchairs, crutches, etc.

**BC Medical Services Plan** Premium assistance is available if your family income is less than \$30,000 you will be eligible for premium reduction. If your family income is less than \$22,000 then you would pay zero premium

Normally MSP premiums are based on your family income for two years prior to the current year, if your income has dropped more than 10% you can apply for an income review to adjust your premiums and Pharmacare levels. See: [www.health.gov.bc.ca/pharmacare/pdf/FPC03.pdf](http://www.health.gov.bc.ca/pharmacare/pdf/FPC03.pdf) for this information.



## BENEFITS - Employment

**Employment Insurance** If you were working prior to your injury, you might be eligible for Employment Insurance. Apply for Employment Insurance benefits immediately: this can extend your Part 7 benefits.

Apply to: Service Canada 1-800-206-7218 [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

**ICBC** Check with ICBC. They may assist with finding alternative employment. Check with your Rehabilitation Coordinator or your lawyer.

**Neil Squire Society** The Neil Squire Society's Solutions for Employment Program provides specialized case managed services for people with disabilities and injuries. Their range of services support job seekers to find and maintain employment and improve employment readiness.

Services include training, vocational counselling, computer basics training, and ergonomic and assistive technology assessments. They will subsidize the employer for the first few months of your job and can provide adaptive devices.

210 - 2250 Boundary Road, Burnaby, BC V5M 3Z3 604-637-3577  
Doug J. Seanor, Senior Job Developer 604-637-3577, ext. 130  
Nate Toevs, Employer Outreach Developer 604-473-9360, ext. 122  
**Toll-Free: 1-855-568-4926** <http://www.neilsquire.ca/>

**WorkBC** WorkBC Employment Services Centres offer services that include job-search resources, personal employment planning, skills assessment and training, and work experience placement. WorkBC can assist you as a job seeker to navigate jobs in B.C.'s labour market.

250-952-6914 Toll-Free: 1-877-952-6914 <https://www.workbc.ca/>

## **BENEFITS - Financial**

**Life Insurance Policies** If you have a life insurance policy, check with your agent. Some policies will pay your monthly payments if you are permanently disabled. Some have a clause that waivers your monthly payment while disabled. Some have a clause that pays the balance in full if you are totally disabled.

**Loans** Some personal/car loans have provision for relieving the payments or the entire debt with total disability (unable to return to work). Check with your lending agent. Some policies will pay your monthly payments while you are disabled. Some have a clause that waivers your monthly payment while disabled. Some have a clause that pays the balance in full if you are totally disabled.

**Relieved Mortgage Payments** If you own your home, check your life/mortgage Insurance policy. Some policies will pay your monthly payments if you are permanently disabled. Some have a clause that waivers your monthly payment while disabled. Some have a clause that pays the balance in full if you are totally disabled. Check with your agent.

**Service Clubs** Often a source of assistance for people in the community suffering financial or equipment challenges. Although some of the below noted clubs specialize in assistance to children with a variety of disability challenges, they should all be investigated as to some form of assistance available for your individual needs.

- Lions Clubs International: [www.lionsclubs.org](http://www.lionsclubs.org)
- Shriners: [www.bcshriners.com](http://www.bcshriners.com)
- Elks: [www.elks-canada.org](http://www.elks-canada.org)
- Kidney Foundation [www.kidney.ca/BCHome](http://www.kidney.ca/BCHome)
- Kinsmen: [www.kincanada.ca](http://www.kincanada.ca)

# BENEFITS - Housing / Lodgings

## Contents

---

Additional Home Owner Grant  
BC Housing (formerly HAFI)  
BC Property Tax Deferment  
Home Renovations  
Property Tax Deduction  
Rental Subsidy  
Easter Seal House  
Vancouver Coastal Health

**Additional Home Owner Grant** If you have incurred costs to modify your home for your disability (cost >\$2000, or assistance at home >\$150 monthly), AND you get PWD, you may qualify for an additional Home Owner Grant of up to \$845. see: [www.sbr.gov.bc.ca/hog](http://www.sbr.gov.bc.ca/hog)

**BC Housing** Formerly HAFI, this is administered by BC Housing and provides financial assistance for eligible low-income seniors and people with disabilities in British Columbia, allowing them to continue to live in the comfort of their own home. Up to a \$20,000 grant provided to modify the home (eg.: enlarge the bathroom for wheelchair accessibility). Eligibility is defined by level of income, assets and the value of your home. 650-4789 Kingsway, Burnaby, BC [www.bchousing.org/HAFI](http://www.bchousing.org/HAFI)  
Toll-free: 1-800-407-7757 (ext. 7055) 604-646-7055

This program replaces the previous CMHC (Federal) program. Also, note that in the case of Rental Properties, the Landlord may be eligible to receive these grants to provide modification, once again depending on the renters meeting eligibility, income, etc.

**BC Property Tax Deferment** Low interest loan program to defer property taxes on your owned home, you must have at least 25% equity in your home, and have lived in BC for at least one year. See information at [www.sbc.gov.bc.ca/rpt](http://www.sbc.gov.bc.ca/rpt) and click on "persons with disabilities" link.

## BENEFITS - Housing / Lodgings

**Home Renovations**     SPARC can provide free renovations for home owners if modifications are needed due to a disability.     604-718-7746  
( eg.: wheelchair accessibility ).     [www.sparc.bc.ca/parking-permit](http://www.sparc.bc.ca/parking-permit)

**Property Tax Deduction**     Possible reduced property tax. BC Ministry of Finance home owner grant, property tax deferral. In addition to the basic grant, additional grants may be available to reduce property taxes.     [www.sbr.gov.bc.ca/hog](http://www.sbr.gov.bc.ca/hog)     Application Form 'B':  
[www.sbr.gov.bc.ca/documents\\_library/forms/0078RILL.pdf](http://www.sbr.gov.bc.ca/documents_library/forms/0078RILL.pdf)

**Rental Subsidy**     SAFER (Shelter Aid For Elderly Renters) rental subsidy is available to low income persons over age 60 who pay relatively high rent payments.     Call 604-433-2218 or visit the web site:  
[www.bchousing.org/ShelterAidforElderlyRentors](http://www.bchousing.org/ShelterAidforElderlyRentors)

**For Out-Of-Town Visitors, family members and friends, lodgings are available and can be rented one or two weeks at a time if required.**

### **Lodgings Near GF Strong Rehabilitation Centre**

**Easter Seal House** is within walking distance (two blocks) of GF Strong. Easter Seal House is available for short stays. Lodgings for out-of-town visitors/families. Reduced rates. 3981 Oak St., Vancouver, BC V6H 4H5.  
604-736-3475     Toll Free: 1-800-818-3666  
Email:     [eshousevcr@lionsbc.ca](mailto:eshousevcr@lionsbc.ca)

### **Lodgings Near Vancouver General Hospital**

**Vancouver Coastal Health**     For visiting family members from outside the Lower Mainland, residences are available near Vancouver General Hospital and the GF Strong Rehabilitation Center. See the following web site for a list:     <http://vch.eduhealth.ca/PDFs/JB/AA.022.Ac27.pdf>

## BENEFITS - Transportation

### Contents

---

Airlines	84
Automobile Manufacturer's Rebate	85
Automobile Purchase Discount - <b>Hallmark Ford</b>	85
BC Ferries Priority Boarding Pass	86
Bus Pass Program	86
Disability Travel Card	86
Easter Seals Disability Travel Card(TM)	87
Gas Tax Rebate - Provincial	87
Gas Tax Refund - Federal	87
Greyhound Bus	87
HandyCard	88
HandyDart	88
Husky & Mohawk Gas Stations	89
ICBC Car Insurance Discount	90
ICBC Wage Loss	90
Pacific National Exhibition (PNE)	90
Rail Travel	90
SPARC BC	91
Taxi Companies	91
TaxiSaver Program	91
Travel Assistance Program	91

## BENEFITS - Transportation

**Airlines** Airlines have varying policies & offer different programs for disabled passengers (and an attendant if necessary). As a traveller, you are recommended to enquire with the airline(s) you intend to travel with well ahead of your travelling time – to familiarize yourself with the options available to you. For example, WestJet offers a Medical Seating Program that provides additional legroom in specific seating areas (the first 3 or 4 rows of the aircraft) for no additional charge over your purchased fare. There are provisions for an attendant to sit with you if necessary. A medical application form must be completed by you and your doctor, and if accepted by WestJet you will be issued an OP number that classifies you with a permanent disability. From that time forward, you quote the number to your ticket agent anytime you book travel, and you will be assigned seating accordingly – at no extra charge - at the front of the aircraft - in seats with more leg room to accommodate your prosthesis. [www.westjet.com/guest.en/travel/special-arrangements](http://www.westjet.com/guest.en/travel/special-arrangements)

Also, a service offered at most airports, is Wheel Chair or Electric Cart Service for disabled or mobility challenged passengers – to transport them throughout the airport. Even though you may walk well, or have the ability to handle your carry-on baggage – often the distance down the “fingers” of the airport results in time challenges in catching connecting flights, which proves to be an extra stress or physical challenge. This service often enables the disabled person to “jump” line ups for Security and Immigration/Passport Control points.

## BENEFITS - Transportation

### **Automobile Manufacturer's Rebate**

A Mobility Program

Reimbursement of up to \$ 1,000 toward the cost of adapting a new/leased vehicle is offered by Ford, General Motors, Toyota and Chrysler. Doctor's certificate and receipt for the cost of the adaptations required.

### **Daimler Chrysler** Automobility Program

1-800-255-9877

[www.automobility.daimlerchrysler.com](http://www.automobility.daimlerchrysler.com)

### **Ford** of Canada's Mobility Plus Program

1-800-565-8985

<https://credit.ford.com/ford-mobility-finance>

### **General Motors** of Canada Mobility Program

1-800-463-7483

[www.mobility.gm.ca](http://www.mobility.gm.ca)

### **Toyota** Canada's Mobility Program

1-888-869-6828

[www.toyota.ca](http://www.toyota.ca)

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## **Automobile Purchase Discount - Hallmark Ford**

**Hallmark Ford** (*See Ad page 75*) Founded on determination and a commitment to our customers, and driven by our customers complete satisfaction, we are proud to be recognized by Ford as number one in both Sales and Service satisfaction. We provide a complete line of Ford vehicles, parts and service.

As arranged by A.I.M., **Hallmark Ford** will offer a new in-stock vehicle at invoice price, or factory order vehicle at invoice price, to a person with a disability if referred by the Association for Injured Motorcyclists. (Must have a doctor's disability certificate.)

604-584-1222

Contact: **Jeff Hall** at Hallmark Ford,  
10025-152nd Street, Surrey, BC V3R 4G6

Toll free: 888-693-9021  
[jeffhall@hallmarkford.ca](mailto:jeffhall@hallmarkford.ca)

## BENEFITS - Transportation

**BC Ferries Disabled Status (Priority Boarding Pass)** If you are a resident of British Columbia and have a permanent disability, reduced fares are available (this applies to passenger fares only). To receive them, you must present your BC Ferries Disabled Status Identification (DSI) card. Call 1-800-+BCFerry for details, or you can download the *Information for Passengers with Special Needs* brochure.

1-888-BC FERRY

1-888-223-3779

[www.bcferries.com](http://www.bcferries.com)

Passengers requiring the use of an "overheight" vehicle equipped with a mechanical wheelchair lift or ramp may travel at the posted "underheight" vehicle (or car) tariff with or without a DSI card. Please inform the ticket agent of your vehicle's special status.

An Escort (one only) traveling with a person with a disability is eligible for the disabled rate. The Escort must be traveling in the same vehicle as the person with a disability. Escorts accompanying seniors with a disability traveling on a senior's free day are required to pay full fare.

**Bus Pass Program** The Ministry of Social Development will provide a bus pass to those on disability assistance. 604-660-2421

[www.mhr.gov.bc.ca](http://www.mhr.gov.bc.ca)

Contact: Ministry of Housing and Social Development  
Bus Pass Program  
9950 Stn Prov Govt  
Victoria V8W 9R3

Toll-free: 1-866-866-0800 (choose option 4, then option 3)

**Disability Travel Card** Provides reduced travel rates for people with disabilities and attendant on a plane. Can be used for Greyhound bus and Via Rail.

[www.easterseals.org](http://www.easterseals.org)



## BENEFITS - Transportation

**EASTER SEALS Disability Travel Card™** provides identification to a person with a permanent disability, which will allow an adult attendant, traveling with the person with a disability, to travel at no cost. Reduced fares will be granted to the person with a permanent disability, unable to travel alone, (regardless of age) and accompanied by an adult attendant, if such person with a disability has received authorization from Easter Seals Canada or one of its designated affiliated members.

[www.easterseals.ca/english/category/programs/the-disability-travel-card](http://www.easterseals.ca/english/category/programs/the-disability-travel-card)

**Gas Tax Rebate - Provincial** Ministry of Finance, Revenue Division. Up to \$ 500/yr refund. Requires a SPARC permit. Rebate is based on # gasoline litres consumed in a year, maximum annual benefit is \$500 per year. You must provide actual gas receipts, although in first year after approved they will allow you to use credit card statements or a notarized statement as to your gas consumption levels. *This can be used to obtain acceptance in ICBCs 25 % discount on basic insurance, thus eliminating the need for another medical examination - See: ICBC Insurance Discount*). Application Form (FIN 119) is available online at:

[www.sbr.gov.bc.ca/individuals/Consumer\\_Taxes/Motor\\_Fuel\\_Tax/refunds](http://www.sbr.gov.bc.ca/individuals/Consumer_Taxes/Motor_Fuel_Tax/refunds)

250-387-3751

[w.rev.gov.bc.ca/ctb](http://w.rev.gov.bc.ca/ctb)

Questions?

Email: [ctbtaxquestions@gov.bc.ca](mailto:ctbtaxquestions@gov.bc.ca)

**Gas Tax Refund - Federal** This program refunds a portion of the federal excise tax on gasoline bought for use by eligible persons or organizations. Canada Revenue Agency. Can go back two years.

Refund: \$ 0.015 ( 1-1/2 cents ) per litre. [www.cra-adrc.gc.ca/disability](http://www.cra-adrc.gc.ca/disability)

Form: [www.cra-arc.gc.ca/E/pbg/ef/xe8/xe8-09b.pdf](http://www.cra-arc.gc.ca/E/pbg/ef/xe8/xe8-09b.pdf)

**Greyhound Bus** Check the following web site for information related to Disabled Person Travel via Greyhound. [www.greyhound.ca](http://www.greyhound.ca)

## BENEFITS - Transportation

**HandyCard** Special Needs Transit Pass: Translink allows concession fares on bus, SkyTrain, SeaBus, West Van Blue Bus and West Coast Express. An attendant may ride with you for free. Not valid for Taxis and HandyDart. 604-453-4634 [www.translink.ca](http://www.translink.ca)  
Also: [www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx](http://www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx)

**HandyDART** Operates specially equipped vehicles designed to carry passengers with physical or cognitive disabilities who need assistance to use public transit. Door-to-door delivery service. Call 778-452-2860

Part of TransLink: Rides cost current Concession fares: \$ 2.50 per trip for two zones, \$ 3.75 for three zones and \$ 5.00 for four; no longer limited by boundaries. Must pre-book before noon on the previous day; booking two to three days prior is preferable. A doctor's signature is required on the application. (You can then also be eligible for TaxiSaver Coupons, which entitles you to 1/2 price on taxi rides: see *TaxiSaver Coupons* - page 91.)  
604-453-4634

<http://www.translink.ca/en/Rider-Info/Accessible-Transit/HandyDART.aspx>

Apply to Register With HandyDART Operated by Translink in the Lower Mainland and other areas of BC. Special vehicles designed to carry passengers with physical or cognitive disabilities who need assistance to use public transit. Door to door delivery service. Generally, you must reserve ahead. Visit their website and call the appropriate offices to be fully aware of your responsibilities in this program.

*Application Information Continued on Next Page*

Continued ...

## BENEFITS - Transportation

**HandyDART** (Cont'd) You have to apply for eligibility to HandyDART services. The application form can be downloaded from this web site:

[http://www.translink.ca/~media/documents/rider\\_info/access%20transit/handydart\\_card/handydart\\_card%20application%20form.ashx](http://www.translink.ca/~media/documents/rider_info/access%20transit/handydart_card/handydart_card%20application%20form.ashx)

*"You will need to provide information on the form about your date of birth, home address, doctor's name and phone number and any special medical facts affecting your use of HandyDart. All this information is necessary to match your travel needs to our service and remains confidential."*

### Acceptance of Registration With HandyDART

Upon acceptance, you will be issued a "client number" which you can use to order "Taxi Saver" coupons. These can be used like money and entitles the purchaser to a 50% discount on taxi rides as well. You are allowed to purchase two books, each worth \$40 worth of taxi rides per month.

In the Lower Mainland, they will have to be ordered from HandyDART Custom Transit "bookings" (604-430-2692) and, generally, **should be reserved two to three days in advance**. You can also hire local taxis.

If you have any questions you can phone 778-452-2860

**Husky & Mohawk Gas Stations** Will provide full fuel service to people with physical disabilities for self-serve price. Husky Customer Care Centre. It is preferable to phone ahead. 1-800-661-3835

## BENEFITS - Transportation

**ICBC Car Insurance Discount** Use the registration number from the [BC Gas Tax Program](#) to get a 25% discount on Basic AutoPlan premiums. Within certain limits, you can get backdated discounts if you have had a disability and owned the vehicle for a while. The 25% AutoPlan discount is in addition to the seniors discount (if applicable). Can apply even if you don't drive the vehicle you are insuring. Check with ICBC or your agent. 604-661-2800  
[www.icbc.com/autoplan/costs/save-money/disability-discount](http://www.icbc.com/autoplan/costs/save-money/disability-discount)

**ICBC Wage Loss** ICBC pays up to two years wage loss to a maximum of \$300 per week. However, under their legislation, they are deemed a "second payer" and pay only after other "first" payers such as private insurance plans have been considered. In this case, if you can obtain Employment Insurance benefits for a period of time, it extends the two years that ICBC will pay. It is important that you file for Employment Insurance benefits immediately. <http://www.icbc.com/Pages/default.aspx>

**Pacific National Exhibition** At the **PNE**, a disabled person will have to pay admission but their Attendant is Free [www.pne.org](http://www.pne.org)

**Rail Travel** Via Rail: Special services offered vary from one region to another, depending on station facilities and train cars. Inquire with Via Rail at 1-888-842-7245 or [www.viarail.ca/en/travel-info/special-needs/reduced-mobility](http://www.viarail.ca/en/travel-info/special-needs/reduced-mobility)

## BENEFITS - Transportation

### **SPARC BC Parking Permit Program for People with Disabilities**

SPARC BC ([Social Planning and Research Council of BC](#)) issues and administers parking permits for people with disabilities in many municipalities across British Columbia, including Vancouver and the GVRD, Victoria. Located at: 4445 Norfolk St., Burnaby, BC V5G 0A7

If you have a permanently disability, you may be able to obtain a parking permit for designated parking spots. A blue and white plastic card sporting a wheelchair icon is provided to hang on the rear view mirror of your vehicle. Can also be obtained for temporary disability. To apply, you require a doctor's certificate. You can download the doctor's information form from their web site. 4445 Norfolk St., Burnaby, BC V5G 0A7  
604-718-7744 [www.sparc.bc.ca](http://www.sparc.bc.ca) [www.sparc.bc.ca/parking-permit](http://www.sparc.bc.ca/parking-permit)

**Taxi Companies** Also provide wheelchair transport. Arrange when you book the taxi.

**TaxiSaver Program** Operated by TransLink, a supplementary service to HandyDART and available to people with permanent disabilities who have a HandyCard. Available in various areas in BC, reduced rates on a cab if HandyDART service cannot be arranged. Taxi Saver coupons at a reduced rate of 50% can be purchased once you receive a "HandyCards" number. 604-453-4634 [www.translink.ca](http://www.translink.ca)  
Also: [www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx](http://www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx)

**Travel Assistance Program** Ministry of Health - MSP. Financial assistance and information for provincial non-emergency medical travel. 604-660-2421 [www.health.gov.bc.ca/msp/mtapp/tap\\_patient.html](http://www.health.gov.bc.ca/msp/mtapp/tap_patient.html)

## BENEFITS - If You Are Permanently Disabled

If you have a permanent disability, additional benefits are available. Following are some of those benefits.

### Contents

---

Canada Pension Plan Disability Benefits (Provincial)	93
Income Security Programs (Federal)	93
Persons With Disabilities (Provincial)	94
- Provisions	94
- Eligibility	95
- Income and Asset Tests	95
- Application Procedure	96
Registered Disability Savings Plan (Federal)	96



## **BENEFITS - If You Are Permanently Disabled**

### **MEDICAL**

#### **Canada Pension Plan Disability Benefits**

CPP Disability Benefits provide a monthly taxable benefit to contributors who are disabled and to their dependent children. If you are permanently disabled and are under age 60, you may be eligible for CPP Disability Benefits. Administered by Service Canada, CPP Disability Section. Many rigorous eligibility requirements including a doctor's form.

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

For assistance applying, contact Disability Alliance 604-872-1278  
<http://www.disabilityalliancebc.org/>

### **INCOME SECURITY PROGRAMS**

#### **Income Security Programs**

On the Federal Government web site: *Human Resources and Skills Development Canada*, click on "Disability Issues", and scan through the various programs available. 1-800-277-9914 [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

## BENEFITS - If You Are Permanently Disabled

### Persons With Disabilities (PWD) - Provisions

Provides the security of income assistance along with enhanced medical coverage for people with disabilities and who are not able to work and have no other source of income below the maximum level allotted.

604-660-2421

E-mail: [EnquiryBC@gov.bc.ca](mailto:EnquiryBC@gov.bc.ca)

Web Site: [www.eia.gov.bc.ca/pwd/eapwd.htm](http://www.eia.gov.bc.ca/pwd/eapwd.htm)

**Note:** *There are income and asset tests (see below) that must be met to qualify for this benefit.*

Up to \$906 (single, no dependents). Note this INCLUDES shelter benefit of up to \$375. Support rates for families and families with children increase

- You will be allowed to earn and up to \$500 per month in earned income
- You will not be expected to look for work
- Eligible for certain health benefits (MSP, zero deductible PharmaCare, some dental and vision care reimbursement) for self and children
- Eligible for annual bus pass (current charge is approximately \$45.00)



## **BENEFITS - If You Are Permanently Disabled**

### **Persons With Disabilities (PWD) - Eligibility**

#### Defined Needs:

This is a summary of the definition of a person with a disability. To be eligible for PWD:

- You must be at least 18 years of age
- Your disability must be severe and be expected to last for at least two years, and
- It must directly and significantly restrict your ability to perform daily living activities
- Requires assistance with daily living activities from another person, an assistive device or an assistance animal

### **Persons With Disabilities (PWD) - Income and Asset Tests**

- Monthly income of less than \$906 per month
- Allowed assets: cash &, bank accounts (single \$3000, couple \$5000) car, home

## **BENEFITS - If You Are Permanently Disabled**

### **Persons With Disabilities (PWD) - Application Procedure**

**Note** *there are extremely detailed and helpful instructions on how to complete the application on the BC Coalition of Persons With Disabilities website (see Advocacy Access Publications).*

- Local office of Employment and Assistance Centre where you will be pre-assessed as to qualified need, income test and asset test (see previous page)
- Then will be given application (23 pages), part will be completed by you (4 pages), part by your doctor (6 pages), and part by an assessor (Dr., social worker, nurse, etc.) (9 pages)
- Application and approval process can take several months; if eligible you may receive Income Assistance during the application process (see Employment and Assistance Centre)

### **Registered Disability Savings Plan**

Like an RRSP, but for a person with a disability to build credit towards your retirement at 65. If you start with \$ 1,000 the government add \$ 1,000 to help get it started.

If you are under age 60, and eligible for the Disability Tax Credit, you can contribute to the *Registered Disability Savings Plan*: 1-800-0-Canada  
Canada Revenue Agency [www.rdsp.com](http://www.rdsp.com)



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[www.vintagemotorcycleshows.com](http://www.vintagemotorcycleshows.com) 778-242-7104



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1 - 7550 River Rd,  
Delta, BC V4G 1C8

Tel: 604-940-1945

Fax: 604-940-1935

[info@cypressmotorbike.com](mailto:info@cypressmotorbike.com)

[www.cypressmotorbike.com](http://www.cypressmotorbike.com)

VINTAGE IN THE VALLEY  
SUNDAY AUGUST 16, 2015 - HERITAGE PARK, CHILLIWACK, BC



4th ANNUAL

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Also Known as the "Water Buffalo"



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Contact Web: @ 778-242-7104 Email: [web@vms@hotmail.ca](mailto:web@vms@hotmail.ca)

[WWW.VINTAGEMOTORCYCLESHOWS.COM](http://WWW.VINTAGEMOTORCYCLESHOWS.COM)

## RESOURCES

The Resources listed here are organizations you can go to for assistance and include the firms who support the Association for Injured Motorcyclists by advertising in this Recovery Journal and paying for the cost of printing. We encourage you to say you were referred by A.I.M.

### Contents

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General	99
Financial	114
Brain Injury	115
Advocacy / Case Management	119
Recreational	122
Media	128
- Movies	129
- CBC Documentary: The Brain That Changes Itself	130
- YouTubes	131
- Story: <i>The Verger</i> by Somerset Maugham	132

## RESOURCES - General

This section includes resources available to you. Kindly advise that you were referred by A.I.M.

### **Contents**

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Advanced Mobility	101
A.I.M.: Association for Injured Motorcyclists	101
Auto Accident Survivor's Guide For BC	101
Barber Prosthetics	102
BC211	102
BCCOM: BC Coalition of Motorcyclists	102
BC Housing	102
BC Legal Services Society	103
Big Top Power Sports	103
Brain Resource, Advocacy, & Information Network ©	103
Clarke Hill Motors	103
Community Access Program	103
Counselling Services	104
Cypress Motorbike	105
Daryl Brown "Motorcycle Lawyer"	105
Denise Page, BBA, CGA, MA (Leadership) Accounting	105
Disability Alliance BC (DABC)	105
Disability Foundation	106
Disability Resources Guides	106
GF Strong Rehabilitation Centre	106
Godoy's Insurance	106
Hallmark Ford	107

## RESOURCES - General

### Contents (Cont'd)

---

HandyDart	107
Harley Appraisals	107
Harley Owners Group (R) (H.O.G.(R))	107
Inter-Corporate Computer & Network Services, Inc.	108
Ivers Custom Cycles	108
Larry Bowen Driver Rehab Inc.	108
McNeney McNeney Spieker, Trial Lawyers	109
Maggie Pierce, Realtor	110
Megson FitzPatrick Insurance Services	110
Mountainview Harley-Davidson	110
Neil Squire Society	111
Recreation	111
Rose A. Keith Law Corp.	111
Russell Prosthetics	111
Shoppers Home Health Care	112
Spinal Cord Injury BC	112
Tetra Society of North America	112
Trev Deeley Motorcycles	112
Up Your Leather	112
Vancouver Orthopedic Group	113
Vintage In The Valley	113
Whalley Printers	113
WorkBC	113

## RESOURCES - General

**Advanced Mobility** Advancing Your Mobility Needs By Keeping Your Independence in Motion. *“We are committed to providing high quality medical equipment products and services to all of our customers, guaranteed.”* From wheelchairs to mobility scooters, lift chairs to home healthcare products, we provide mobility products that help individuals achieve their fullest potential, freedom, comfort and safety.

Toll Free: 1-800-665-4442

Lower Mainland 604-293-0002 [www.advancedmobility.ca](http://www.advancedmobility.ca)

101-8620 Glenlyon Pky, Burnaby, BC V5J 0B6

Kelowna 250-860-9920 [www.advancedmobility.ca](http://www.advancedmobility.ca)

Suite 1-1495 Dilworth Drive, Kelowna, BC V1Y 9N5

Nanaimo 250-754-3899 [www.advancedmobility.ca](http://www.advancedmobility.ca)

2-1585 Bowen Road, Nanaimo, BC V9S 1G4

**Association for Injured Motorcyclists (A.I.M.)** Helping the downed rider, this is a Non-Profit Society with a registered charitable tax number established in 1983 that is very active in assisting injured motorcyclists and their families throughout BC. They do visitations of downed riders regularly in hospitals and home visits, ensuring the downed rider knows their rights, often provide financial assistance where deemed fit, provide a Recovery Journal listing available benefits and resources and containing diary pages to record riders' recovery for use by their lawyer in settlement. A.I.M. has Chapters throughout BC with the mother Chapter in Surrey, BC. A.I.M. has proven to be very helpful in the recovery of injured motorcyclists in BC - irrespective of their injuries. **604-580-0112**

Unit # 37 - 13320 - 116th Ave., Surrey, BC V3R 0R8

[info@aimvancouver.com](mailto:info@aimvancouver.com)

[www.aimvancouver.com](http://www.aimvancouver.com)

**Auto Accident Survivor's Guide for British Columbia: Navigating the Medical-Legal-Insurance System “A Consumer Advocacy Guide”.**

Explains how the medical, insurance and legal system works.

[http://www.autoaccidentsurvivorsguide.com/Contact\\_Us.html](http://www.autoaccidentsurvivorsguide.com/Contact_Us.html)

## RESOURCES - General

**Barber Prosthetics** (see Ad pg 25) Servicing Lower Mainland, Vancouver, Richmond, Burnaby, Langley, Surrey, Delta and Coquitlam, Barber Prosthetics Clinic offers custom prosthetic legs and arms in an accredited facility, with certified staff, in a friendly, caring and professional manner. We pride ourselves in taking the time necessary to understand your needs and ensure that you receive the most comfortable and functional custom prosthetic limbs available. 604-321-1115  
540 Marine Drive South East, Vancouver, BC V5X 2T4  
[info@barberprosthetics.co](mailto:info@barberprosthetics.co) [www.barberprosthetics.com](http://www.barberprosthetics.com)

**BC211** Just dial 211 to access free, confidential, multilingual services in your community. Includes referrals, housing, advocacy, health care, child care, employment insurance, and much more. 604-875-6431  
BC 211, 330-111 West Hasting St., Vancouver, BC V6B1H4  
E-mail: [help@bc211.ca](mailto:help@bc211.ca) Web Site: [www.bc211.ca](http://www.bc211.ca)

**BC Coalition of Motorcyclists (BCCOM)** (See Ad pg 69)  
Advocating for motorcyclists in BC. Accomplishments include use of HOV lanes (safer), assured loading on BC Ferries, successfully lobbied against No-Fault insurance, and two consecutive motorcycle insurance rates rollbacks. Established a road hazard reporting system and designated motorcycle parking in various municipalities as well as having May declared *Motorcycle Awareness Month* by the Province of B.C.  
Unit # 37 - 13329 - 116th Ave., Surrey, BC V3R 0R8 604-580-0111  
Email: [office@bccom-bc.com](mailto:office@bccom-bc.com) [www.bccom-bc.com](http://www.bccom-bc.com)

**BC Housing** BC Housing provides subsidized housing including wheel-chair accessible units. Financial assistance for eligible low-income seniors and people with disabilities in British Columbia to continue to live in the comfort of their own home. Also provides grants for renovations due to disability. Suite 101 - 4555 Kingsway, Burnaby, BC V5H 4V8  
604-609-7024 [www.bchousing.org](http://www.bchousing.org)



## RESOURCES - General

**BC Legal Services Society** Provides legal information, advice, and representation, to those with low incomes. 604-408-2172  
400 - 510 Burrard Street, Vancouver, BC V6C 3A8 [www.lss.bc.ca](http://www.lss.bc.ca)

**Big Top Power Sports** (See Ad page 97) One stop shop for powersport needs: motorcycles, dirtbikes, ATVs, snowmobiles, personal watercraft. Parts, servicing, accessories and gear. 7869 Enterprise Dr., Chilliwack, BC 604-703-0221 Toll-Free: 877-620-0221 [www.bigtoppowersports.com/](http://www.bigtoppowersports.com/)

### **Brain Resource, Advocacy & Information Network** (B.R.A.I.N.)

Provides monthly Support Group Meetings for Survivors of Brain Injury, Family Members, Friends and/or Caregivers: Richmond, Burnaby, Surrey & New Westminster. We also provide educational and informational seminars, recreational outings to various areas, monthly social 'get-togethers' over coffee, a summer Pot-Luck B.B.Q., and a Christmas Party and provide food hampers to members in need.

Contact to register: Member Services Coordinator: **Tina Suter**,  
Phone 604-540-9234; Fax: 604-540-9234; Email: [brain@telus.net](mailto:brain@telus.net)  
Facebook: *Brain Resource, Advocacy & Information Network*

**Clarke Hill Motors** (see Ad pg 45) Drawing on years of experience, our certified technicians perform all repairs including basic servicing/maintenance, tune-ups, brakes, tires, computer diagnosing, exhaust systems, steering systems, engine/transmission rebuilds/exchanges, custom work, including diesel, trucks and buses. Our work is guaranteed. 1099 Lansdowne Dr., Coquitlam, BC V3B 4T7  
604-945-6453 or 604-939-1202 [Theshop@Clarkehillmotors.com](mailto:Theshop@Clarkehillmotors.com)

**Community Access Program** Affordable access to the Internet in places like schools, community centers and libraries.

<http://www.ic.gc.ca/eic/site/cap-pac.nsf/eng/home>

## RESOURCES - General

**Counselling Services** Trauma and permanent disability can impact in countless different areas of a person's life. Counselling services are spread over a wide variety of possibilities. They include, but are not limited to the following:

- Registered Clinical Counsellor (RCC)
- Registered Social Worker (RSW)
- Certified Canadian Counsellor (CCC)
- Registered Psychologist (R Psych)
- Psychiatrist (Doctor of Psychiatry).

There are a number of different considerations that come into play when selecting counselling services that best serve your needs - which may change over time. Only you can ultimately make the choice which may be adjusted as circumstances dictate.

Economics often impact on a person's decision of a counselling option. If you feel that your personal circumstances warrant the services of a Psychiatrist or Psychologist, those services can be provided at no cost by BC Medical, if you are referred by your physician.

[www.counselingbc.com](http://www.counselingbc.com) provides information about a significant number of counselling professionals but is not by any means an exhaustive list. For more information speak with your family doctor, specialist, rehab team members, Social Worker, clergyman, your peers, etc.

## RESOURCES - General

**Cypress Motorbike** (see Ad pg 97) We service and repair all makes of Japanese and European motorcycles, dirt bikes, ATVs. See us for: oil/filter, tune-ups, tires, brakes, custom work, performance exhaust, jet kits, and engine rebuilds. Our technicians are licensed, have decades of experience, and our work is guaranteed. 604-940-1945  
1-7550 River Road, Delta, BC Email: [info@cypressmotorbike.com](mailto:info@cypressmotorbike.com)

**Daryl Brown, B.A., LL.B. "Motorcycle Lawyer"** (See Ad pg 19) (see also Article) The insurance company is not working for you. Experienced injury and motorcycle injuries lawyer, Daryl Brown, a long time rider, motorcycle racer and previous motorcycle instructor, wants to help. *Reduced rate if referred by AIM.* Cell: 604-612-6848  
4664 Lougheed Hwy, Burnaby, BC V5C 5T5 [www.motorcyclelawyer.ca](http://www.motorcyclelawyer.ca)

**Denise Page, BBA, CGA, MA (Leadership)** (See Ad pg.69) Accounting, Taxation, Bookkeeping, Business Consulting. Flexible hours to meet your needs. Financial Wellness is my passion. Let me help you with yours. *There may be Tax Credits or deductions for your specific injury.* 604-607-5365  
Reduced rate if referred by AIM. [denise.page@gmail.com](mailto:denise.page@gmail.com)

**Disability Alliance BC (DABC)** In existence for 35 years, and formerly *BC Coalition of People with Disabilities*, DABC is a provincial organization that assists people with all disabilities. DABC operates a number of programs including Advocacy Access which assists people to apply for and appeal the denial of provincial and federal (Canada Pension Plan Disability) benefits. #204 - 456 West Broadway, Vancouver, BC V5Y 1R3  
604-872-1278 TollFree:1-800-663-1278 [www.disabilityalliancebc.org/](http://www.disabilityalliancebc.org/)

***DABC's mission is to support people with all disabilities,  
to live with dignity, independence,  
and as equal and full participants in the community.***

## RESOURCES - General

**Disability Foundation** Founded by past Vancouver Mayor Sam Sullivan, provides connections for disabled gardening, sailing, adapted music, wilderness access, and business co-operative. 604-688-6464  
Suite 318-425 Carrall Street, Vancouver, BC V6B 6E3  
[info@idsabilityfoundation.org](mailto:info@idsabilityfoundation.org) [www.disabilityfoundation.org](http://www.disabilityfoundation.org)

**Disability Resource Guides** Provided by *Opportunities For The Disabled Foundation*, offers contact information for organizations that may be of assistance to people with various disabilities throughout BC. Suite 319 - 4538 Kingsway, Burnaby, BC V5H 2B1 [www.oftdf.org](http://www.oftdf.org)

**G F Strong Rehabilitation Centre** The primary Rehabilitation Centre for British Columbia, GF Strong focuses on permanent disabilities including amputations, brain injury, arthritis, paraplegia, quadraplegia, multiple injuries and strokes. Provides in-patient, out-patient and outreach programs. 604-734-1313  
4255 Laurel St., Vancouver, BC V5Z 2G9 [www.gfstrong.com](http://www.gfstrong.com)

**Godoy's Insurance** (see Ad pg 45) "The best coverage at the lowest rates." Supporting motorcyclists throughout BC for 34 years. Private coverage available. We provide a full range of insurance policies. We can help you choose a plan that suits your needs and fits your budget.  
Four Branches to serve you:  
Suite 2-1601 Burnwood Drive, Burnaby, BC V5A 4H1 604-420-5470  
[burnaby@godoys.com](mailto:burnaby@godoys.com)  
19987 - 96<sup>th</sup> Ave., Langley, BC V1M 3C6 604-888-9096  
[langley@#godoys.com](mailto:langley@#godoys.com)  
#104A - 2596 McMillan Road, Abbotsford, BC V3G 1C4 604-504-0757  
[gvabby@gvins.ca](mailto:gvabby@gvins.ca)  
# 104 - 1199 Lynn Valley Road, North Vancouver, BC 604-980-9394  
[NorthVan@godoys.com](mailto:NorthVan@godoys.com)  
604-420-5470 Toll Free: 1-888-588-8285 [www.godoys.com](http://www.godoys.com)

## RESOURCES - General

**Hallmark Ford** (See Ad page 75) Founded on determination and a commitment to our customers, and driven by our customers complete satisfaction, we are proud to be recognized by Ford as number one in both Sales and Service satisfaction. We provide a complete line of Ford vehicles, parts and service.

As arranged by A.I.M., **Hallmark Ford** will offer a new in-stock vehicle at invoice price, or factory order vehicle at invoice price, to a person with a disability if referred by the Association for Injured Motorcyclists. (Must have a doctor's disability certificate.) [jeffhall@hallmarkford.ca](mailto:jeffhall@hallmarkford.ca)

10025-152nd Street, Surrey, BC V3R 4G6

604-584-1222

**HandyDart** Reserve ahead. [www.translink.ca](http://www.translink.ca) 778-452-2860

**Harley Appraisals** *"We help downed riders deal with the insurance companies"* Our service is dedicated to meeting the needs of our clients by providing unbiased, accurate information based on industry standard values and an intimate working knowledge of customized motorcycles, parts, and accessories. Accurate and fair representation of our clients' interest is our mandate. Online and long distance appraisals are our specialty.

**Ron Szoczei** 604-307-7564

Harley Motorcycle Appraisal Service, 7810-108<sup>th</sup> St., Surrey, V4C4C2

[ron@harleyappraisals.com](mailto:ron@harleyappraisals.com)

<http://harleyappraisals.com/>

**Harley Owners Group(R) (H.O.G.(R))** (See Ad page 75) A Harley-Davidson(R) factory sponsored group whose purpose is to promote safe & enjoyable riding. Associated benefits and services. Vancouver BC Canada Chapter established July, 1988.

[director@vancouverbccanadachapter.com](mailto:director@vancouverbccanadachapter.com)

<http://vancouverbccanadachapter.com/>

## RESOURCES - Generaly

**Inter-Corporate Computer & Network Services, Inc.** (see Ad pg 49)

***"Simplifying Complexity."***

Inter-Corporate Computer & Network Services, Inc., provides many levels of computer and network support ranging from casual on-demand assistance to complete multi-site infrastructure implementation, planning, documentation, standardization, and all other aspects of system administration. Inter-Corporate also specializes in internet security, data encryption and privacy, and internet web site design and implementation.

30138-8602 Granville Street, Vancouver, BC V6P 5A0

604-370-3662

[info@bitfield.ca](mailto:info@bitfield.ca)

<http://www.inter-corporate.com/>

**Ivers Custom Cycles** (see Ad page 59) Ivers Custom Cycles offers a wide range of services. We specialize in transmissions and all Harley Davidson Engines from the Flat Head to the Fat Head. Ivers is the complete Harley Davidson fabricator, specializing in welding, forming, and milling on everything from gas tank extensions to stainless exhaust pipes; we can build them from stock to super performance. At Ivers Custom Cycles, you'll find friendly, knowledgeable sales associates who enjoy the Harley-Davidson & Custom Motorcycle lifestyle! Whether you're meeting up with friends or looking for a great place to hang out, you'll find it all at Ivers. 604-526-IVER (4837)

Unit @ 22 - 2710 Barnet Highway, Coquitlam, BC V3B 1B8

[info@iverscustomcycles.com](mailto:info@iverscustomcycles.com)

[www.ivers.ca](http://www.ivers.ca)

**Larry Bowen Driver Rehab Inc.** Assisting persons with disability recover their motorcycle license, Larry Bowen can perform assessment of your adaptive needs, recommend required modifications to your bike, and train you using your modified bike. Larry will travel to locations in BC and Alberta. 604-996-4893

Box 78095, Northside RPO, Port Coquitlam, BC V53 7H5

[info@larrybowen.ca](mailto:info@larrybowen.ca)

<http://larrybowen.ca/home>

## RESOURCES - General

**McNeney McNeney Spieker LLP - Trial Lawyers.** *(See Ad inside front cover)* Legal services for motorcycle and car accident victims. We have made it a career-long fighting campaign to ensure that motorcyclists who are mistreated or injured, despite systematic bias, are protected and obtain nothing less than fair compensation. *Reduced rate if referred by A.I.M.*

**Jim McNeney, B.A., LL.B., Q.C.** - A trial lawyer who rides, with 40 years experience, a staunch defender of motorcyclists rights, Jim fights a public, and injury insurance bias against motorcyclists. The founder of BC Coalition of Motorcyclists, an advocacy group for motorcyclists.

**Robert B. McNeney, B.A., LL.B.** - Over 30 years experience handling a wide range of claims including spinal cord, traumatic brain, and orthopedic injuries, many stemming from motorcycle accidents. Also involved in dispute resolution, mediation and settlement conferences.

**Martin C. Spieker, B.Ec. LL.B.** - An avid rider, practicing law for over 15 years, Martin is a Barrister in Supreme Court trials and has extensive years of experience with McNeney & McNeney handling motorcycle collision and injury cases.

**Toll free (all offices): 1 - 800 - 535 - 6565**

### Vancouver Office

900 - 1080 Howe Street, Vancouver, BC V6Z 2T1 604-687-1766  
[info@McNeneyMcNeneySpieker.com](mailto:info@McNeneyMcNeneySpieker.com)  
[www.mcneneymcneneyspieker.com](http://www.mcneneymcneneyspieker.com)

### Ft. St. John Office

9836 - 100th. Ave., Fort St. John, BC V1J 1Y5 250-787-1884  
[info@McNeneyMcNeneySpieker.com](mailto:info@McNeneyMcNeneySpieker.com)  
[www.mcneneymcneneyspieker.com](http://www.mcneneymcneneyspieker.com)

### Prince George Office: True North Law

Kristian Vicei, 384 Quebec Street, Prince George, BC V2L 5H4  
250-596-3201 [kvicei@truenorthlaw.ca](mailto:kvicei@truenorthlaw.ca)  
[www.mcneneymcneneyspieker.com](http://www.mcneneymcneneyspieker.com) or [www.truenorthlaw.ca](http://www.truenorthlaw.ca)

## RESOURCES - General

### **Maggie Pierce, LL.B., B.S.W. REALTOR (R), Prudential Sussex Realty**

More than just a real estate sales person, Maggie Pierce specializes in assisting people with a disability from an injury, aging and other causes, to buy a new home that will allow them to live safely and independently. She provides a free initial consultation that includes an assessment of the person's needs in a home, and on request, a review of the current home. Maggie brings dedication, compassion, and a high attention to detail in serving her clients to ensure they make the best possible choice in their next home purchase.

Direct Telephone: 604-202-0161

E-mail: [maggie@maggiepierce.ca](mailto:maggie@maggiepierce.ca)

[www.maggiepierce.ca](http://www.maggiepierce.ca)

### **Megson FitzPatrick Insurance Services** (see Ad pg 25)

At Megson FitzPatrick we exist to improve the lives of our Clients, Team & Community. We specialize in a broad range of personal and professional insurance solutions from home and motorcycle to business & benefits, and we have the ability to protect what matters to you the most. To learn more about Megson FitzPatrick, how we improve lives and what we can offer, please visit our website:

[www.megsonfitzpatrick.com](http://www.megsonfitzpatrick.com)

#### Four branches in Victoria:

3561 Shelbourne Street, Victoria, BC V8P 4G8 250-595-5212

1116 McKenzie Ave., Victoria, BC V8P 5P5 250-727-7961

120-174 Wilson St., Victoria, BC V9A 7N6 250-385-1306

101-3531 Blanshard St., Victoria, BC V8Z 0B9 250-475-2276

**Toll Free: 1-888-595-5212**

### **Mountainview Harley-Davidson**

(See Ad page 49) Our mission:

*"At Mountainview Harley-Davidson we go the extra mile to deliver the Harley-Davidson dream to our customers and employees...for life!"* Our award-winning Gold Service Team is committed to performance excellence.

44768 Yale Road West, Chilliwack, BC V2R 0G5

(1) 604-792-7820

<http://www.mountainviewhd.com/>



## RESOURCES - General

**Neil Squire Society** Non-profit society develops ergonomic/assistive aids for disabled through use of computer-based assistive technologies.

Suite 220-2250 Boundary Road, Burnaby, BC V5M 3Z3

604-473-9363

[info@neilsquire.ca](mailto:info@neilsquire.ca)

[www.neilsquire.ca](http://www.neilsquire.ca)

**Recreation:** If you are on PWD (Person With Disability) benefits, you may be able to get a Leisure Centre Pass. Check with your city/municipality Recreation Department. Contact numbers can be located in your local phone directory under Parks, Recreation & Cultural Services.

**Rose A. Keith, B.A., LL.B. Law Corporation** (See Ad page 13) British Columbia Trial Lawyer advocating for your rights, including Personal Injury and Employment Law Matters. Experienced in motorcycle accidents. Meticulous Case Management. 20 years experience. Serving clients throughout the Lower Mainland and Sunshine Coast.

604-484-2638

Fax: 604-669-5668

Toll Free: 888-651.6638

1486 West Hastings Street, Vancouver, BC V6G 3J6

E-mail: [rkeith@rosekeith.bc.ca](mailto:rkeith@rosekeith.bc.ca)

[www.rosekeith.b.c.ca](http://www.rosekeith.b.c.ca)

**Russell Prosthetics** (See Ad page 141) Is a CBCPO Accredited Facility whose certified staff stay current with the latest trends and technology by maintaining close ties to manufacturers, educational facilities, provincial, national and international groups and associations. We provide a comprehensive range of prosthetic treatment from specialty bespoke and purpose specific devices to meet our patients needs and help them achieve their goals.

<http://www.russellprosthetics.ca/>

452 East Columbia St., New Westminster, BC V3L 3X5 604-520-3777

## RESOURCES - General

**Shoppers HomeHealthCare(TM)** (see Ad pg 59) We are Canada's leading supplier of aids for people with disabilities, from wheelchairs to lifts, supports to braces, vehicle conversions to home elevators, safety products to aids to daily living. 604-326-1117 x 238 Also a branch in Nanaimo. [www.shoppershomehealthcare.ca](http://www.shoppershomehealthcare.ca)

**Spinal Cord Injury BC** Formerly the Canadian Paraplegic Association, Spinal Cord Injury BC helps people with spinal cord injury (or related physical disability) and their families adjust, adapt and thrive in their new lives. Wheelchairs, renovation suggestions, counseling, advocacy.

604-324-3611

[www.sci-bc.ca](http://www.sci-bc.ca)

780 SW Marine Drive, Vancouver, BC V6P 5Y7

777 Kinsmen Place, Prince George, BC V2M 6Y7

**Tetra Society of North America** A non-profit society that develops technical aids and assistive devices for the disabled.

604-688-6464

[ptweedie@tetrasociety.org](mailto:ptweedie@tetrasociety.org)

[www.tetra.org](http://www.tetra.org)

**Trev Deeley Motorcycles** (See Ad inside back cover) The oldest Harley-Davidson Motorcycle Retailer in Canada, Deeley's started in 1917. Contributing greatly to the motorcycle community, Deeley's is involved in many charitable events. Certified technicians work on your bike providing full service. Check out their winter storage program and watch for demo rides. 1875 Boundary Road, Vancouver, BC. 604-291-2453

Toll Free: 1-866-510-2911

Service Department: 604-291-1875

<http://www.trevdeeley.com>

**Up Your Leather** (See Ad page 141) Canada's leading producer of high quality leather motorcycle apparel including: Motorcycle Jackets & Vests, Pants, Chaps, Gloves and Accessories – for men and women. Heated clothing, rain suits, motorcycle luggage, boots, D.O.T. helmets.

3525 East Hastings St., Vancouver, BC 5K 2A8

604-293-1107

<http://www.upyourleather.com/>

## RESOURCES - General

**Vancouver Orthopedic Group** With a team of professional staff that has more than 120 years of combined clinical experience, we are British Columbia's leading provider of comprehensive orthopedic services and product to the healthcare industry. We specialize in fabricating all types and functional levels of prosthetics, as well as custom bracing for neuromuscular and musculoskeletal disorders, sport or occupational injury, wound off-loading, and foot health management, including the consequences of diabetes mellietus. All work done on site.

124 W 8th Ave., Vancouver, BC 604-877-1700 [www.vanpo.ca](http://www.vanpo.ca)

**Vintage In The Valley** Annual Vintage Motorcycle Show & Swap Meet.  
Sunday, August 16, 2015 @ Heritage Park, Chilliwack, BC Admission \$10,  
Ladies and under 16 free. Vendors. Wally @ 778-242-7104

**Whalley Printers** More than just a "Print Shop", Whalley Printers provides one-stop printing and personalized service. Serving the Surrey community for over 30 years, we offer creative printing design and digital & offset printing. We can meet all your printing needs from business cards to posters using the most modern equipment and processes available.

10715 King George Blvd, Surrey, B.C. 604-588-3533

E-Mail: [Whalley Printers <whalleyprinters@whalleyprinters.com>](mailto:Whalley Printers <whalleyprinters@whalleyprinters.com>)

Web Site: <http://whalleyprinters.com/printing-services-vancouver/>

**WorkBC** WorkBC Employment Services Centres offer services that include job-search resources, personal employment planning, skills assessment and training, and work experience placement. WorkBC can assist you as a job seeker to navigate jobs in B.C.'s labour market.  
250-952-6914 Toll-Free: 1-877-952-6914 <https://www.workbc.ca/>

## RESOURCES - Financial

**Denise Page, BBA, CGA, MA (Leadership)** (See Ad page 69)  
Accounting, Taxation, Bookkeeping, Business Consulting. Flexible hours to meet your needs. Financial Wellness is my passion. Let me help you with yours. *There may be Tax Credits or deductions for your specific injury.* 604-607-5365

[denise.page@gmail.com](mailto:denise.page@gmail.com)

**Disability Alliance BC (DABC)** In existence for 35 years, and formerly *BC Coalition of People with Disabilities*, DABC is a provincial organization that assists people with all disabilities. DABC operates a number of programs including Advocacy Access which assists people to apply for and appeal the denial of provincial and federal (Canada Pension Plan Disability) benefits.

# 204 - 456 West Broadway, Vancouver, BC V5Y 1R3 604-872-1278

Toll Free: 1-800-663-1278 [www.disabilityalliancebc.org/](http://www.disabilityalliancebc.org/)

***DABC's mission is to support people with all disabilities,  
to live with dignity, independence,  
and as equal and full participants in the community.***

**Hallmark Ford** (See Ad page 75) Founded on determination and a commitment to our customers, and driven by our customers complete satisfaction, we are proud to be recognized by Ford as number one in both Sales and Service satisfaction. We provide a complete line of Ford vehicles, parts and service.

As arranged by A.I.M., **Hallmark Ford** will offer a new in-stock vehicle at invoice price, or factory order vehicle at invoice price, to a person with a disability if referred by the Association for Injured Motorcyclists. (Must have a doctor's disability certificate.) 604-584-1222

Contact: **Jeff Hall** at Hallmark Ford,  
10025-152nd Street, Surrey, BC V3R 4G6

Toll free: 888-693-9021  
[jeffhall@hallmarkford.ca](mailto:jeffhall@hallmarkford.ca)

## RESOURCES - Brain Injury

Brain injury requires additional support. There are many organizations out there to help you.

### Contents

---

After Brain Injury - Tools For Living	116
BC Brain Injury Association (BCBIA)	116
Brain Injury Support Groups	116
Brain, Resource, Advocacy & Information Network (B.R.A.I.N.)	117
Fraser Valley Brain Injury Association (FVBIA)	117
Headline Magazine	118



## RESOURCES - Brain Injury

**After Brain Injury - Tools For Living:** *A Step-by-Step Guide for Caregivers & Survivors. A guide to psychological recovery after the trauma of Brain Injury.*

A Six-Point Program for Wellness after brain injury. Workbook and DVD available. Provides strategies for lifelong recovery after brain trauma for caregivers and survivors and their families. Available for sale online.

<http://www.lapublishing.com/tbi-caregiver-information/>

**B C Brain Injury Association (BCBIA)** Education, information, prevention, support and system advocacy.  
Box 143-11948 207 Street, Maple Ridge, BC V2X 1X7  
604-465-1783 [www.bcbraininjuryassociation.com](http://www.bcbraininjuryassociation.com)

**Brain Injury Support Groups** Throughout the Province.

See last page of **Headline** magazine for a support group nearest you.

<http://www.brainstreams.ca/headline-magazine>

Also, check with **Brain, Resource, Advocacy & Information Network (B.R.A.I.N.)** (next page) for support groups in the Lower Mainland and with the **Fraser Valley Brain Injury Association (FVBIA)** (next page) for Upper Fraser Valley support group.

## RESOURCES - Brain Injury

### **Brain Resource, Advocacy & Information Network© (B.R.A.I.N.©)**

Provides monthly Support Group Meetings for Survivors of Brain Injury, Family Members, Friends and/or Caregivers: Richmond, Burnaby, Surrey & New Westminster. We also provide:

- B.R.A.I.N.storm - Education & Information Nite - Seminars in which a professional working in the field of Brain Injury speaks on a given topic of interest.
- B.R.A.I.N. Games - Recreational outings to various areas.
- Friday Frappe Frenzy - Monthly social 'get-together' over coffee.
- Summer Pot-Luck B.B.Q.
- Christmas Party & collect & deliver food hampers to members in need.

Contact to register: Member Services Coordinator: **Tina Suter**,  
Phone **604-540-9234**; Fax: 604-540-9234; Email: [brain@telus.net](mailto:brain@telus.net)  
Facebook: *Brain Resource, Advocacy & Information Network*

**Fraser Valley Brain Injury Association (FVIA)** A charitable organization offering support and services to people with acquired brain injuries. Provides a variety of programs throughout the Fraser Valley including support groups, advocacy, funding, and drop-in programs. Promotes public awareness, knowledge and appreciation of the specific needs of people with acquired brain injuries and their families. Serves as an information centre of current knowledge, and as a voice regarding needs and options for housing, social and recreational opportunities.

#204 - 2890 Garden Street, Abbotsford, BC V2T 4W7  
604-557-1913

[www.fvbia.org](http://www.fvbia.org)

See Resource Manual at:

[http://www.fvbia.org/files/Resource\\_Manual\\_2011%20updated%20March%20207.pdf](http://www.fvbia.org/files/Resource_Manual_2011%20updated%20March%20207.pdf)

## RESOURCES - Brain Injury

**Headline Magazine** British Columbia's voice for the brain injury community. Includes a list of support groups throughout the province.

c/o Sea to Sky Meeting Management Inc.,

Suite 206 - 201 Bewicke Ave.,

North Vancouver, BC V7M 3M7

604-984-1212 Fax: 604-984-6434

[info@brainstreams.ca](mailto:info@brainstreams.ca)

<http://www.brainstreams.ca/headline-magazine>





## RESOURCES - Advocacy / Case Management

Finding an advocate to fight for you can be a discouraging process. Click on the PovNet web site to find a listing of advocacy programs for various issues. <http://www.povnet.org/find-an-advocate/bc>

Generally, there are three systems you might wish for assistance in navigating. They are medical, legal, and insurance. If you have retained a lawyer, they will advocate on your behalf with the legal and insurance systems. In dealing with the medical system, an advocate such as a “Nurse Navigator” might be helpful. If you had a brain injury, you might want to obtain the services of a Case Manager who can guide you through the system and even after you return home. Case Managers are also called Navigators.

Three organizations stand out in advocacy. One is the **Disability Alliance BC** who can help you apply for various government benefits and assist with appeals. Another is the **Brain Resource Advocacy & Information Network (B.R.A.I.N.)** who advocates for those who have sustained brain injury. Also, the **Fraser Valley Brain Injury Association**.

The following list is suggested terms to google on the internet to find a Case Manager/Navigator who suits your purposes. Note that some of these will be paid by some institution or charitable organization while others work independently and charge a fee.

Google: Community Navigator, Peer Navigator, Patient Navigator, Wellness Navigator, Nurse Navigator, Social Worker Navigator, Occupational Therapist Navigator, Rehabilitation Navigator.

### Contents

---

Brain, Resource, Advocacy & Information Network (B.R.I.A.N.)	120
Disability Alliance BC	120
Fraser Valley Brain Injury Association (FVBIA)	121

## RESOURCES - Advocacy / Case Management

### **Brain Resource, Advocacy & Information Network© (B.R.A.I.N.©)**

Brain Resource, Advocacy & Information Network (B.R.A.I.N.©) is a support network based out of New Westminster BC.

Strives to meet the needs of survivors of brain injury, family members, friends and caregivers by:

- the provision of resource materials
- advocacy for those in need of a voice
- information reflecting the vast needs of our members, and
- networking opportunities by connection to others in similar situations and appropriate service providers.

**Tina Suter**

604-540-9234

email: [brain@telus.net](mailto:brain@telus.net)

### **Disability Alliance BC**

*(Formerly BC Coalition of People with Disabilities (BCCPD))*

*Supporting people, regardless of their disability, to live with dignity, independence and as equal and full participants in society.*

Disability Alliance BC provides support for people with disabilities to live with independence and as equal and full participants in society. Their assistance includes obtaining Provincial Disability Benefits, CPP Disability appeals, Advocacy Access Program, Independent Living supports & Health & Wellness information & programs. On their web site is a Step-by-Step program to follow if you wish to apply for CPP Disability Pension yourself. <http://www.disabilityalliancebc.org/>

Advocacy Access Program:

604-875-0188

604-872-1278

All Other Programs

604-875-9227

E-mail:

[feedback@disabilityalliancebc.org](mailto:feedback@disabilityalliancebc.org)

## RESOURCES - Advocacy / Case Management

**Fraser Valley Brain Injury Association (FVBIA)** A charitable organization offering support and services to people with acquired brain injuries. Provides a variety of programs throughout the Fraser Valley including support groups, advocacy, funding, and drop in programs. Promotes public awareness, knowledge and appreciation of the specific needs of people with acquired brain injuries and their families. Serves as an information centre of current knowledge, and as a voice regarding needs and options for housing, social and recreational opportunities.

#204 - 2890 Garden Street, Abbotsford, BC V2T 4W7

604-557-1913

[www.fvbia.org](http://www.fvbia.org)

**Check out their Resource Manual at:**

<http://www.fvbia.org/wp-content/uploads/2015/03/Resource-Manual-2015-final.pdf>



## RESOURCES - Recreational

Recreation and sports are an important part of life and give meaning to it. Below are listed a number of organizations that help persons with a disability adapt to fulfill their dreams. Anything is achievable.

### Contents

---

Abilities Magazine	123
Access 2 Entertainment	123
Accessibility	123
Adaptive Sports	123
BC Adaptive Snow Sports	123
BC Disability Sports	124
BC Mobility Opportunities Society	124
BC Parks	124
BC Therapeutic Riding Association	124
BC Wheelchair Basketball Society	124
BC Wheelchair Sports Association	124
Disability Foundation	125
Disabled Sailing Association of BC	125
Disabled Skiers Association of BC	125
Fishing License Fee Reduction	125
Leisure Centre Pass	125
Power to Be	125
Sirota's Alchymy (martial arts)	126
Sitting Volleyball BC	126
SkiAbility	126
The Spin (Spinal Cord Injury BC quarterly magazine)	126
Valley Therapeutic Equestrian Association	126
Vancouver Adapted Music Society	126
Vancouver Adaptive Snow Sports (VASS)	127
World-Wide Travel: Tips for the Disabled (Gimp On The Go)	127
Your Accessible Travel Guide (Spinal Cord Injury BC)	127

## RESOURCES - Recreational

**Abilities Magazine** Canadian lifestyle magazine (quarterly)  
for people with Disabilities.  
[able@abilities.ca](mailto:able@abilities.ca) [www.enablelink.org](http://www.enablelink.org)

**Access 2 Entertainment** The Access 2 Entertainment(TM) card provides free admission (or a significant discount) for support persons accompanying a person with a disability at member movie theaters across Canada. The person with the disability pays regular admission. Cost of card is \$20.00. Applications available on line:  
[http://access2.ca/english\\_default.html](http://access2.ca/english_default.html)

The Access 2 Entertainment card is also available through Easter Seals Canada  
[a2e@easterseals.ca](mailto:a2e@easterseals.ca)

**Accessibility** This Federal Government web site provides information regarding accessibility to parks, accommodations, various modes of transportation, and accessible activities in British Columbia.  
<http://www.hellobc.com/british-columbia/about-bc/accessibility.aspx>

**Adaptive Sports** There are a tremendous amount of sporting and recreational activities, many of which are listed in this section. A very informative venue of information guiding interested people to various opportunities is the web site of: *Citizens for Accessible Neighbourhoods*.  
[www.can.org](http://www.can.org)

**BC Adaptive Snow Sports** Sit-skiing, stand-up skiing, snowboarding,  
advanced adaptive ski racing. 604-333-3630  
780 SW Marine Dr., Vancouver, BC V6P 5Y7 [www.bcadaptive.com](http://www.bcadaptive.com)

## RESOURCES - Recreational

**BC Disability Sports** A non-profit organization promoting awareness of sport and recreation of British Columbians with disabilities.

Suite 322, 1367 West Broadway, Vancouver, BC V6H 4A9

604-737-3039

[www.disabilitysport.org](http://www.disabilitysport.org)

**BC Mobility Opportunities Society (BMOS)** Wilderness access: an independent non-profit society dedicated to enriching the lives of people with physical disabilities through wilderness recreation. Hiking, gliding, kayaking programs; TrilRider vehicle.

207-3077 Granville St., Vancouver, BC V6H 3J9

604-688-6464

[www.bcmos.org](http://www.bcmos.org)

<http://www.bcmos.org/main/contact.php>

**BC Parks** Discount campsite fees for persons with disabilities. Recipients of CPP disability benefits are eligible for free camping if they are also designated under the PWD program and receive additional disability benefits from the Ministry of Social Development.

<http://www.env.gov.bc.ca/bcparks/fees/fees.html#disabilities>

**BC Therapeutic Riding Association** Represents member organizations offering therapeutic horseback riding.

604-462-7786

[www.vcn.bc.ca/bctra/BCTRA.members](http://www.vcn.bc.ca/bctra/BCTRA.members)

**BC Wheelchair Basketball Society** info@bcwbs.ca 604-333-3530

780 SE Marine Drive, Vancouver, BC V5P 5Y7

<http://www.bcwbs.ca/>

**BC Wheelchair Sports Association** 604-333-3520, ext. 205

780 SE Marine Drive, Vancouver, BC V5P 5Y7

<http://www.bcwheelchairsports.com/>

## RESOURCES - Recreational

**Disability Foundation** Founded by past Vancouver Mayor Sam Sullivan, provides connections for disabled gardening, sailing, adapted music, wilderness access, and business co-operative. 604-688-6464  
Suite 318-425 Carrall Street, Vancouver, BC V6B 6E3  
info@idsabilityfoundation.org [www.disabilityfoundation.org](http://www.disabilityfoundation.org)

**Disabled Sailing Association of BC** Adaptive sailing.  
207-3077 Granville St., Vancouver, BC V6H 3J9  
604-688-6464 [www.disabledsailingbc.org](http://www.disabledsailingbc.org)

**Disabled Skiers Association of BC**  
220-3820 Cessna Drive, Richmond, BC V7B 0A2  
604-333-3630 [www.disabledskiingbc.com](http://www.disabledskiingbc.com)

**Fishing License Fee Reduction** [www.fishing.gov.bc.ca](http://www.fishing.gov.bc.ca)

**Leisure Centre Pass** If you are on PWD (Person With Disability) benefits, you may be able to get a Leisure Centre Pass. Check with your city/municipality Recreation Department. Contact numbers can be located in your local phone directory under Parks, Recreation & Cultural Services.

**Power to Be** Assisting people living with a disability through connections with nature. 604-971-5052 <https://powertobe.ca/>

## RESOURCES - Recreational

**Sirota's Alchemy** Martial Arts & Life Skills Centre. Programs for people living with physical, developmental, intellectual & neurological disorders, imbalances, disabilities & special needs. 604-244-8842  
[info@SirotasAlchemy.com](mailto:info@SirotasAlchemy.com) [www.SirotasAlchemy.com](http://www.SirotasAlchemy.com)

**Sitting Volleyball BC** Adaptive volleyball for a variety of disabilities Includes Canadian Olympic teams.  
7564 Barnet Hwy, Burnaby, BC V5A 1E7 604-291-2007  
<http://www.volleyballbc.org/sittingvolleyball/>

**SkiAbility** Adaptive water skiing. [ian.harder@vwsc.org](mailto:ian.harder@vwsc.org) 604-329-2800

**The Spin** - Spinal Cord Injury BC (quarterly magazine) For and about people with spinal cord injury. Also available on line. 604-324-3611  
Email: [thespin@bcpara.org](mailto:thespin@bcpara.org)

**Valley Therapeutic Equestrian Association** - a registered volunteer-based charity that provides therapeutic horseback riding for children and adults of varying abilities.  
3330 - 256th Street, Langley, BC V4W 1Y4 604-857-1267  
[info@vtea.ca](mailto:info@vtea.ca) <http://www.vtea.ca/index.htm>

**Vancouver Adapted Music Society** Provides equipment allowing involvement in making music and performing. 604-688-6464  
207-3077 Granville St., Vancouver, BC V6H 3J9 [www.vams.org](http://www.vams.org)



## RESOURCES - Recreational

**Vancouver Adaptive Snow Sports (VASS)** Offers ski and snowboard programs at Grouse, Seymour and Cypress Mountains for people with disabilities. 604-646-VASS(8277)  
[info@vass.ca](mailto:info@vass.ca) <http://www.vass.ca/contact/>

### **World-Wide Travel: Tips for the Disabled: “Gimp on the Go”**

This upbeat website provides detailed tips on how to travel, especially on airlines, with a wheelchair. Worldwide travel reviews, list of accessible destinations, travel industry news, travel agencies, travel resources, products and services, all worldwide. Also has a forum on the website. Hilarious comments. [www.gimponthego.com](http://www.gimponthego.com)

*A must read if you plan to travel anywhere in the world!*

See, also:

**Your Accessible Travel Guide** - by Spinal Cord Injury BC. This 19 page travel guide focuses on traveling by plane. Can be downloaded and printed free.

*"The tips in this E-book were collected by the staff of Spinal Cord Injury BC from a panel of expert travelers with physical disabilities who have collectively explored every single continent -- yes, even Antarctica -- over the course of several decades. Together we aimed to create a travel resource that would be useful to anyone who wishes to travel with a spinal cord injury (SCI), a mobility impairment, or a physical disability by themselves or with their family, friends or an attendant."*

[http://issuu.com/candicev/docs/accessible\\_travel\\_guide?mode=window](http://issuu.com/candicev/docs/accessible_travel_guide?mode=window)

For more/other travel information, check out Spinal Cord Injury BC's web site: <http://sci-bc.ca/travel/>

## RESOURCES - Media

Inspirational stories are listed below.

### Contents

---

#### Movies

Good Luck	129
Music Within	129
Reach For The Sky	129
The Other Side Of The Mountain	129
The Terry Fox Story	130
Waterdance	130

#### Documentary

The Brain That Changes Itself (CBC Documentary)	130
---	-----

#### YouTubes

Are You Going to Finish Strong?	131
Be Inspired ... Life Without Limbs	131

#### Inspirational Story

The Verger	-Somerset Maughan	132
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## RESOURCES - Media

### INSPIRATIONAL MOVIES

**Good Luck** (1997) Gregory Hines, Vincent D'Onofrio

Heartwarming buddy tale of two unlikely heroes whose road trip adventure aimed at winning a white water river race, despite the fact that one is blind and the other wheelchair bound, leads them to the finish line of true friendship.

**Music Within** (2007) Ron Livingston, Melissa George and Michael Sheen.

The true story of Richard Pimentael, a brilliant public speaker with a troubled past, who returns from Vietnam severely hearing-impaired and finds a new purpose in his landmark efforts on the behalf of Americans with disabilities.

**Reach for the Sky** (1956)

Kenneth More, Muriel Pavlow and Lyndon Brook.

The true story of airman Douglas Bader who overcame the loss of both legs in a 1931 flying accident to become a successful fighter pilot and wing leader during World War II.

**The Other Side of the Mountain** (1975)

Marilyn Hassett, Beau Bridges and Belinda Montgomery.

Based on the true story of Jill Kinmont. In 1955, eighteen-year-old Jill is a truly talented, gifted skier and a shoo-in for the 1956 Winter Olympics. But Jill comes close to losing everything when she takes a near fatal fall off a mountain during the last race of the season. Paralyzed from the shoulders down, Jill now has to climb another kind of mountain-working her way up from total helplessness to leading a fulfilling life. With the help of family, friends, and an extraordinary man, Jill begins the quest up that mountain.

## RESOURCES - Media

### INSPIRATIONAL MOVIES

#### **The Terry Fox Story** (1983)

Ralph L. Thomas, Robert Duvall.

True story about Canadian cancer amputee hero who decided to run across Canada on only one leg to raise money for cancer research.

#### **Waterdance** (1992)

Eric Stoltz, Helen Hunt.

An oft overlooked film about struggling to deal with paralysis. Author Joel Garcia breaks his neck while hiking, and finds himself in a rehab center with Raymond, an exaggerating ladies man, and Bloss, a racist biker. Considerable tension builds as each character tries to deal with his new found handicap and the problems that go with it, especially Joel, whose lover Anna is having as difficult a time as he is. As Raymond reveals a dream about dancing on the surface of a lake to stay afloat, it becomes apparent that each of them must find his own Waterdance to survive his tragedy.

### DOCUMENTARY

#### **The Brain That Changes Itself** (2009) CBC Documentary.

“The Nature of Things”. - Neuroplasticity: how the brain changes, and even “rewires” itself to adapt to injury. This can be viewed on the internet.

<http://www.cbc.ca/documentaries/natureofthings/2008/brainchangesitself>

## RESOURCES - Media

### YOU TUBES

#### **Are You Going to Finish Strong?**

(YouTube) (2:40 minutes)

Nick Vujicic has no arms or legs but has come to terms with his lot in life and he delivers an inspirational speech to these school kids that they will probably never forget. Talks about his life and what he can do. Talks about not giving up.

<http://www.maniacworld.com/are-you-going-to-finish-strong.html>

#### **Be Inspired.....Life Without Limbs**

(YouTube) (3:58 min.)

Nick Vujicic has no arms or legs but has come to terms with his lot in life and he delivers an inspirational speech to these school kids that they will probably never forget. Talks about his life and what he can do.

<http://www.youtube.com/watch?v=XnuAyFCZjdA>

## RESOURCES - Media

### INSPIRATIONAL READING

#### THE VERGER

by W. Somerset Maugham

There had been a christening that afternoon at St. Peter's, Neville Square, and Albert Edward Foreman still wore his verger's gown. He kept his new one, its folds as full and stiff though it were made not of alpaca but of perennial bronze, for funerals and weddings (St. Peter's, Neville Square, was a church much favoured by the fashionable for these ceremonies) and now he wore only his second-best. He wore it with complacency for it was the dignified symbol of his office, and without it (when he took it off to go home) he had the disconcerting sensation of being somewhat insufficiently clad. He took pains with it; he pressed it and ironed it himself. During the sixteen years he had been verger of this church he had had a succession of such gowns, but he had never been able to throw them away when they were worn out and the complete series, neatly wrapped up in brown paper, lay in the bottom drawers of the wardrobe in his bedroom.

The verger busied himself quietly, replacing the painted wooden cover on the marble font, taking away a chair that had been brought for an infirm old lady, and waited for the vicar to have finished in the vestry so that he could tidy up in there and go home. Presently he saw him walk across the chancel, genuflect in front of the high altar and come down the aisle; but he still wore his cassock.

"What's he 'anging about for?" the verger said to himself "Don't 'e know I want my tea?"

The vicar had been but recently appointed, a red-faced energetic man in the early forties, and Albert Edward still regretted his predecessor, a clergyman of the old school who preached leisurely sermons in a silvery voice and dined out a great deal with his more aristocratic parishioners. He liked things in church to be just so, but he never fussed; he was not like this new man who wanted to have his finger in every pie. But Albert

## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

Edward was tolerant. St. Peter's was in a very good neighbourhood and the parishioners were a very nice class of people. The new vicar had come from the East End and he couldn't be expected to fall in all at once with the discreet ways of his fashionable congregation.

"All this 'ustle," said Albert Edward. "But give 'im time, he'll learn."

When the vicar had walked down the aisle so far that he could address the verger without raising his voice more than was becoming in a place of worship he stopped.

"Foreman, will you come into the vestry for a minute. I have something to say to you."

"Very good, sir."

The vicar waited for him to come up and they walked up the church together.

"A very nice christening, I thought sir. Funny 'ow the baby stopped cryin' the moment you took him."

"I've noticed they very often do," said the vicar, with a little smile. "After all I've had a good deal of practice with them."

It was a source of subdued pride to him that he could nearly always quiet a whimpering infant by the manner in which he held it and he was not unconscious of the amused admiration with which mothers and nurses watched him settle the baby in the crook of his surpliced arm. The verger knew that it pleased him to be complimented on his talent.

The vicar preceded Albert Edward into the vestry. Albert Edward was a trifle surprised to find the two churchwardens there. He had not seen them come in. They gave him pleasant nods.

"Good afternoon, my lord. Good afternoon, sir," he said to one after the other.

## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

They were elderly men, both of them and they had been church wardens almost as long as Albert Edward had been verger. They were sitting now at a handsome refectory table that the old vicar had brought many years before from Italy and the vicar sat down in the vacant chair between them. Albert Edward faced them, the table between him and them and wondered with slight uneasiness what was the matter. He remembered still the occasion on which the organist had got in trouble and the bother they had all had to hush things up. In a church like St. Peter's, Neville Square, they couldn't afford scandal. On the vicar's red face was a look of resolute benignity but the others bore an expression that was slightly troubled.

"He's been naggin' them he 'as," said the verger to himself. "He's jockeyed them into doin' something, but they don't like it. That's what it is, you mark my words."

But his thoughts did not appear on Albert Edward's clean cut and distinguished features. He stood in a respectful but not obsequious attitude. He had been in service before he was appointed to his ecclesiastical office, but only in very good houses, and his department was irreproachable. Starting as a page-boy in the household of a merchant-prince he had risen by due degrees from the position of fourth to first footman, for a year he had been single-handed butler to a widowed peeress and, till the vacancy occurred at St. Peter's, butler with two men under him in the house of a retired ambassador. He was tall, spare, grave and dignified. He looked, if not like a duke, at least like an actor of the old school who specialised in dukes' parts. He had tact, firmness and self-assurance. His character was unimpeachable.

The vicar began briskly.

"Foreman, we've got something rather unpleasant to say to you. You've been here a great many years and I think his lordship and the general agree with me that you've fulfilled the duties of your office to the satisfaction of everybody concerned."



## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

The two churchwardens nodded.

"But a most extraordinary circumstance came to my knowledge the other day and I felt it my duty to impart it to the churchwardens. I discovered to my astonishment that you could neither read nor write."

The verger's face betrayed no sign of embarrassment.

"The last vicar knew that, sir," he replied. "He said it didn't make no difference. He always said there was a great deal too much education in the world for 'is taste."

"It's the most amazing thing I ever heard," cried the general. "Do you mean to say that you've been verger of this church for sixteen years and never learned to read or write?"

"I went into service when I was twelve sir. The cook in the first place tried to teach me once, but I didn't seem to 'ave the knack for it, and then what with one thing and another I never seemed to 'ave the time. I've never really found the want of it. I think a lot of these young fellows waste a rare lot of time readin' when they might be doin' something useful."

"But don't you want to know the news?" said the other churchwarden. "Don't you ever want to write a letter?"

"No, me lord, I seem to manage very well without. And of late years now they've all these pictures in the papers I get to know what's goin' on pretty well. Me wife's quite a scholar and if I want to write a letter she writes it for me. It's not as if I was a bettin' man."

The two churchwardens gave the vicar a troubled glance and then looked down at the table.

"Well, Foreman, I've talked the matter over with these gentlemen and they quite agree with me that the situation is impossible. At a church like St. Peter's Neville Square, we cannot have a verger who can neither read nor write."

## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

Albert Edward's thin, sallow face reddened and he moved uneasily on his feet, but he made no reply.

"Understand me, Foreman, I have no complaint to make against you. You do your work quite satisfactorily; I have the highest opinion both of your character and of your capacity; but we haven't the right to take the risk of some accident that might happen owing to your lamentable ignorance. It's a matter of prudence as well as of principle."

"But couldn't you learn, Foreman?" asked the general.

"No, sir, I'm afraid I couldn't, not now. You see, I'm not as young as I was and if I couldn't seem able to get the letters in me 'ead when I was a nipper I don't think there's much chance of it now."

"We don't want to be harsh with you, Foreman," said the vicar. "But the churchwardens and I have quite made up our minds. We'll give you three months and if at the end of that time you cannot read and write I'm afraid you'll have to go."

Albert Edward had never liked the new vicar. He'd said from the beginning that they'd made a mistake when they gave him St. Peter's. He wasn't the type of man they wanted with a classy congregation like that. And now he straightened himself a little. He knew his value and he wasn't going to allow himself to be put upon.

"I'm very sorry sir, I'm afraid it's no good. I'm too old a dog to learn new tricks. I've lived a good many years without knowin' 'ow to read and write, and without wishin' to praise myself, self-praise is no recommendation, I don't mind sayin' I've done my duty in that state of life in which it 'as pleased a merciful providence to place me, and if I could learn now I don't know as I'd want to."

"In that case, Foreman, I'm afraid you must go."

## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

"Yes sir, I quite understand. I shall be 'appy to 'and in my resignation as soon as you've found somebody to take my place."

But when Albert Edward with his usual politeness had closed the church door behind the vicar and the two churchwardens he could not sustain the air of unruffled dignity with which he had borne the blow inflicted upon him and his lips quivered. He walked slowly back to the vestry and hung up on its proper peg his verger's gown. He sighed as he thought of all the grand funerals and smart weddings it had seen. He tidied everything up, put on his coat, and hat in hand walked down the aisle. He locked the church door behind him. He strolled across the square, but deep in his sad thoughts he did not take the street that led him home, where a nice strong cup of tea awaited; he took the wrong turning. He walked slowly along. His heart was heavy. He did not know what he should do with himself. He did not fancy the notion of going back to domestic service; after being his own master for so many years, for the vicar and churchwardens could say what they liked, it was he that had run St. Peter's, Neville Square, he could scarcely demean himself by accepting a situation. He had saved a tidy sum, but not enough to live on without doing something, and life seemed to cost more every year. He had never thought to be troubled with such questions. The vergers of St. Peter's, like the popes Rome, were there for life. He had often thought of the pleasant reference the vicar would make in his sermon at evensong the first Sunday after his death to the long and faithful service, and the exemplary character of their late verger, Albert Edward Foreman. He sighed deeply. Albert Edward was a non-smoker and a total abstainer, but with a certain latitude; that is to say he liked a glass of beer with his dinner and when he was tired he enjoyed a cigarette. It occurred to him now that one would comfort him and since he did not carry them he looked about him for a shop where he could buy a packet of Gold Flakes. He did not at once see one and walked on a little. It was a long street with all sorts of shops in it, but there was not a single one where you could buy cigarettes.

## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

"That's strange," said Albert Edward.

To make sure he walked right up the street again. No, there was no doubt about it. He stopped and looked reflectively up and down.

"I can't be the only man as walks along this street and wants a fag," he said. "I shouldn't wonder but what a fellow might do very well with a little shop here. Tobacco and sweets, you know."

He gave a sudden start.

"That's an idea," he said. "Strange 'ow things come to you when you least expect it."

He turned, walked home, and had his tea.

"You're very silent this afternoon, Albert," his wife remarked.

"I'm thinkin'," he said.

He considered the matter from every point of view and next day he went along the street and by good luck found a little shop to let that looked as though it would exactly suit him. Twenty-four hours later he had taken it and when a month after that he left St. Peter's, Neville Square, for ever, Albert Edward Foreman set up in business as a tobacconist and newsagent. His wife said it was a dreadful come-down after being verger of St. Peter's, but he answered that you had to move with the times, the church wasn't what it was, and 'enceforward he was going to render unto Caesar what was Caesar's. Albert Edward did very well. He did so well that in a year or so it struck him that he might take a second shop and put a manager in. He looked for another long street that hadn't got a tobacconist in it and when he found it and a shop to let, took it and stocked it. This was a success too. Then it occurred to him that if he could run two he could run half a dozen, so he began walking about London, and whenever he found a long street that had no tobacconist and a shop to let he took it. In the course of ten years he had acquired no less than

## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

ten shops and he was making money hand over fist. He went round to all of them himself every Monday, collected the week's takings and took them to the bank.

One morning when he was there paying in a bundle of notes and a heavy bag of silver the cashier told him that the manager would like to see him. He was shown into an office and the manager shook hands with him.

"Mr. Foreman, I wanted to have a talk to you about the money you've got on deposit with us. D'you know exactly how much it is?"

"Not within a pound or two, sir; but I've got a pretty rough idea."

"Apart from what you paid in this morning it's a little over thirty thousand pounds. That's a very large sum to have on deposit and I should have thought you'd do better to invest it."

"I wouldn't want to take no risk, sir. I know it's safe in the bank."

"You needn't have the least anxiety. We'll make you out a list of absolutely gilt-edged securities. They'll bring you in a better rate of interest than we can possibly afford to give you."

A troubled look settled on Mr. Foreman's distinguished face. "I've never 'ad anything to do with stocks and shares and I'd 'ave to leave it all in your 'ands," he said.

The manager smiled. "We'll do everything. All you'll have to do next time you come in is just to sign the transfers."

"I could do that all right, said Albert uncertainly. "But 'ow should I know what I was signin'?"

"I suppose you can read," said the manager a trifle sharply.

Mr. Foreman gave him a disarming smile.

## RESOURCES - Media

THE VERGER (Cont'd)

by W. Somerset Maugham

"Well, sir, that's just it. I can't. I know it sounds funny-like but there it is, I can't read or write, only me name, an' I only learnt to do that when I went into business."

The manager was so surprised that he jumped up from his chair.

"That's the most extraordinary thing I ever heard."

"You see it's like this, sir, I never 'ad the opportunity until it was too late and then some'ow I wouldn't. I got obstinate-like."

The manager stared at him as though he were a prehistoric monster.

"And do you mean to say that you've built up this important business and amassed a fortune of thirty thousand pounds without being able to read or write? Good God, man, what would you be now if you had been able to?"

"I can tell you that sir," said Mr. Foreman, a little smile on his still aristocratic features. "I'd be verger of St. Peter's, Neville Square."

<http://www.sinden.org/verger.html>

# **RUSSELL PROSTHETICS LTD.**



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## ***I Believe***

*I believe in myself, I believe in me*

*I have to, you see.*

*I have to push myself forward,*

*And move on the right track.*

*That's not for me, I don't want to turn back.*

*I've found something worth fighting for,*

*Something that just burns to the core.*

*I believe, I can, I believe I will,*

*Somehow get over that hill*

**Victor F. Hawley**



## RECORDING YOUR RECOVERY

On each Daily Record page, record your successes and triumphs, no matter how small. Focus on the positive aspects of your recovery. This will be helpful to your lawyer in settling your claim.

Record the following:

- day and date at the top of each page
- drugs/medications taken
- appointments and events
- phone calls, meetings and therapy sessions
- expenses including your spouse's/partner's: mileage, parking receipts, gas receipts, meal receipts, etc. Write your name/date on each receipt. Store in Pocket Page.

**Achievements:** Focus on your recovery, listing your achievements and gains you have made in your recovery, regardless of how small.

Today, for the first time, I .....

eg: ... was able to shower alone today for the first time.

eg: ... finally achieved five sit-ups today.

eg: ... took my first step on my artificial leg today.

eg: ... picked up daughter, took her for lunch for the first time.

eg: ... got together with the guys for the first time.

**Threshold Ratings:** Indicate your ratings from 1 to 10.

**Problems - Resolutions:** Record conflicts and resolutions. Forward unresolved problems to next page.

<u>Conflict / Problem</u>	<u>Resolution</u>
eg. Denied Part 7 benefits	My lawyer got them for me
eg. Wife's car broke down	AIM drove her in to visit me
eg. Fell out of wheelchair - painful back spasms	Was given medication

## DAILY RECOVERY RECORD

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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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## DAILY RECOVERY RECORD

Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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	<u>Low</u>	<b>Threshold Ratings</b>								<u>High</u>
Pain	1	2	3	4	5	6	7	8	9	10
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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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### **Problems - Resolutions**

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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## DAILY RECOVERY RECORD

Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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### **Problems - Resolutions**

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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## DAILY RECOVERY RECORD

Date \_\_\_\_\_ Day \_\_\_\_\_

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Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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Problem \_\_\_\_\_

Resolution \_\_\_\_\_

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Expenses \_\_\_\_\_

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Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

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Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Expenses \_\_\_\_\_

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Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Expenses \_\_\_\_\_

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Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

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Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

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Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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Problem \_\_\_\_\_

Resolution \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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Date \_\_\_\_\_ Day \_\_\_\_\_

Medications \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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Phone Calls \_\_\_\_\_

Expenses \_\_\_\_\_

Achievements: *Today, I ...* \_\_\_\_\_

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Appt's/Mtg's \_\_\_\_\_

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### Problems - Resolutions

Problem \_\_\_\_\_

Resolution \_\_\_\_\_

Notes \_\_\_\_\_

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# Calendars

## 2015

January							February							March							April						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2	3	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4			
4	5	6	7	8	9	10	8	9	10	11	12	13	14	8	9	10	11	12	13	14	5	6	7	8	9	10	11
11	12	13	14	15	16	17	15	16	17	18	19	20	21	15	16	17	18	19	20	21	12	13	14	15	16	17	18
18	19	20	21	22	23	24	22	23	24	25	26	27	28	22	23	24	25	26	27	28	19	20	21	22	23	24	25
25	26	27	28	29	30	31								29	30	31					26	27	28	29	30		
May							June							July							August						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
					1	2	1	2	3	4	5	6	1	2	3	4						1					
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	23	24	25	26	27	28	29	
31																					30	31					
September							October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4	5	1	2	3	4	5	6	1	2	3	4	5	6	7	1	2	3	4	5	6	7
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26
27	28	29	30				25	26	27	28	29	30	31	29	30						27	28	29	30	31		

## 2016

January							February							March							April							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1	2	1	2	3	4	5	6	1	2	3	4	5	6	7	1	2	3	4					
3	4	5	6	7	8	9	7	8	9	10	11	12	13	6	7	8	9	10	11	12	3	4	5	6	7	8	9	
10	11	12	13	14	15	16	14	15	16	17	18	19	20	13	14	15	16	17	18	19	10	11	12	13	14	15	16	
17	18	19	20	21	22	23	21	22	23	24	25	26	27	20	21	22	23	24	25	26	17	18	19	20	21	22	23	
24	25	26	27	28	29	30	28	29					27	28	29	30	31	24	25	26	27	28	29	30				
31																												
May							June							July							August							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1	2	1	2	3	4	5	6	1	2	3	4						1	2					
8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13	
15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16	14	15	16	17	18	19	20	
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23	21	22	23	24	25	26	27	
29	30	31					26	27	28	29	30			24	25	26	27	28	29	30	28	29	30	31				
													31															
September							October							November							December							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1	2	3	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4			
4	5	6	7	8	9	10	2	3	4	5	6	7	8	6	7	8	9	10	11	12	4	5	6	7	8	9	10	
11	12	13	14	15	16	17	9	10	11	12	13	14	15	13	14	15	16	17	18	19	11	12	13	14	15	16	17	
18	19	20	21	22	23	24	16	17	18	19	20	21	22	20	21	22	23	24	25	26	18	19	20	21	22	23	24	
25	26	27	28	29	30		23	24	25	26	27	28	29	27	28	29	30				25	26	27	28	29	30	31	
							30	31																				

# Calendars

## 2017

January							February							March							April						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4				1	2	3	4							
8	9	10	11	12	13	14	5	6	7	8	9	10	11	5	6	7	8	9	10	11	2	3	4	5	6	7	8
15	16	17	18	19	20	21	12	13	14	15	16	17	18	12	13	14	15	16	17	18	9	10	11	12	13	14	15
22	23	24	25	26	27	28	19	20	21	22	23	24	25	19	20	21	22	23	24	25	16	17	18	19	20	21	22
29	30	31					26	27	28					26	27	28	29	30	31	23	24	25	26	27	28	29	
																					30						

May							June							July							August						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6				1	2	3				1	2	3	4							1	
7	8	9	10	11	12	13	4	5	6	7	8	9	10	5	6	7	8	9	10	11	2	3	4	5	6	7	8
14	15	16	17	18	19	20	11	12	13	14	15	16	17	12	13	14	15	16	17	18	9	10	11	12	13	14	15
21	22	23	24	25	26	27	18	19	20	21	22	23	24	19	20	21	22	23	24	25	16	17	18	19	20	21	22
28	29	30	31				25	26	27	28	29	30	26	27	28	29	30	31	23	24	25	26	27	28	29		
																			30	31							

September							October							November							December							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1	2	1	2	3	4	5	6	7				1	2	3	4							1	2
3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9	
10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16	
17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23	
24	25	26	27	28	29	30	29	30	31					26	27	28	29	30	24	25	26	27	28	29	30			
																			31									

## 2018

January							February							March							April						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6				1	2	3				1	2	3									
7	8	9	10	11	12	13	4	5	6	7	8	9	10	4	5	6	7	8	9	10	8	9	10	11	12	13	14
14	15	16	17	18	19	20	11	12	13	14	15	16	17	11	12	13	14	15	16	17	15	16	17	18	19	20	21
21	22	23	24	25	26	27	18	19	20	21	22	23	24	18	19	20	21	22	23	24	22	23	24	25	26	27	28
28	29	29	30	31			25	26	27	28				25	26	27	28	29	30	31	29	30					

May							June							July							August						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
					1	2					1	2					1	2	3	4							1
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				26	27	28	29	30	31		

September							October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1	1	2	3	4	5	6				1	2	3							1	2	
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22
23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	23	24	25	26	27	28	29	
30																		30	31								

Pocket page for papers and business cards

Pocket page for papers and business cards

## ADVERTISERS

Barber Prosthetics	25
BC Coalition of Motorcyclists (BCCOM)	69
Big Top Power sports	97
Clarkehill Motors	45
Cypress Motorbikes	97
Daryl Brown - Motorcycle Lawyer	19
Denise Tremain Accounting	69
Godoy's Insurance	45
Hallmark Ford	75
Harley Owners Group (H.O.G.) Vancouver Chapter	75
Inter-Corporate Computer & Network Services, Inc.	49
Iver's Custom Cycles	59
McNeney, McNeney & Spieker Legal Services	Front Cover
Megson Fitzpatrick Insurance	25
Mountainview Harley-Davidson	49
Rose Keith Law Corporation	13
Russell Prosthetics	141
Shoppers Home Health Care	59
Trev Deeley's Harley-Davidson	Back Cover
Up Your Leather	141
Vintage In The Valley	97

## INDEX

Abilities Magazine	123
Access 2 Entertainment	123
Access Driver Rehab Specialists	54
Accesibility	123
Acknowledgements	6
Adaptive Sports	123
Additional Homeowner Grant	81
Advanced Mobility Products	61, 101
After Brain Injury: Tools For Living	116
Airlines (travel)	84
Amputee Riding (article) by Dr. Jeffrey J. Cain	66
Are You Goint To Finish Strong? (You Tube)	131
<b>Association for Injured Motorcyclists</b>	<b>4, 5, 101</b>
Association for Injured Motorcyclists, Interior Chapter	5
Association for Injured Motorcyclists, Northern Chapter	5
Attendant Care Services - Full Time	74
Attendant Care Servides - Part Time	74
Auto Accident Survivor's Guide For BC	101
Automobile Manufacturers Rebate	85
Barber Prosthetics	25, 102
BC211	102
BC Adaptive Snow Sports	123
BC Brain Injury Association (BCBIA)	116
BC Climate Action Credit	72
BCCOM: BC Coalition of Motorcyclists	69, 102
BC Disability Sports	124
BC Ferries Disability Priority Boarding	86
BC Housing	81, 102
BC HST Credit	72
BC Legal Services Society	103
BC Medical Services Plan	78
BC Mobility Opportunities Society (BMOS)	124
BC Parks	124
BC Property Tax Deferment	81
BC Therapeutic Riding Association	124
BC Wheelchair Basketball Society	124
BC Wheelchair Sports Association	124
Be Inspired ... Life without Limbs (You Tube)	131
Benefits Checklist	77
Big Top Power Sports	97, 103
Blink of an Eye (poem) by Victor Hawley	2
Brain Injury Support Groups	116
Brain Resource, Advocacy & Information Network (BRAIN)	103, 116, 117, 119, 120

## INDEX

Bus Pass Program	86
Calendars	211
Can Am Mobility	61
Cathy Palmer	6
Child Tax Benefit	72
Claims Adjuster	28
Clarke Hill Motors	45, 103
Community Access Program	103
Community Therapists	54
Counseling Services	104
CPP Disability Benefits	93
Cypress Motorbike	97, 105
Daryl Brown	6, 19, 23, 34, 105
Dave Munro	6, 9
Dean Robertson	6
Denise Page	69, 70, 105, 114
Diary Pages	143
Disability Alliance BC	105, 114, 119, 120
Disability Foundation	106, 125
Disability Resources Guides	106
Disability Tax Credit	71
Disability Travel Card	86
Disabled Riders Web Sites	63
Disabled Sailing Association of BC	125
Disabled Skiers Association of BC	125
Don Willcock	6
Dr. Jeffrey Cain	6
DriveAble	55
Easter Seal House	82
Easter Seals Disability Travel Card	87
Ed Bell	6, 8
Elks	80
Employment Insurance	79
First Payer / Second Payer: Legislative Mandate	27
Fishing License Fee Reduction	125
Fraser Valley Brain Injury Association (FVBIA)	6, 117, 119, 121
Funding (License recovery)	58
Gary Richardson	9
Gas Tax Rebate - Provincial	87
Gas Tax Refund - Federal	87
GF Strong Rehabilitation Centre	53, 57, 106
Godoy's Insurance	45, 106
Good Luck (movie)	129
Greyhound Bus	87

## INDEX

Hallmark Ford	75, 85, 107, 114
Hallmark Ford Automobile Purchase Discount	85, 107
HandyCard	88
HandyDart	88, 107
Harley Appraisals	107
H.O.G. - Harley Owners Group, Vancouver Chapter	75, 107
Headline Magazine	118
Holy Family Hospital	53
Home Renovations	82
HST/GST/BC Climate Action Credit	72
Husky & Mohawk Gas Stations	89
I Believe (poem) by Victor Hawley	142
ICBCadvice.com	26
ICBC Car Insurance Discount (disability)	90
ICBC Wage Loss	90
Important Contacts	11
Income Security Programs	93
Income Tax Issues	70
Independent Case Manager	28
Insight Rehabilitation Services	55
Insurance - Basics	30
Insurance - Claims Basics	34
Insurance - Motorcycle Claims Basics	39
Inter-Corporate Computer & Network Services, Inc.	49, 108
Iver's Custom Cycles	59, 62, 108
Jane Dyson	6
Jeff Hall - Hallmark Ford	75, 85, 107, 114
Jeffrey Cain, MD	66
Jill Franklin	21
Jillian Seymour	6
Jim McNeney	6 (x2), 24, 39, 109
Kelowna General Hospital	53
Kidney Foundation	80
Kinsmen	58, 80
Kiwanis	58
Kristian Vicei	24, 109
Larry Bowen Driver Rehab Inc.	6, 56, 57, 108
Leisure Centre Pass	125
Licensing	50
Lions	58, 80
Lisa Kristalovich	6
List of Advertisers	215
Low Income Tax Credits	72
McNeney McNeney Spieker Legal Services	front cover, 6(x2), 24, 109



## INDEX

Maggie Pierce	110
Marguerite MacKinnon	14
Martin Spieker	24, 109
Medical Expenses	73
Medical Expense Supplement	73
Medichair Prince George	61
Megson FitzPatrick Insurance Servics	25, 110
Motion Specialties	61
Motorcycle Modification Web Sites	63
Motorcycle Modification You Tubes	64
Mountainview Harley Davidson	49, 110
Movies: - Good Luck	129
- Music Within	129
- Reach For The Sky	129
- The Other Side Of The Mountain	129
- The Terry Fox Story	130
- Waterdance	130
Multiple Sclerosis Society	6
Music Within (movie)	129
Neil Squire Society	58, 79, 111
Occupational Therapists	56, 57
Ownership / Confidentiality Agreement	10
Part 7 Benefits	46, 47, 48
Persons With Disabilities (PWD) - Provincial Program	94
Pete Nichols	6
Phone Numbers	12
PNE: Pacific National Exhibition	90
Pocket Page	213
Poem: Blink of an Eye	2
Police Report	28
Power To Be	125
Property Tax Deduction	82
Rail Travel	90
Ray & Karen Leadbeater	6, 8
Reach For The Sky (movie)	129
Recreation	111
Rehabilitation Co-ordinator	28
Re-Licensing	50
Rental Subsidy	82
Road Conditions	29
Robert B. McNeney	24, 109
Rose A. Keith Law Corp.	6, 13, 24, 30, 111
Rotary	58
Russell Prosthetics	111, 141

## INDEX

Shoppers Home Health Care	59, 60, 61 (x2), 112
Sidewinder Conversions & Mobility	61
Shriners	80
Single Vehicle Accident	29
Sirota's Alchemy	126
Sitting Volleyball BC	126
SkiAbility	126
S.P.A.R.C. (Handicapped Parking Permit)	91
Spinal Cord Injury BC	58, 112
Stroke Recovery Association of BC	58
Taxi Companies	91
TaxiSaver Program	91
Tetra Society of North America	58, 112
The Brain That Changes Itself (CBC Documentary)	130
The Other Side Of The Mountain (movie)	129
The Spin	126
The Terry Fox Story (movie)	130
The Verger - by Somerset Maughan	132
Tina Suter	6, 103, 117, 119, 120
Tort	27
Travel Assistance Program	91
Travel Expenses	73
Trev Deeley Motorcycles	112, back cover
Up Your Leather	112, 141
Valley Therapeutic Equestrian Association	126
Vancouver Adapted Music Society	126
Vancouver Adaptive Snow Sports (VASS)	127
Vancouver Coastal Health	82
Vancouver Orthopedic Group	113
Victor F. Hawley	2, 6, 142
Vintage In the Valley	97, 113
Waterdance (movie)	130
Web Sites: - Disabled Riders	63
- Motorcycle Modifications	63
Whalley Printers	113
Wolfe Mobility	61
WorkBC	79, 113
World-Wide Travel: Tips for the Disabled	127
You Tubes: Motorcycle Modifications	64
Are You going to Finish Strong?	131
Be Inspired ... Life Without Limbs	131
Your Accessible Travel Guide by Spinal Cord Injury BC	127







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**RECOVERY JOURNAL**

*Third Edition*

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