

# AT Banter Podcast Episode 238 - PLAN Institute

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## SUMMARY KEYWORDS

disability, people, organizations, community based projects, community, ants, exist, families, individuals, plan, component, opportunity, bc, terms, institute, conversation, workshops, support, big, navigate

## SPEAKERS

Rob Mineault, Stephanie Debisschop, Ryan Fleury

- 
-  Rob Mineault 00:45  
Hey, and welcome to another episode of AT banter,
  -  Ryan Fleury 00:50  
Banter, banter. No cowbell this morning.
  -  Rob Mineault 00:54  
Yeah, which we'll explain later. People that are probably already tuning out because that's their favorite part. Here. There's like a segment of our audience that listen right up to the cowbell. And then "I'm good. I'm good".
  -  Ryan Fleury 01:05  
Right? It still counts as a download, doesn't it?
  -  Rob Mineault 01:10

Whatever. We don't care, just means we have to do less work. Hey, my name is Rob Mineault. And joining me today is Mr. Ryan Fleury.

R

Ryan Fleury 01:21

Hey, guess what?

R

Rob Mineault 01:23

What?

R

Ryan Fleury 01:24

I got my tax refund this morning.

R

Rob Mineault 01:27

Already??

R

Ryan Fleury 01:27

Yep. We filed on the 19th. And it was in my account this morning.

R

Rob Mineault 01:31

Man. What the hell are you You are so ahead of the curve these days. Well, I guess you haven't gotten the vaccine yet. But Steve did. I mean, you could have. Yeah, I'm still my guy is still working on mine.

R

Ryan Fleury 01:48

H&R Block? You should deal with a professional?

R

Rob Mineault 01:56

Well, well, he is a professional. Honestly, in his defense, I did get into him a little late. So yeah, I was I thought I could do it myself. But then I was just like now nope, no I can't do this.

R Ryan Fleury 02:10  
Yeah, I know. Yours was a little bit more complicated than mine.

R Rob Mineault 02:13  
So and I suck at paperwork. I just I just like, forget it. I don't want to do math. And filling out a little form, like filling out the sections and yeah, numbers. And you know, it's just my eyes glaze over. Yeah. Anyways, well, that's cool. Well, that's good news for you. Good. Good for you. Yay. Hey, how are things over there? Things are trucking along?

R Ryan Fleury 02:44  
Yup

R Rob Mineault 02:45  
No, they're not I was as a loaded question. And you failed. You failed, you would tell the audience what's going on over there.

R Ryan Fleury 02:51  
What?

R Rob Mineault 02:51  
Where are you sitting at the moment?

R Ryan Fleury 02:53  
Oh, where am I currently I am sitting at my dining room table. I've had to move my office from the guitar dungeon up to the main floor because we have an ant invasion happening down there. So thankfully, over the last couple of days, we've gotten on top of it, and the numbers are being reduced gradually. So hopefully by the weekend, they will be eradicated. But we will see that we're getting there with ants. While we're getting there. Though there was there's substantial difference when we went down last night and compared to a couple months ago when Linda first saw them.

R Rob Mineault 03:30

Well, you know, maybe it's all that sweet guitar playing those ripping those chords that attracted them all into the guitar dungeon.



Ryan Fleury 03:39

No, it's probably all the Dorito cheese dust on the floor.



Rob Mineault 03:45

I'm in trouble then. No, but that sucks. I mean, but you guys have been there quite a while is this the first year that you've ever had ants in the guitar dungeon? What's only happened?



Ryan Fleury 03:59

I think once, maybe twice in the 11 years we've lived here. Okay. And you know, I think it's just we had such really nice hot weather for a couple of weeks. And then all of a sudden it turned and the answer was Whoa, we're going indoors.



Rob Mineault 04:15

Yeah, cuz that was my thought too. I thought it was a little early for ants. Because usually ants become a problem like later in the summer. Because I lived in a place once that that Yeah, we had an ant problem. It sucks. It sucks because they're very hard to to get rid of.



Ryan Fleury 04:31

I mean, I mean, yeah, we've got traps all over the basement right now we're down there vacuuming every night. So like I said, we're we're getting them. They're they're slowly diminishing in numbers.



Rob Mineault 04:43

I think it was a way that isn't there like some like ant thing that you leave it out and they take the bait back to the nest and then it's all poisoned and it like poisons the entire nest?



Ryan Fleury 04:54

Yep, yeah, that's what we've got downstairs. We got about 11 or 12 traps down there and

Supposedly white vinegar as well - that will kill them. There's all sorts of stuff. Black Pepper, cinnamon, they don't like.

R

Rob Mineault 05:10

Yeah, all sorts of home remedies you can do yourself too. Or that'd be sweet is spreading a bunch of cinnamon so that it smell like a bakery. That seems like a, it seems like a plus plus.

R

Ryan Fleury 05:22

Yeah, I don't know. It seems like a double standard though. You're putting you got ants in your house. So you're putting food out to attract the ants to take so they can take it back to the nest and kill them? You know, so they're good, aren't they? Are they not going back to their nest? Hey, guys, there's a buffet in the basement. Let's go!

R

Rob Mineault 05:48

I don't know, my weird part of my brain is like, I'm kind of bummed out that because they're just doing their thing. They're just being ants. And then, you know, they don't know who you are. They're coming into your house and they're causing a problem. They just think hey, this is cool. Look, there's a bunch of food. There's a ton of Dorito dust over here, guys.

R

Ryan Fleury 06:13

Yeah It's all fun and games until you're online jamming with a bunch of friends and all of a sudden you feel like something crawling on you. And you'd let me go your guitar and feel something else crawling on you. It's like, Okay, I think there's something crawling on me here. Then you call your wife downstairs. It was Yeah, there's hundreds of them. I'm like, Oh, great.

R

Rob Mineault 06:31

Man, one guy once told me a horrific story about his honeymoon, where they went to some sort of resort somewhere I don't know, like the tropics. And the first night they were there. They they went to bed and he had left a a can of coke on the nightstand. Open it was like half drank. And they went to sleep. In the middle of night he woke up and he was thirsty. And so he he took a big swig of this of this coke that was half full. And he said he took a swig and then he's like he felt this tickling and stuff and he turned out the lights

and this this coke can was just swarming with with ants there in it. Like it was just ants everywhere all over it. And that was horrific enough. But as it turned out, these particular ants there they like had some sort of a toxin in them. That made him incredibly ill for the next like five days of his Honeymoon. Because he had ingested a bunch of this stuff. So

R Ryan Fleury 07:40  
Wow.

R Rob Mineault 07:41  
Yeah. So yeah, cool. No, no ants.

R Ryan Fleury 07:44  
You know, like you say they're doing their job, but they're just I don't know, they're just nasty critters.

R Rob Mineault 07:50  
Yep. But better that than rodents?

R Ryan Fleury 07:53  
That's right.

R Rob Mineault 07:55  
Well, six minutes in and we've talked about ants so far. So this is turning into an incredibly engaging episode of AT Banter everybody. Well, what are we doing today?

R Ryan Fleury 08:07  
Today we are speaking with Stephanie Debisschop from PLAN Institute, she helps families and persons with disabilities. They have all sorts of different supportive resources, online tools, webinars. So it'd be really interesting to talk to her and just find out what they do how they do it. And also they are in local BC company with a national reach. So it's always nice to spotlight somebody local.

- R** Rob Mineault 08:36  
It is, and you know, it's always somewhat embarrassing for have been having been in this industry for as long as we have, and we had not heard of these guys before. But I mean, mind you, you know, we're not by no means are we dialed into everything. But still, it's such a, it seems to be such a really important advocacy organization, everybody should really know about it. So that's why we wanted to have her on the show.
- R** Ryan Fleury 09:03  
Yeah, it's interesting, you know, as we do the show, year after year after year, how many times have we come across a guest with an organization that we had no idea existed? Even a local organization that's been around 20 or 30 years that deal with people with disabilities. It's surprising to me that, you know, we're still discovering them.
- R** Rob Mineault 09:23  
Well, thank God for them, because without them, we would not have gotten to 230- whatever episodes of content. We'd still be ... I don't even know why don't what.. what did we do in the early days?
- R** Ryan Fleury 09:35  
We tried to talk tech?
- R** Rob Mineault 09:38  
Yeah, yeah. So didn't go very far.
- R** Ryan Fleury 09:42  
Yeah.
- R** Rob Mineault 09:43  
Because it was boring.
- R** Ryan Fleury 09:44  
That's right. I'm looking forward to our 300th episode.

- R** Rob Mineault 09:48  
We still got a ways to go for that.
- R** Ryan Fleury 09:50  
All I know--
- R** Rob Mineault 09:52  
Why are you gonna retire after 300 episodes?
- R** Ryan Fleury 09:54  
No, it's just seems like to be another milestone.
- R** Rob Mineault 09:58  
It is a milestone but I think we're a good year away from that. Yeah, I think we're only at 238. So yeah, I know. I don't know, I can't do the math on that. But um, so I know it'll be about a year, year and a bit.
- R** Ryan Fleury 10:11  
So yeah, but that'll be good to 300 episodes.
- R** Rob Mineault 10:13  
So that'll be crazy. I've never done anything in my life 300 times. I shouldn't say that I probably guess I have. But nothing that involves a microphone 300 times ever.
- R** Ryan Fleury 10:27  
So yeah, but Oh, hey, wait, wait, wait, we had some news come in last week. Don't you remember? I shared it with you and Steve, that we were ranked number seven out of the top 30 Canadian Tech podcasts?
- R** Rob Mineault 10:44  
Yeah. Well, yeah, sure. That's, that's pretty damn cool. I don't know what their criteria is. I

don't know what the ranking system is. But hey, listen, we'll take it. Absolutely.

**R** Ryan Fleury 10:54  
I'm pretty impressed with it. Yeah, sure. Yeah. Good job, Rob. Yeah, there you go.

**R** Rob Mineault 11:00  
See talking for six minutes about ants pays off. Number seven in the tech. And number one in talking about ants. That's right. So I'm waiting for that list to come out.

**R** Ryan Fleury 11:14  
Maybe it will. And joining us now is Stephanie Debisschop from PLAN Institute. Stephanie, thank you so much for taking some time out to join us today.

**S** Stephanie Debisschop 11:58  
Hello, well, thanks so much to all for having me. I'm really excited to join the podcasts and be part of the conversation today.

**R** Ryan Fleury 12:05  
Well, it's nice having you every once in a while we've kind of reached out to local organizations that we knew nothing about and invite them on to the show. So it was really interesting coming across PLAN Institute and kind of finding out what you do. So it's great to have you here to talk about the institute and what you guys offer.

**S** Stephanie Debisschop 12:24  
Yeah, well, happy to it's always great to meet new people and connect with new opportunities, though, I'm more than happy to share what PLAN Institute is about how we got to this place, and in what way we sort of see our relationship to the community and the work that we engage in endeavoring to support people across the country.

**R** Rob Mineault 12:45  
Yeah, so why don't we start there? And just give us a little bit of a snapshot of of what you guys do. And, you know, what sort of the what your mandate is?



Stephanie Debisschop 12:56

Yeah, I'd be happy to. So PLAN Institute is a nationally registered charity. And really, the the main focus is we work to improve the lives of people with disabilities, across the country, collaborating on community based projects, through offering the suite of learning initiatives, and then we advocate for policy reform, both on a provincial and federal level. And so what that really looks like on day to day basis has been the community based projects - we have a number of them - collaborate with, from organizations across both within BC where we're sort of our "office" is located within BC, but also across the country. And those community based projects, aim to reduce and address the barriers that individuals face on a daily basis pertaining to whatever subject, you know, we're we're discussing. And we do a number of learning initiatives. And that looks like you know, it can vary from our online workshop on the Registered Disability Savings Plan or estate planning, a weekend retreat for caregivers, which of course, hasn't happened this year, but we're really, you know, eager to get that up and going again, and really, that looks to provide space for caregivers to nourish their soul and get back in touch with themselves and, and have that space and time to really just, you know, take care of themselves. And then in terms of policy that goes hand in hand with our community based projects in that, you know, as we look to address the barriers that exists and assist people in overcoming those barriers, of course, that illuminates the systemic issues that exist from the policy perspective. And so we really incorporate all of those learnings that we acquire through walking alongside people within our communities, community based projects and learning and loop that into policy work. And so that means reading recommendations, collaborating with others, we sit on the RDSP. So, the Registered Disability Savings Plan Action Group, which is an advisory committee to the Ministry of Social Development and Poverty Reduction in BC. And so those are just sort of some of the things that we do. In terms of we're plan Institute, sort of our mission and our mandate, I think it's probably best to talk a little bit about where we have come from, I think that's the best way to understand sort of our position within, you know, how we see ourselves within as part of our community. So, we're rooted in individual and family leadership. And we're, you know, we're led by board primarily comprised of people with lived experience. And we were created 20 years ago by our sister organization, which is called PLAN - Planned Lifetime Advocacy Network, PLAN for short, which, again, is a family led charitable organization within BC, that's dedicated to really just building inclusive communities for all citizens. And the organizations were, were started by, really a group of parents who came together and wanted to ensure that their children would live a good life and contribute to their communities after they were gone. And that fear of you know, what's going to happen to this person that I love most, when I'm not here. And so from that, there were five components that really rose to the top in terms of defining a good life, and that are, you know, universal, which are, you know, relationships and loving friends and family, you know, a home to call your own, financial security, participating in decision making, and

then the ability to contribute your unique gifts and abilities. And so PLAN is to focus on primarily on the financial security component, and really was created as a bit of an opportunity to share the incredible knowledge and innovation that had occurred within those PLAN families, and to share that with the community at large and see if there's a way that we could contribute more broadly to the conversation using those experiences of individuals and families that continue to guide us today. So, I mean, that's sort of in a nutshell, a large nutshell.

R

Rob Mineault 17:11

I mean, that's interesting. So it sounds like there's really like three, three or so prongs of what you guys do? Is there is one prong sort of more challenging than the other, like, in terms of like sort of building policy or things like support networks?

S

Stephanie Debisschop 17:32

That's a tough one to answer. I think that it really depends, there are such complexities to each of the components of the work that we do, and you're right there, sort of those three prongs of community based projects, that learning opportunities, and then the policy, I think that there is the the policy side, of course, as though many additional layers and this, the systemic issues that need to be so carefully navigated that that, of course, comes to mind as the most complex. Having said that, you know, the, the one that I think involves the most amount of, or requires the most amount of care consideration, thoughtfulness is really those community based projects, because that's what the sort of the meat and potatoes of all of it is about, you know, doing this work, walking alongside individuals and families and figuring out what it is that you that you as an individual as a family need right now, to overcome that barrier that you are experiencing. And then we'll we'll loop that all into the policy side. But I think sometimes it's easy to look at the policy side is most complex, but the realities of people's experience on a daily basis. I think that connecting those two that that walking the life with people on a daily basis, I think is really comes to the forefront as being the single most important thing that we can do. And the single greatest contribution that we hope to have as, as an organization and a group of people that make up the organization is just to do our best to, to walk alongside people and and to help address any of those barriers that they may be experiencing.

R

Rob Mineault 19:21

And it makes it totally makes sense. Because really, what drives everything at the heart of it is going to be the community and what the community needs. And so it's hard to advocate for policy, unless you really are like fairly well tied into their community and

what their needs are.

S

Stephanie Debisschop 19:38

Absolutely. And and I mean, you know, referenced earlier a little bit around, you know, social innovation and I think that's where the crux of it comes from that, that people know, you know, individuals, families, they know what's best for them. People know what they want, they know what they need. And so individuals and families are the original innovators, you know, we think of now as social innovation as some big ticket sort of word that means, you know, people in, you know, fancy offices or thinking about, you know, unique ways to do X, Y, or Z, but really, individuals and families remain the, the, they're the original innovators. And it's a matter of creating the environment necessary to allow that innovation to come forward. You know, we sort of, we make sure that we don't sit back and accept that status quo, that we're constantly pushing for equity for equality. And that's only achieved when people have the space to, to dream big, you know, to not be limited by those social constructs or the structures, the notions of what it means to, you know, have a disability in Canada. And so this sort of multi pronged approach that that we have helps us to navigate that and to encourage social innovation within our organization as best as we can. And that really is by listening to families and individuals who say, this is what we need, and then figuring out a way to innovate solutions. And that's really, you know, what plan, our sister organization was it was these innovative ideas around what does it mean to be a part of our community, and PLAN Institute's role was then to come in and share those incredible innovations with the community at large. And we've seen examples of that innovation time and time, again, from the Registered Disability Savings Plan to the representation agreement within BC. And now, you know, hopefully, the announcement recently, or I say recently, last fall of a Canadian disability benefit. It's to be created. That's another opportunity for individuals and families to use that innovative power to design what it is that, you know, they indicate is needed for their lives to live their best lives.

R

Rob Mineault 21:51

And so can you talk to us a little bit about those those benefits for those people who maybe aren't aware of them?

S

Stephanie Debisschop 21:57

Yeah, so the the Registered Disability Savings Plans, the RDSP is something that PLAN Institute has been pretty connected to and, and deeply, very deeply invested in since it began. So it was started in 2008. And again, came out of individuals and families saying,

Hey, we need something that is going to address our long term financial security needs. And it really is a long term savings plan to help people save for the future. That is similar in this in the say, of like an RSP. But of course, specifically for people with disabilities, there are grants and bonds that are contributed by the federal government. And over the course of someone's lifetime, it can be up to \$90,000, which is an incredible amount of money, and really can be a part of the piece of the puzzle, in terms of addressing poverty reduction, or the right to live free from poverty. And it's, you know, the first of its kind in the world. And they, I mean, I could go into details about the RDSP. I won't, for for time reasons. But we have free online workshops. We have a disability planning helpline that anybody can call across the country to talk to one of our advisors about the RDSP, or the disability tax credit or other aspects of disability planning. We have a website RDSP.com and a an RDSP calculator on that website. And that will help walk people through the, you know, the nuts and bolts of the RDSP. And again, we have have workshops that happen pretty much monthly. So please don't hesitate to reach out if anybody has questions about it. We also have some community based projects and amazing collaborations with wonderful organizations, specifically around the RDSP, especially within BC, it's called Access RDSP. And really, it looks to increase uptake of the RDSP. So that's through individualize support, walking people through the RDSP and the disability tax credit. People fill out those forms, getting it set up navigating managing the RDSP and the investments, you know, withdrawals how to maximize it in terms of a tool to help secure long term financial stability. So for anybody to reach out and and learn more, we'll be more than happy to support anyone and everyone who's looking to find out more information. And then I guess the other aspect that I mentioned, the Canadian Disability Benefit. So as I mentioned so in the in the throne speech in September, the federal government announced a commitment to create the Canadian Disability Benefit or Canadian Disability Benefit. And it was once again reinforced through a mandate letter to minister Qualtrough and then again it was seen as part of the Federal government budget that was just released. And really what, what that's about is about, you know, seizing an opportunity to meaningfully reduce poverty for those with disabilities living in Canada. And, you know, a third of all people living in poverty in Canada are people with disabilities. So this is, you know, it's the time is now. And there's a window of opportunity to secure this Canadian Disability Benefit. And this really is going to require innovation and a movement from the disability community at large across the country to make sure that the federal government implements this benefit, in a way that is, led, guided, developed by and for people with disabilities. So, I mean, I could go into, I could go on and on about it, I'm so excited about the opportunity to participate in this movement and, and what this benefit could mean in terms of contributing meaningfully to poverty. But again, if anybody has any questions, we are just one of the many people who are at the starting gate looking to contribute towards building the movement around ensuring this benefit comes to fruition. So I'm happy for you know, anybody to reach out and, and to connect,

because this movement will require the efforts of every single individual organization, group allies across the country to make sure that this, this happens.

R

Rob Mineault 26:28

Yeah, you know, and it's interesting, too, that you, you put it in the, in the sense of pieces of a puzzle, because that's kind of how I see a lot of the advocacy organizations that are around I mean, we talked to developmental disabilities, BC and sort of what they do, and, you know, their struggles with things like long term housing for people with disabilities, and, you know, we places like the CNIB, that that offer, you know, different services in terms of transitional services. And there's all these different pieces of the puzzle that really need to come together. For the disability community, you know, not to mention all the stuff that the government is doing in terms of the Accessible Canada Act, and the recently announced new budget, there's, there's all these sort of pieces of different puzzles, that I feel like make it hard for the general public, and especially for the community to really track everything that's going on, and to really be able to make their voices heard in the places that they need to.

S

Stephanie Debisschop 27:33

Yeah, absolutely, I think I think you put it really well, and I actually listened to that episode with Developmental Disabilities Association. It was wonderful and, and I think you hit the nail on the head, there are so many components to the structures and the systems that people are within, and it can becoming extraordinarily challenging to navigate, what opportunities are available, what supports are available, what, you know, how people can use the supports, and the tools to make those decisions for themselves. And, and, you know, the complexity is not lost, there was a, the the recent, the basic income report that was released in BC recently had an extraordinary sort of visual where they had a sort of like a pie chart with all of the different supports and services that were available, and where they fit in, under which ministry and, and it was, like a snake's nest. It was extraordinary to see it really put into some sort of visual component. And it really highlights that the systems that have been established, while I'm sure were done with the best of intentions, there are some huge systemic and structural issues that exist. And that it really is going to require and continues to require the the very close collaboration from the disability community at large to overcome these and to navigate these various elements because nothing is nothing exists in isolation, you know, an amendment to one component or one structure impacts others. And, and so it's it's so hard to piece these pieces to sort of pull these pieces apart, which is why that close collaboration within the disability community is just imperative if we're going to make any headway.

R

Rob Mineault 29:34

So do you guys like talk a lot of, you know, with other organizations and other advocacy groups?

S

Stephanie Debisschop 29:41

Yeah, I mean, I would venture to say nothing that we do is in isolation or alone. I think it would be impossible to do so, it would be impossible and it would be would be ill advised. And that you know, we -- the relationships that we have with individuals and families is you know, part of the equation but are so many voices, and so many individuals, so many families, so many groups and sub communities within the disability community, that it's so important to really think critically about, you know, who's at that table and who's not at that table, whose voice are we not hearing. And, you know, one of the, I think one of the silver linings of this whole pandemic period, is that it has increased collaboration within the community. To an incredible level, I think that there was, you know, immediately there was a recognition that the pandemic has disproportionately affected people with disabilities, and really laid bare some of the incredible inequities that continue to exist, and that continued to disproportionately impacts people with disabilities. And that systemic ableism that exists within our structures has so profoundly impacted people. And their experience within that within the pandemic, like, you know, within the healthcare system, you know, policies around vaccination, or triage, or just the structures that exist within our communities to support people and how they have been so disrupted by this pandemic, it's really highlighted our need to put any, you know, to remove any silos that existed and just come together to really figure out okay, we are we are in crisis, our community is in crisis, our friends, our loved ones, our family members, are, are facing an overwhelming barrier at present, and how do we come together. And so I think that this period of time, because while it has been, you know, laden with incredible challenges that are so profound, that has been one of the silver linings, that I am so grateful that we've been able to experience of that, that it's reinvigorated, the need for really open, honest, Come as you are, leave any politics at the door, and just come for some some true, you know, collaboration to come together and make sure that that thing that things happen, you know, that we get, we get done, what needs to be done.

R

Rob Mineault 32:13

Yeah, and that's certainly something that we've talked about. ad nauseum, actually here on the podcast is just, you know, that is I feel like the the silver lining of COVID, if there is one is that you're absolutely right, it's exposed some of the weaknesses in the system. So that hopefully, we can go forward and we can actually try to address them and fix them. But let me ask you this, then, in general, maybe taking COVID out of the picture (as hard

as that is to do), but just to say in the past five years, have you noticed a difference in terms of policy shifting or more companies being more open to things like inclusion? What's the general temperature?

**S** Stephanie Debisschop 33:00

Yeah, I think that there are certainly a shift that is occurring. I think that it ties in to the overarching lens of sort of equity and justice that's within the the community at present that stems you know, from Black Lives Matters movement, and, and all of the social movements that are going on right now. And that are our lending power to the this conversation around disability inclusion, and what does it really mean like and shifting from the traditional lens of what it means to, you know, have an inclusive community to what what does it mean to have an equitable and a just community. And so I do see a significant shift in the last number of years in terms of the just the visibility of the challenges that have existed that have long existed, but that they are slowly, you know, floating more and more to the surface and becoming a little bit more part of the Canadian community at large, like the conversation that people are having outside of just the disability community. And and that's really exciting and presents a huge opportunity. Because I think the people across the board are recognizing that we can't do this alone within the disability community outside when you look at the the idea of ally ship has become so prominent within our within our culture, that there is an additional recognition that ally ship goes beyond the sort of traditional definition and expands to how can we ensure that we are being effective allies to all those members of our community, be that within the disability community, the people of color communities, you know, whatever community that might be, and I think that that is a huge part because of this consciousness around ally ship and the inequities that that truly exist within our communities. People just weren't necessarily really aware of they weren't visible as visible. And I mean, there. There's a number of reasons for that, but I won't go down that rabbit hole.

**R** Rob Mineault 35:12

Yeah, that is that is that is a big rabbit hole. So can we shift gears a little bit? Because I'm just curious to know your thoughts. They did release the the latest budget budget 2021. Any thoughts about that, like any any things that you're excited about? Any things that you're that sort of disappoint? How did we do this year?

**S** Stephanie Debisschop 35:35

Yeah, well, I'm certainly no economist. So I'm not. I'm not going to have as much insight as

many other bright minds in the subject matter. But what I can say is, I was excited to see some mention of some really key conversations that people have long been advocating for and that have been included in the in the budget things like reform to the disability tax credit. I, you know, do I wish that the reforms were going further? Absolutely. You know, I, I would love to see it be taken far beyond the amendments are the conversations that they're looking to have. Having said that, I also want to ensure that, you know, we we take this as an opening to acknowledge that they recognize that there are huge, profound challenges that exist within things like the disability tax credit, and that some of the things that were outlined within the budget, acknowledge that they are going to be looking at this. And, and this has been something that, you know, people with disabilities and families have been banging on the door for, for ages saying this, this isn't working, there are some huge issues. So I was really pleased to see that, of course, very pleased to see the mention of the Canadian disability benefit within the budget and that commitment reaffirms, I'd said, this is a pretty historic opportunity to implement a benefit that would see people meaningfully raised out of poverty. And, and that's no small feat. So there is always room for more. And I'm sure there's plenty of areas that I would love to see more. But I am heartened by some of the things that I that I did see, were excellent.

R

Rob Mineault 37:23

That's good to hear. Because you know, whenever I see it, I just like, uh oh. It's good to get to get your perspective on that. Can you talk to us a little bit about the idea of the Personal Support Network, and how that all works?

S

Stephanie Debisschop 37:42

Yeah. So this really is the the territory I should say, or like the domain, the expertise of our sister organization PLAN. And this was the really founding block for when I talked about the the families who created PLAN and PLAN Institute and they came together to address that, you know, the question of what's going to happen to my want to my child, when I'm no longer around the idea of that network of reciprocal genuine relationships, not based on a traditional caregiver dynamic, that really became the central component to achieving all other aspects of those sort of five components that I that I referenced of, you know, the universal principles of what it means to have a good life. And there was this recognition that without those relationships, and that network of caring, loving people who acknowledge you for your gifts and your contributions, and who received those contributions from you daily, the other aspects of a good life just weren't going to be possible that that maintain the central component. And so plan, one of the biggest contributions that it has is that it really focuses on developing those networks, nurturing those, and so we as PLAN Institute, have partnered to do you know, we have an online

workshop, a six week course, rather, in partnership with plan around how to walk people through building those networks, and how can you very purposefully open up relationships that exists that we know people, nobody exists in isolation, and people are at their best and at their happiest when they are connected to their community. And we acknowledge those connections that exist, they're just not, they're not necessarily seen. And so this is a way for us to share that knowledge and experience from families who, who, you know, pioneer that sort of model and to share that to say, you know, this this is what families have done in the past and, and how we can really intentionally nurture those relationships as being the foundational components for assuring a good life.

R

Rob Mineault 39:59

I wanted to shift gears again and talk a little bit more about education. How important is education and things like workshops and events for the community? How, how strong of a prong is that? And what kind of workshops and events do you guys have?

S

Stephanie Debisschop 40:17

So education, it's a huge, it's such a huge component of what we do. And when I say education, I think -- I don't think about it in the sort of traditional sense, but really, it's about how can we provide people with the information that they need, so that they can make the best decisions they they can for themselves. As I mentioned previously, you know, people know what, what they want for their lives. What's missing, as we talked about earlier, you know, the navigation, there are so many components, it's complex, you know, planning in general, figuring out what we want, in general, as complex and when you add in the additional component of disability, the complexity only, you know, grows. And so the purpose of all of our learning initiatives are really simply to be providing that information so that people can make those decisions for themselves. And that we are there to walk alongside them to, to provide that baseline for whenever they articulate they need it, and in the direction that they articulate they want to go. So you know, the those learning initiatives said, you know, we do online, we were of course doing in person, but that's been put on hold until, you know, future notice around the Registered Disability Savings Plan. estate planning, so wills, trusts and estate planning for families. As I mentioned, the Caregivers Retreat, things like the personal support network facilitation. And really, over the years, there have been other learning opportunities that have come and go based on the need at the time. And it really remains a central component of, of how we share. And, and a really important factor is that all of the workshops that we host are all of the educational initiatives that we're engaged in, are all led by individuals and families. So they're co facilitated, they're either facilitated entirely by either an individual with a disability or a family member. And then for things like, you know, wills, trust and

estate planning, of course, that's very legal in nature. So we have their co facilitated both by legal professional, who happens to also be an individual with a disability, as well as a family member. And it really stems from our fundamental belief that individuals and families, they are the holders of this knowledge, they are the original innovators, and that this is a platform for us to ensure that information is shared, not only the you know, the the basic components of that information. So the the legal requirements associated with trust, but it's shared within an environment that can be that accounts for the nuances of those living with disability in those families. So it's not a cookie cutter, educational opportunity, so to speak, but it's about, you know, how can how can we share that information, but in a way that is actually digestible and that actually fits into the lives of people who are, you know, asking for that information.

R

Rob Mineault 43:23

Well, it's it's interesting, too, because, you know, as you were saying that, you know, I was thinking about Presidents Group who was is another organization that we've, we've chatted with, you know, and they are, along the lines of, they're advocates for inclusive hiring practices and stuff, which is all a component of this whole overarching idea to to help get the disability community out of this, this cycle of poverty that they're in, but all these things, all these components are also tied together, but they're all very sort of different organizations. We're, we're getting better at having the conversation, but I feel like the infrastructure is still kind of all over the place in in terms of advocacy,

S

Stephanie Debisschop 44:07

There is, I completely take your point, and that there is with so many pieces to the puzzle, it can be hard to ensure that people are connected to the pieces that are relevant for them. And it remains there there is a gap in terms of the ability to access the information and supports that people need. There is no you know, necessarily centralized repository. I mean, there are tools that just you want one and and, of course the work that you know, that we're engaged in with the disability planning helpline and other organizations. You know, we're all we endeavor to connect as much as possible but it does present a real challenge and then you can't know what everything that everybody else is doing. But the the one positive side to having so many organizations who are perhaps more focused in a niche market, so to speak, or like a niche, opportunity to contribute is that it really allows, you know, those organizations to become so intensely steeped in that to understand the complexity and the nuances of that particular topic. The challenge comes, of course, if we, as individuals and organizations don't take a step back and recognize what we know, and what we don't know, you know, and it takes that you need to know what you don't know. And so long as we are able to really humble ourselves as individuals and organizations to

say, look, I have a piece of the puzzle, that or, you know, we, as contributors are able to help this part of the conversation, but recognizing that we can't possibly know all of the various components just as we can't possibly know the experiences of others, I think that it becomes much more manageable when we accept our position as individuals and as organizations as holding or contributing to rather a small piece of that puzzle, and being committed to asking questions rather than giving answers and knowing where to go to ask those questions. So that you can help navigate as best as possible alongside families. But it's, it's a it's a real challenge. I mean, it's there is it, for example, you know, we have we've been doing RDSP work for over a decade. And it has been an incredible journey, but a you know, a long one. And there are still organizations that we reach out to every week, month year that we had no idea existed, or that they had no idea we existed, and we have such opportunities for collaboration, and we didn't know the other, we're doing work that was, you know, in alignment. And so it's exciting to think of all the opportunities for wonderful like minded people in organizations to contribute. But it also on the flip side is a really good reminder that there is still so much fragmentation that exists that, you know, there's lots of there's lots of space for us to grow as a community to improve those connections.

R

Ryan Fleury 47:21

And that's something you know, I'm glad Rob pointed out is that, you know, I'm totally blind myself, and there's four or five, blindness advocacy groups throughout Canada. And, you know, we weren't aware of PLAN Institute and until the organization that Rob works for, they got an email regarding something with PLAN Institute. So, you know, it's really hard to know where to go to find the information you might be looking for other than Google.

S

Stephanie Debisschop 47:49

Yeah, absolutely. Absolutely. And I think that stems to from, you know, as the role that each of us can play as connectors, to others, you know, the the role that we play as engaged citizen in our community, that when you know, somebody's got an email in the organization that you're connected to rob, and then you, you know, you connected the dots here and there, and, and that is only with connections, and with the efforts of each one of us as individuals are those those relationships going to be augmented, and only through those relationships are we going to be able to achieve what we all want, which is full, inclusive community that really is welcoming for all that, that is reflective of the community that we are, and that, you know, doesn't doesn't always exist for everybody, the opportunities don't always exist. And and again, why why things like the pot, like this podcast is so important, because it shifts the the narrative away from a the sort of

traditional, you know, your, quote, mainstream media and that narrative there sort of a traditional American narrative that exists within that able a structure. And so conversations, podcasts, you know, all of the whole arts community and that ownership and that that prominence of people with disabilities within the media provides an opportunity to shift that narrative. So things like plant she just started recently collaborating with on a on a new opportunity called the Disability Digest. And I don't know if any of you read it, but Al Etmanski, who is a wonderful soul in a real powerhouse within the advocacy realm and disability. He is an author as one of the founders of PLAN Institute received the Order of Canada is just a wonderful person and he wrote a book recently, about a year or two ago called the Power of Disability. And so this digest we're collaborating with with him and our sister organization plan and the purpose of The digest really is to, you know, correct what history is overlooked, and that the world wouldn't be where it is today, it wouldn't look the same as it does if it weren't for people with disabilities and contributions of people with disabilities. And as the largest minority in the world, there's incredible power in that. And historically, that power has been overlooked. And I and I mentioned it in that it's, it's shifting the narrative, it's having a narrative other than the mainstream, coming to the forefront. And that that's that narrative, that alternate narrative that is actually far more reflective of the community that we are all a part of, is far, it is so important to ensure that we continue to make those connections, you know, the more these conversations, the more connections we all make, the more we the greater awareness we all have as individuals. And wherever we sit within our community, or whatever rules might play, whatever hats, we might wear, it, it really increases our understanding of the experiences of others, and allows us to connect with others more full more fully, and allows us to be said, recognize what we don't know, and to ask those questions and to seek those connections, in order to make sure that that people are connected to the things and the people and the places that they that they want to be. And it just it stems from just you know, recognizing our, our place and our perspectives. And where that sits within the the conversations at large. And what are the conversations are out there that we just haven't had an opportunity to be a part of yet, and being just aware of how many opportunities there are to be present, if we choose to be open to them.

R

**Rob Mineault 51:53**

Yeah, you know, it's funny you say that. I mean, when we first started this podcast years ago, I think we all kind of thought that this was going to be a flash in the pan. And not just because we're all lazy and generally, we have no follow through. But just we thought, you know, there's only going to be so much that we can talk about, there's going to be so many organizations that we can get on the show. And here we are in 238 episodes later, and we aren't we're aren't running out of people to talk to we aren't running out of

organizations to spotlight. There's just so many stories, so many people and so many great organizations out there that are advocating for this that geez, we're probably going to still be going in 10 years.

R Ryan Fleury 52:42  
Whoa, whoa, whoa.

S Stephanie Debisschop 52:46  
Well, congrats 238. That's an incredible feat. And you know, I look forward to at least 238 more.

R Rob Mineault 52:54  
Right Ryan?

S Stephanie Debisschop 52:55  
No pressure.

R Ryan Fleury 52:57  
That's another 238 guests I got to book

R Rob Mineault 53:01  
You're exercising now you have a lot of energy, you'll be fine. You just got to get rid of the ants.

R Ryan Fleury 53:06  
That's right.

S Stephanie Debisschop 53:07  
I think as a whole, I just want to let people know that if there's anything, any questions, anything you want to chat about, please don't hesitate to connect with us either through our our toll free toll free helpline through our website, you know, [planinstitute.ca](https://planinstitute.ca),

our RDSP related website which is rdsp.com. And all of the resources. You know, I guess the only one last thing I would mention is for all those who do hold an RDSP out there and are within BC, we have an endowment fund that basically is \$150 contribution to RDSPs to help jumpstart savings with an RDSP. So if you live in BC and you have an RDSP or you're setting one up, call us go to our website, we want to make sure that we deliver that sort of endowment funds, we've just burst over \$420,000 so far in disbursements into RDSPs. And so we are eager to keep it going and yeah, we're just really thankful for the conversation and for being invited to be a part of it and and if anybody wants to connect and wants to build some additional, you know, collaboration opportunities. Give me a call shoot me an email. I'm always happy to, to you know, connect and talk with wonderful people about wonderful opportunities.

- R** Rob Mineault 54:35  
Well listen, thanks so much for coming on. And let's let's absolutely have you on again and we can do a deep dive into into any one of these things that we've been talking about.
- S** Stephanie Debisschop 54:45  
My pleasure anytime.
- R** Rob Mineault 54:47  
Okay, next week.
- R** Ryan Fleury 54:50  
Whoa, whoa, whoa.
- S** Stephanie Debisschop 54:52  
At least 238 you know?
- R** Ryan Fleury 54:57  
That's right, May's booked. You have to wait till at least June.
- S** Stephanie Debisschop 54:59  
Yeah, okay, phew!

R Rob Mineault 55:02  
You're off the hook Stephanie

S Stephanie Debisschop 55:03  
Oh, thank you so much you all as well have a great rest of the week. And hope everybody stay safe and good luck with the ants.

R Rob Mineault 55:12  
Great. Thanks so much, Stephanie.

R Ryan Fleury 55:13  
Thanks.

S Stephanie Debisschop 55:14  
Take care.

R Rob Mineault 55:16  
Ah, wow. Okay, geez, man, I really wish we had heard of these guys sooner. This is this is really super incredibly important work that they're doing.

R Ryan Fleury 55:28  
How many times in past episodes? Have we mentioned the fact that there needs to be a central repository of all the disability resources available to people in Canada? Yeah. It's, it's absolutely ridiculous that just out of the blue, you receive an email from this organization that we never heard of before. We've been in the industry, you know, 30 years. And we're still discovering new people, new organizations that are helping people disabilities, It surprises me. So yeah, it was really great to get her on.

R Rob Mineault 56:01  
Yeah, you know, when you you, things get even more complicated when you consider that

every single province has different organizations who have different funding policies, who I mean, it's just it depending on where you are, you might have more organizations in another province, I mean, there really does need to be some sort of information repository for people to go to, so that they, they do have access to the things that they may need. And some of those things can be very specific, like, look at, look at these guys, you know, all and look at PLAN and all the work that they do specifically towards some of the the savings plans and the tax benefits. I mean, you know, trying to set people up for financial security throughout their life, that's a very specific need, that they're fulfilling. And you wouldn't, you don't necessarily know that, that they're even there. When you just say, you know, if you if you happen to be whatever, whatever your disability happens to be, and you just Google that they're not necessarily going to come up. So you know, a lot of these organizations, I feel like, they, the information still gets passed from word of mouth, just, you know, this person knows this person who knows about this organization, or that had to use their services. And, and that's just I don't know, we have to find a better way to do it.

R

Ryan Fleury 57:29

Well, it's interesting, because when she talked about the RDSP, the only way like, I have an RSP, or had one through my financial institution, and then I converted that to an RDSP. But I learned about the RDSP through my financial institution, I didn't know that plan existed. And you know, they have, or were integral in bringing the RDSP to BC or to Canada. You know, they've got the RDSP.com website that has all the information. But again, I found out about it through my financial institution, and maybe if I had have heard of PLAN earlier, may have decided to do something or invested in RDSP, way earlier than I did.

R

Rob Mineault 58:14

Yeah, for sure.

R

Ryan Fleury 58:16

So, yeah, well, that just means we have to have more of these organizations on I think that every one that we have on that we help shine a little bit more of a light on to that if one person discovers plan that that could use their services and use some of their workshops. That's a victory for us. Well, they have support networks and workshops and webinars. And it really sounds like there's a lot of great information that they provide to the community. So absolutely gonna stay on top of their website and try to keep up to date with what they're doing and get them back on at a later time. Yeah, that's for sure. Let's

do that. Because it sounds like yeah, there's a ton of topics that we could have touched on, in talking with her but we didn't have time because this isn't a three hour show. Maybe we need to do a three hour show.

- R** Rob Mineault 59:05  
We have to find a guest that would be willing to talk to us for three hours and that can be challenging.
- R** Ryan Fleury 59:12  
Saturday evening, pub. Saturday, Saturday night Irish pub banter.
- R** Rob Mineault 59:18  
Oh, God.
- R** Ryan Fleury 59:22  
Bring your drinks. Bring your drinks or AT banter Piano Bar.
- R** Rob Mineault 59:28  
That's an interesting idea. Just need to hire a piano player. I'm sure we can find someone  
Yeah. Well, there you go. cocktail hour at cocktail hour. Yep. Oh, man. It's tiring enough coming up with one podcast a week. We've been doing that for six years. Almost. That's, that's that's enough. It is enough. Yeah, it can be tedious. 238 hours of listening to us. Can you imagine? It's more than that because some episodes have gone over an hour. I think probably the only person on earth that's heard all 238 hours is probably me because I have to edit them. There can't be a listener out there that has listened to every single episode. If you have email us. Email and we will send you something. I don't know how we're gonna prove that you've listened to every single episode. But listen, you just even just claim, email us and claim that you've listened to every episode. Will we'll throw a superfan trivia quiz one day, I don't know. Hey, how's exercising going? Did the and have the ants impacted your your exercise routine?
- R** Ryan Fleury 1:00:43  
For the first couple days we discovered them I was still down there. And then the last two days I haven't I just want to get them eradicated first.



Rob Mineault 1:00:51

Yeah, that's how I that's how it happens. Something happens you're like okay, well, I can't work out now. So I twisted my twist my ankle, so I gotta wait for it to heal. Nothing. You then never go back. But hopefully you don't hopefully you don't you break the cycle. I'm just saying. Yeah, been there. I've done that.



Ryan Fleury 1:01:10

But yeah, I'll definitely go back. And you know, just get back to it. It's kind of nice. getting up in the morning, take the dog outside, feed the dog head down to the basement, you know, crank up the tunes or the personal trainer, I'm using the fitness plus up on my iPhone from Apple. And so you have different trainers, different exercises, different workouts. And so I'm doing usually the 20 or 30 minute cycle, one of the cycling workouts and they've got different trainers and different music and they're motivating and stuff. So yeah, it's it's kind of fun. Right? But yeah, there you go. Time to sweat.



Rob Mineault 1:01:50

Is it free?



Ryan Fleury 1:01:52

It's free for the first three months, and then it's a subscription. So I'm trying it. That's not bad. That's a long time. Yeah. Yep. So let's see how it goes. And they come up with new content every week.



Rob Mineault 1:02:03

Yeah, I don't know. I'm feeling a little bit of pressure. I'm feeling peer group pressure here. For you and Steve, we're doing all this exercising I feel like I need to I need to step my game up that by the way, which is you know, what I could I, my, you know, I have my, my bike under a sheet out on my balcony. So I can actually break that out any time but it's just been crappy this week. But yeah, I'll do that next week. If the weather improves. Maybe I'll get out there on the road.



Ryan Fleury 1:02:30

I used to I used to really enjoy riding bike when I had sight that was just one of the things I really liked doing. You know, I write rode BMX bikes and you know, had 10 speeds and

stuff, of course, mountain bikes, but yeah, I just really enjoyed just getting out there and just riding. We had 10 speeds with like the ram's horn, handlebars, classics. classics.

R

Rob Mineault 1:02:54

Yeah. I remember that. Remember those days when you're like you You had like a little I don't know what you'd call it, but like the, you know, the little bike for, but then you'd like, get to like 12 or 13. And you just start looking at those everybody else's like the big kids. And then 12 speed. You're like, Oh, I can't wait till I get one of those.

R

Ryan Fleury 1:03:13

Yeah, we actually even loosen the handlebars up and spin them around the other way.

R

Rob Mineault 1:03:18

Yes. Yeah, for sure. Yeah, totally. Totally. And now it's just all mountain bikes. I wonder what the I get did they find it the ram horns like leaning down? Like That was bad for your back or something? I mean, I guess the road bikes and the racing bikes that you see it like the Tour de France and stuff. I guess those still have those types of handlebars.

R

Ryan Fleury 1:03:44

Probably.

R

Rob Mineault 1:03:45

So I guess it's Yeah, I don't know. I don't know why they fell out of favor in terms of like, mainstream cycling where everything became a mountain bike.

R

Ryan Fleury 1:03:54

Yeah, yeah. I don't know. Do you remember wagons like each like, have a little wooden wagon and you'd ride down hills and wagons?

R

Rob Mineault 1:04:02

Yeah. I think I never had one. I never got one. But I remember Yeah, I certainly remember seeing people on them. Yeah, those things are kind of death traps. I mean, honestly, like those are because we used to have this hill in town too. I think we call it Speed Hill.

R Ryan Fleury 1:04:19  
Right.

R Rob Mineault 1:04:20  
And it was just it was just like a really big, fairly steep street. That was a hill and everybody that's where you would go to, to, you know biked down or whatever. But yeah, people would do that would take like those wagons up to the top of it and go down and they're probably only 25 miles an hour by the time it hits the bottom. So steep hill, and those things were death traps,

R Ryan Fleury 1:04:43  
Like the 80s were great. Were they no helmets, no padding.

R Rob Mineault 1:04:49  
How many under how many injuries resulted in the result of those as well.

R Ryan Fleury 1:04:55  
It was such a great era.

R Rob Mineault 1:04:58  
Okay, anyways, listen. Done. We've done enough damage for today. All right. Hey, Ryan.

R Ryan Fleury 1:05:04  
Rob Where can people find us? They can find us online atbanter.com. They can also drop us an email if they so desire. cowbell@atbanter.com And they can find us on Facebook, Instagram, Twitter. And wherever you get your podcasts.

R Rob Mineault 1:05:26  
Yeah. And if you're an ant, head on over to Ryan's basement, the guitar dungeon, lots of lovely guitars to enjoy. There's Dorito dust dust everywhere. Watch out for the bait. Don't

take anything that smells funny, guys. Don't take the bait. Don't take the bait. All right, that is going to do it for us this week. Big thanks to everybody for listening in. Big thanks, of course to Stephanie. And we will see everybody next week.



Ryan Fleury 1:06:00

Bye bye.