

Welcome!

Thank you for joining the webinar **on How to deliver financial supports for people with developmental disabilities**, hosted by Prosper Canada.

The presentation will begin shortly. At this time no speakers are on the line yet.

Technology Details:

- For technical assistance, please call GoToWebinar support line 1-855-352-9002.
- Participants should connect using VOIP. Please check that the volume is turned up on your computer.
- If dial in option is required, please dial in as follows:
 - Tel (Canada): +1 (647) 497-9416
 - Access Code: 177-884-331
 - Toll free option not available

Webinar logistics

- Audience members have all been **put on “mute”** for this webinar
- Please **share any questions you have using the “Question box”** (located at the bottom right side of your screen).
- We will share webinar slides with all participants and post a recording of the session within a few days.
- Follow us on Twitter at **@prospercan, #prosperwebinars**

Prosper Canada – Who we are

Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.

As **Canada's leading champion of financial empowerment**, we work with governments, businesses and groups to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.

We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses in ways that:

- Are **sustainable**
- Help them **achieve their goals**
- Tangibly **increase the financial well-being of the low-income people** they serve.



Today's Webinar

1. Introduction & Welcome
2. The Disability Tax Credit (DTC)
3. The Registered Disability Savings Plan (RDSP)
4. Provincial disability supports (ODSP example)
5. Trust Planning
6. Additional Considerations
7. Next Steps

1. Introducing our speakers



Brendon Pooran

PooranLaw Professional Corporation

bpooran@pooranlaw.com

www.pooranlaw.com

Tom O'Dwyer

Ability Tax & Trusts

tom@abilitytax.ca

www.abilitytax.ca

Disclaimer

The information provided in this presentation is not legal or tax advice and does not create a solicitor-client relationship.

PooranLaw Professional Corporation and Ability Tax and Trust provides such information for general information purposes only.

While we attempt to convey current and accurate information, we make no representations or warranties of any kind, express or implied, about the completeness, currency, accuracy, reliability, suitability or availability of the information. Any reliance you place on such information is therefore strictly at your own risk.

Federal tax credits, deductions, and benefits

Tax credits

- an amount that reduces taxes owing. Usually a set amount, value is the same irrespective of income, no value if person has no taxable income (i.e. disability tax credit).

Deductions

- an expense incurred that is deducted from income and reduces taxable income. Usually requires receipts, is worth more to higher income earners (i.e. disability supports deduction).

Benefits

- a social benefit that is administered through the income tax system. (i.e. child disability benefit)

2. Disability Tax Credit (DTC) and its requirements

- The DTC is intended as a “fairness” measure to help offset the additional expenses associated with a severe and prolonged impairment;
- No age limit;
- May be claimed by the qualifying person themselves or transferred to supporting family members (i.e. parent or caregiver);
- May be claimed for the previous ten years under the fairness provisions of the *Income Tax Act*.
- The individual must be blind or require life sustaining therapy;
OR
- The effects from impairment markedly restrict ability to perform activities of daily living, AND
- The physical or mental impairment is severe and prolonged, AND
- Medical practitioner certifies the above conditions

DTC Qualification Tests

Markedly Restricted Test

- Unable to perform single basic **activity of daily living**; (i.e. Mental functions necessary for everyday life, Feeding, Speaking, Hearing, Elimination, Walking) OR
- Require an inordinate amount of time to perform a single activity of daily living, OR
- The cumulative effects (lower threshold) from performing two or more basic activities of daily living equal to 1 or 2 above.
- Restrictions must be present **substantially all of the time**.


DTC Qualification Tests (Con't)

Prolonged Test

- Impairment has lasted, or can reasonably expect to last for a continuous period of 12 months.

Certification Test

- Qualified medical practitioner certifies in prescribed form (T2201):
 1. Individual has prolonged severe impairment, AND
 2. Effects from impairment markedly restrict ability to perform basic activity of daily living.

 Canada Revenue Agency / Agence du revenu du Canada

6729
Protected B
when completed

Disability Tax Credit Certificate

Use this form to apply for the disability tax credit (DTC). The CRA will use this information to make a decision on eligibility for the DTC. See the "General information" on page 6 for more information.

Step 1 – Fill out and sign the sections of Part A that apply to you.
Step 2 – Ask a medical practitioner to fill out and certify Part B.
Step 3 – Send the form to the Canada Revenue Agency (CRA).

Part A – To be filled out by the taxpayer

Section 1 – Information about the person with the disability

First name and initial _____ Last name _____ Social insurance number _____
Mailing address (Apt No – Street No Street name, PO Box, RRI) _____
City _____ Province or territory _____ Postal code _____ Date of birth: _____ Year _____ Month _____ Day _____

Section 2 – Information about the person claiming the disability amount (if different from above)

First name and initial _____ Last name _____ Social insurance number _____

The person with the disability is: ☐ my spouse/common-law partner ☐ my dependant (specify): _____

Answer the following questions for all of the years that you are claiming the disability amount for the person with the disability.

1. Does the person with the disability live with you? Yes ☐ No ☐
If yes, for which year(s)? _____

2. If you answered no to Question 1, does the person with the disability regularly and consistently depend on you for one or more of the basic necessities of life such as food, shelter, or clothing? Yes ☐ No ☐
If yes, for which year(s)? _____

Give details about the regular and consistent support you provide for food, shelter or clothing to the person with the disability (if you need more space, attach a separate sheet of paper). We may ask you to provide receipts or other documents to support your request.

Section 3 – Adjust your income tax and benefit return

Once eligibility is approved, the CRA can adjust your returns for all applicable years to include the disability amount for yourself or your dependant under the age of 18. For more information, see Guide RC4064, Disability-Related Information.

☐ Yes, I want the CRA to adjust my returns, if possible. ☐ No, I do not want an adjustment.


Section 4 – Authorization

As the person with the disability or their legal representative, I authorize the following actions:

- Medical practitioner(s) can give information to the CRA from their medical records or discuss the information on this form.
- The CRA can adjust my returns, as applicable, if the "Yes" box has been ticked in section 3.

Sign here: _____ Telephone _____ Year _____ Month _____ Day _____

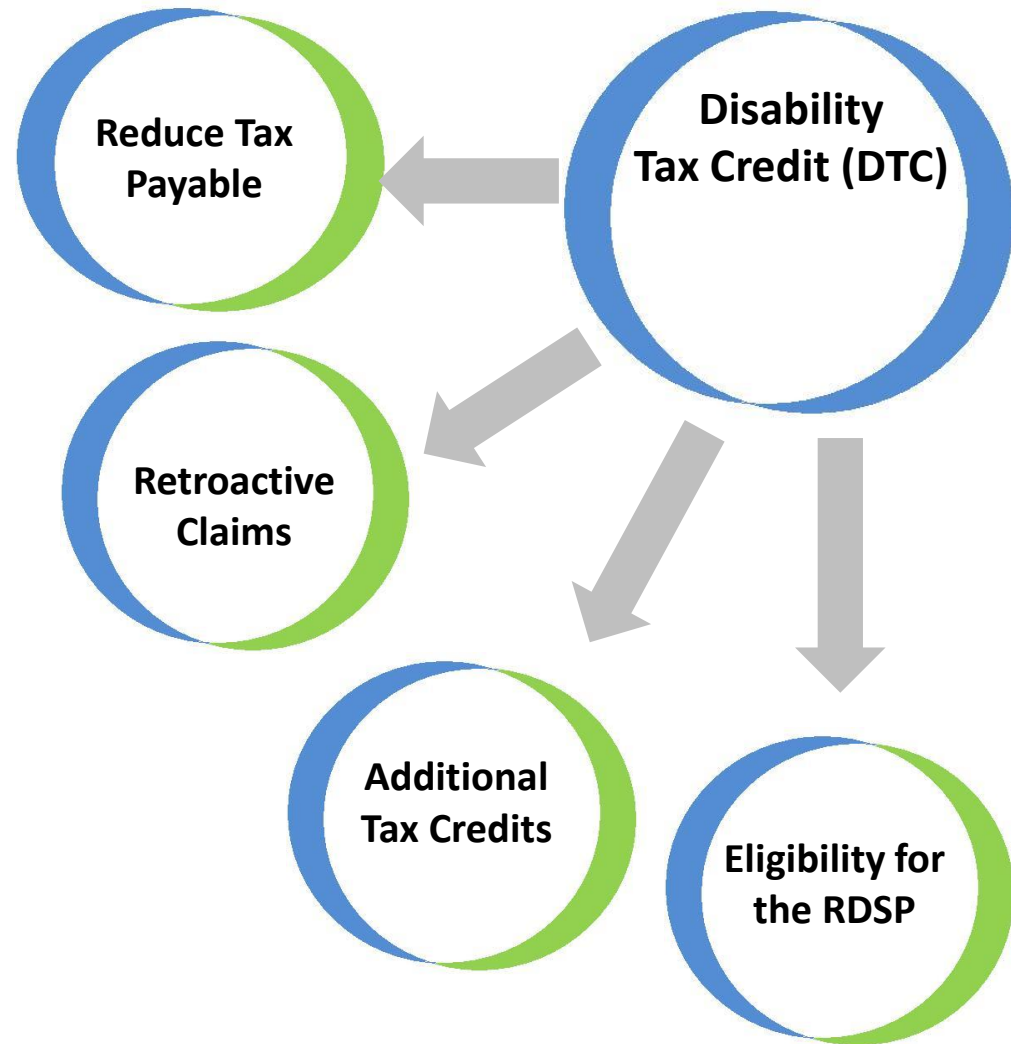
Personal information is collected under the Income Tax Act to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source at cra.gc.ca/eng/your-rights/your-rights-eng.html, Personal Information Bank CRA PPU 218.

T2201 E (16) (Vous pouvez obtenir ce formulaire en français à arc.gc.ca/formulaires ou en composant le 1-800-959-7383.) 

What are the Features of the DTC?

Some of the features include:

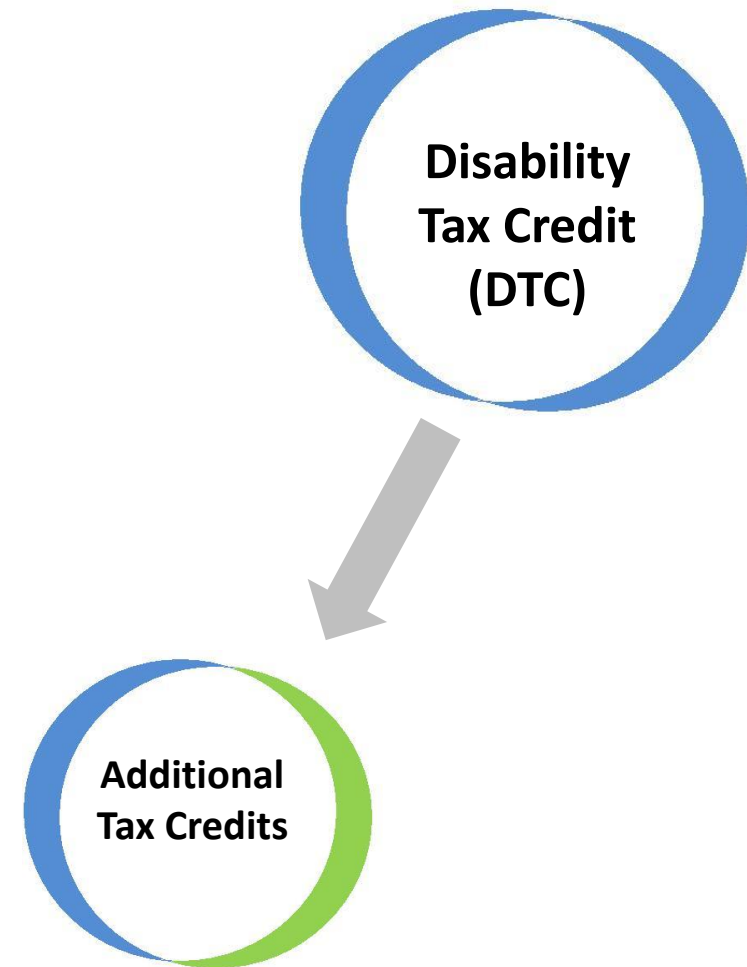
- 1) Reducing total Tax Payable for the individual with disability and/or their caregivers/spouse
- 2) Retroactive adjustments (max. up to 10 years) – generate refunds
- 3) Enhancements to additional credits
- 4) Eligibility for the Registered Disability Saving Plan



What are Additional Tax Credits?

Additional Tax Credits include:

- Amount for Infirm Dependent
- Caregiver Amount
- Family Caregiver Amount
- Supplement to Working Income Tax
- Enhancement to Medical Expenses
- Enhancement to Child Care Expenses
- Age limit extension to Children's fitness and Art amount
- Child Disability Benefit (supplement to CCTB)
- Canada Pension Plan (CPP) Disability Benefits



Provincial Tax Credits

- Most provinces- **parallel Disability Tax Credit amount** (except Quebec)
- Revenue Quebec has separate qualification for the provincial impairment credit
- Parallel **provincial caregiver credit amounts**
- Each province may introduce specific disability tax related benefits from year to year
- For example, in Ontario, an individual eligible for the disability tax credit will also be able to claim the **provincial disability amount** (i.e. \$8,088).

Tax Credits and Amounts

Non Refundable Tax Credit Rates and Amounts 2016 (Federal)

Tax Rate Applied to Credits	15.00%
Eligible Dependant	\$11,474
• Net Income Threshold	<i>By province</i>
Infirm Dependents over 18	\$6,788
• Net Income Threshold	\$6,807
Disability Tax Credit	\$8,001
• Supplement	\$4,667
Medical Expenses Threshold	\$2,237
Caregiver	\$4,667
• Net Income Threshold	\$15,940

How does the DTC help to reduce my Tax?

Case Study: Example #1

- Bill and Linda are married, live in Ontario, and support a 34 year old son Trevor with a developmental disability who lives with them. Trevor currently receives ODSP and has never applied for the disability tax credit.

Result:

If Trevor applies and qualifies for the DTC:

- Bill will receive a DTC transfer tax credit (approximately \$1,600 in tax Savings) in 2016.
- If Trevor qualifies for the DTC since birth, Bill will be entitled to a retroactive DTC transfer tax credit for the previous nine years that will generate a cash refund.
- Bill will also be entitled to a caregiver tax credit as well as the new family caregiver amount since 2012.

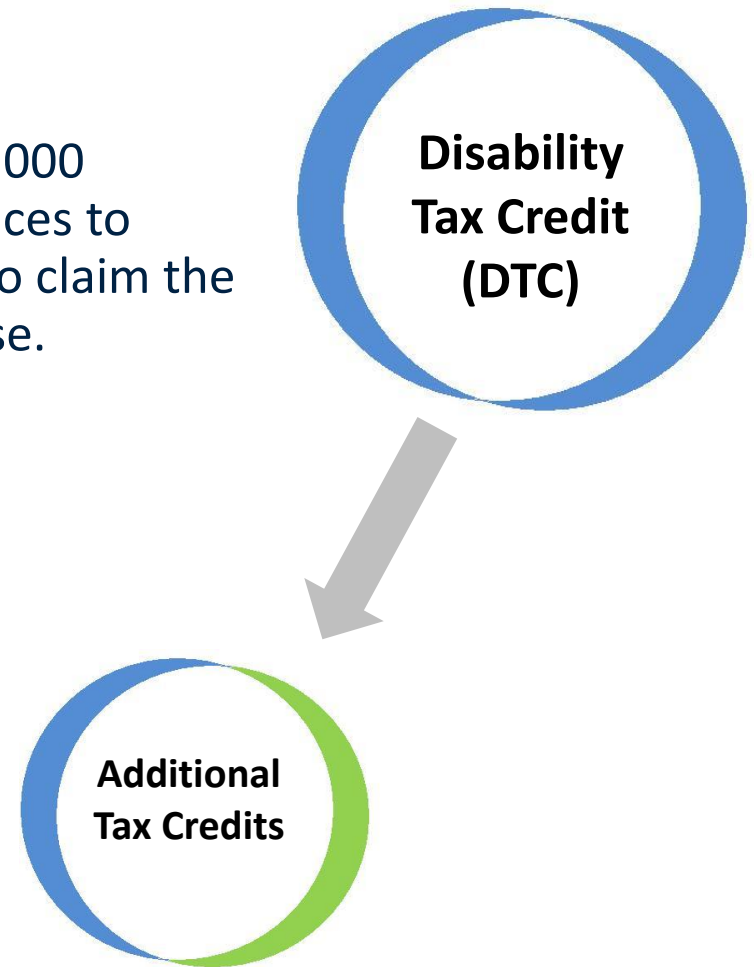
Medical Expenses: An overview

- Tax credit for eligible medical expenses subject to threshold amounts
- **Medical expenses may be claimed:**
 - For yourself, spouse, or children under the age of 18
 - For dependents 18 years or older
- Refundable for certain low income working individuals
- ***Income Tax Act*** and ***Regulations*** list numerous eligible expenses
- Include expenses for amounts paid to group homes, care homes, nursing homes, special schools or institutions
- Budgets periodically expand list of eligible expenses—For example-new in 2014-cost of designing a therapy plan is an eligible medical expense

Medical Expenses

Case Study: Example #2

When Trevor was in high school, Bill paid \$8,000 annually for three years for tutoring services to supplement his education. Bill was able to claim the full \$8,000 each year as a medical expense.



Questions?



More resources and tools

- **Disability Tax Credit**

- Canada Revenue Agency tax credits for persons with disabilities
<http://www.cra-arc.gc.ca/tx/ndvdl/sgmnts/dsblts/menu-eng.html>
- Form T2201 DTC Certificate
<http://www.cra-arc.gc.ca/E/pbg/tf/t2201/README.html>
- RC 4065 Medical Expenses
<http://www.cra-arc.gc.ca/E/pub/tg/rc4065/README.html>
- RC 4065 Disability Related Guide
<http://www.cra-arc.gc.ca/E/pub/tg/rc4064/README.html>
- Disability Tax Fairness Report
<http://publications.gc.ca/site/eng/267529/publication.html>

3. The RDSP...

The **Registered Disability Savings Plan (RDSP)** is:

- A long-term savings vehicle designed for persons with disabilities
 - One of a range of financial and estate planning tools
 - Long-term savings plan that benefits individuals eligible for the **DTC**
-
- **Contributions**
 - **Personal** contributions of up to **\$200,000** (personal contributions are not mandatory)
 - **Government** contributions of up to **\$90,000**
 - **Withdrawals**
 - May be limited by a formula
 - Maximized if started 10 years after the government's last contribution

Who Can Set Up an RDSP?

The “Holder”

- The person who sets up and manages the RDSP

For Minor Children

- Parents or legal guardians (parents remain holders once the person becomes an adult)

For Adults

- A beneficiary
- A person appointed by the beneficiary using a Power of Attorney
- A parent, spouse or common-law partner of the beneficiary (**as of June 29, 2012**)
- A person/entity legally authorized to act on the beneficiary's behalf (e.g. Guardian of Property)

Eligibility for the RDSP

The “Beneficiary”

- The person who will benefit from the proceeds in the RDSP

You are an eligible Beneficiary if you:

- Have a valid **Social Insurance Number**
- Apply for an RDSP **before** the end of the calendar year in which you turn **age 59**
- Are a **Canadian** resident
- Qualify for the **Disability Tax Credit Certificate**

Contributing to an RDSP: Private Contributions

- Anyone may contribute to the plan with the **written authorization** of the holder
- **\$200,000** lifetime contribution limit
- **No annual** contribution limit
- Contributions are **not tax-deductible**
- Last contributions have to be made by the end of the calendar year the person turns 59

Contributing to an RDSP: Federal Contributions

Eligibility

- Beneficiaries may be eligible for:
 - Canada Disability Savings **Grants** (CDSG)
 - Canada Disability Savings **Bonds** (CDSB)
- To receive the maximum Grants/Bonds:
 - File an income tax return for **two years prior** (2015 tax return for 2017 contributions)
 - Apply for the Canada Child Tax Benefit if the beneficiary is a child
- Grants/Bonds are paid until the calendar year in the which the beneficiary turns age **49** OR maximum amounts have been paid

Federal Contributions

Beneficiary's Family Income

Amount of government contributions based on:

- For beneficiaries until the year they turn **18** years of age
 - Net adjusted (after deductions) family income
- For beneficiaries from the year they turn **19** years of age or older
 - The beneficiary's income
 - If married, the beneficiary's net adjusted family income

Canada Disability Savings Grant

Beneficiary's Family Income 2015 for 2017 Grant	Grant (2017)	Maximum Annual Grant	Lifetime Maximum
\$91,831 or less	<p>\$3 for every \$1 contributed on the first \$500 (max. \$1,500 in grants)</p> <p>\$2 for every \$1 contributed on the next \$1,000 (max. \$2,000 in grants)</p>	<u>\$3,500</u> (based on \$1,500 contribution)	The first of \$70,000 OR the beneficiary turning age 49
More than \$91,831 * or no tax return	\$1 for every \$1 contributed on the first \$1,000 (max. \$1,000)	<u>\$1,000</u> (based on \$1,000 contribution)	The first of \$70,000 OR the beneficiary turning age 49

Canada Disability Savings Bond

- No contributions are necessary but an RDSP must be opened
- Paid out annually by the Federal government
- Up to \$1,000 each year to a lifetime maximum of \$20,000 (or the end of the year the beneficiary turns age 49)

Beneficiary's Family Income 2015 for 2017 Bond	Amount of Bond \$\$ (2017)
\$30,000* or less	<u>\$1,000</u>
\$30,000 - \$45,916*	\$1,000 reduced on a pro-rated basis
More than \$45,916*	None

* Income amounts shown are based on income tax returns filed for the 2015 tax year. These income thresholds will be indexed annually by CRA.

Carry Forward of Grant and Bond Entitlements

- Government introduced a “catch up” measure in the 2010 Budget
- Beginning in **January 2011**
 - unused grant and bond entitlements from the past 10 years can be claimed (**back to 2008**)
- Beneficiary can claim until the end of the calendar year in which they turn **49** years of age

Example of Carry Forward of Grant and Bond Entitlements

Example

- New RDSP opened in 2017
- Jane is 35 years old
- Jane's family income has been \$0 since 2006

Unused Government Contributions

- Grant → \$35,000
- Bond → \$10,000

What will Jane get?

Bonds

Available to claim:
\$10,000 (\$1,000 x 10 years)

No contribution is required to claim the bond money

In 2017, Jane receives in her RDSP:
\$10,000

Available to claim in 2018
if Jane is eligible:
Up to \$1,000

Grants

Available to claim:
\$35,000 (\$3,500 x 10 years)

Available to claim in 2017:
\$10,500 annual maximum

Jane's mother contributes \$3,500 into
Jane's RDSP in 2017

In 2017, Jane receives:
\$10,500 (annual maximum)

Available to claim in 2018 if Jane is
eligible: \$3,500 for 2018 plus
\$24,500 (\$35,000-\$10,500)

Payments & Taxation

- **Withdrawals** (payments) will result in the repayment of Grants and Bonds received in the last 10 years
- You must repay \$3 to the Government of Canada for every \$1 that is withdrawn, up to the total amount of bonds and grants
- **Examples** of withdrawals
 - Lifetime disability assistance payments (LDAP)
 - Disability assistance payments (DAP)
 - Terminal illness assistance payments

Payments (Withdrawals)

1. Lifetime Disability Assistance Payments (LDAP)

- Regularly scheduled periodic withdrawals
- May begin at any age, but must begin by the end of the year the beneficiary turns 60
- Amount determined by **LDAP formula**; takes into account the fair market value of the RDSP and the beneficiary's life expectancy

2. Disability Assistance Payments (DAP)

- Unscheduled, lump sum withdrawals

3. (Terminal Illness) Disability Assistance Payments

- Where a doctor certifies that the beneficiary has **five or less** years to live
- Amounts may exceed LDAP formula
- 10-year repayment rule does not apply to lump sum withdrawals (up to specified amount)

Taxation of Payments

- **Earnings** grow on a tax-deferred basis
- Grants, Bonds, and growth are **taxable upon withdrawal**

Example

- RDSP has \$100,000
 - \$30,000 private contributions (30%)
 - \$60,000 in government contributions (60%)
 - \$10,000 in growth (10%)
- For any withdrawal, **70%** (i.e., government contributions and growth) would be considered taxable income in the hands of the beneficiary

Transferring Retirement Savings to an RDSP

- Parent or grandparent of financially dependent child or grandchild can **transfer retirement savings** to an RDSP upon passing away tax-free
- Savings must be in a Registered Retirement Savings Plan (**RRSP**), Registered Retirement Income Fund (**RRIF**) or Registered Pension Plan (**RPP**)
- **Maximum transfer is \$200,000** and forms part of lifetime contribution limit
- Note: Government Grants will **not** be paid on transfers

Rollover of RESP Investment Income

- Allow for transfer of RESP earnings to RDSP on tax-deferred-basis
- RDSP & RESP must have **common beneficiary** and **one** of the following conditions must be met:
 - Beneficiary **prevented from attending post-secondary education** due to disability
 - **RESP opened for at least 10 years** and beneficiary is at least 21 and not pursuing post-secondary education
 - RESP opened for at least 35 years
- Rollover forms part **of lifetime contribution limit** (\$200,000)
- RESP contributions **returned to subscriber**
- RESP Grants and Bonds are returned to **government**

The RDSP & Other Government Programs

- **Provincial Programs**

- In most provinces, the RDSP will not impact provincial assistance programs such as housing or provincial disability support programs (such as ODSP in Ontario, or Ontario Works)

- **Assets**

- Assets in an RDSP are exempt for determining eligibility of programs

- **Income**

- Funds received from RDSPs can be used for any purpose as long as they are for the benefit of the beneficiary (partial exemptions apply in Quebec, New Brunswick and Prince Edward Island)

The RDSP & Other Government Programs

Federal Programs:

The RDSP will not impact the following federal programs:

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Canada Pension Plan (CPP)
- GST Benefit

Closing an RDSP: If the Beneficiary Passes Away

- RDSP must be closed by the end of **the following calendar year**
- Any Grants or Bonds received **within the last 10 years** must be repaid to the government
- **Original contributions not taxable**
- Remainder taxed to beneficiary's **Estate**
- Proceeds pass to the Estate of the beneficiary
 - distributed in accordance with will or intestacy law

Closing an RDSP: If the Beneficiary Loses DTC Eligibility

- RDSP must be **collapsed**
- Any Grant or Bond received within the last 10 years must be **repaid** to the government
- **Proceeds become an asset** of the beneficiary (this could impact eligibility for other programs such as ODSP)
- **Original contributions not taxable**
- Remainder taxed in the hands of the beneficiary

As of Jan. 1, 2014

- RDSP can remain open (but dormant) for up to five years
- Medical certification that beneficiary will likely be DTC eligible in foreseeable future required
- No contributions can be made
- No government contributions paid or accumulated

More resources and tools

- **The RDSP**

- Canada Revenue Agency – The RDSP

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

- ESDC – RDSP fact sheet

<https://www.canada.ca/en/employment-social-development/programs/disability/savings/publications-rdsp-facts.html>

- Plan Institute – RDSP

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

- Canada Revenue Agency – RDSP information sheet

<http://www.cra-arc.gc.ca/E/pub/tg/rc4460/rc4460-16e.pdf>

- Plan/Prosper Canada - The RDSP calculator

<http://www.rdsp.com/calculator/>

Questions?



4. Provincial disability supports

- Each province has its own social assistance program designed for persons with disabilities
- Typically eligibility involves:
 - Financial eligibility
 - Disability determination
- Financial eligibility involves rules applying to a person's asset and income levels

From the Vancouver Sun (January 13, 2017)

Disability payments versus poverty line, by province

How annual disability payments compare to the Statistics Canada-defined low-income cut-off (or poverty line)

Province	Disability annual income	2015 poverty line	Disability Shortfall	Shortfall in %
Nfld.	\$11,188	\$17,240	\$6,052	35.1%
P.E.I.	\$9,989	\$17,025	\$7,036	41.3%
Nova Scotia	\$10,018	\$17,240	\$7,222	41.9%
New Brunswick	\$9,528	\$17,240	\$7,712	44.7%
Quebec	\$12,510	\$20,386	\$7,876	38.6%
Ontario*	\$14,239	\$20,386	\$6,147	30.2%
Manitoba	\$10,940	\$20,386	\$9,446	46.3%
Saskatchewan-temporary**	\$11,358	\$17,240	\$5,882	34.1%
Saskatchewan-permanent**	\$15,403	\$17,240	\$1,837	10.7%
Alberta-temporary**	\$9,997	\$20,386	\$10,389	51.0%
Alberta-permanent**	\$19,468	\$20,386	\$918	4.5%
B.C.***	\$11,416	\$20,386	\$8,970	44.0%

*Data source: Welfare in Canada report, the Caledon Institute of Social Policy, Nov 2016

Provincial Support example: The ODSP

What is the **ODSP**?

- Provincial income support program for people with substantial physical or mental disability expected to last a year or more, and affects ability to care for one's self, take part in community or work
- 18 to 65 years of age
- Amount of income depends on family size, income, assets and housing costs
- <http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/>

Determination based on **financial eligibility** as well as **disability**

- Some **exempt** assets and income (i.e. principal residence, RDSP, RESP)
- Some **non-exempt** assets and income (i.e. CPP, child support)

5. Estate and Trust Planning

- **What is estate planning?**
 - An opportunity to express binding instructions and clear wishes with regards to how your assets will be managed and disposed of upon your death

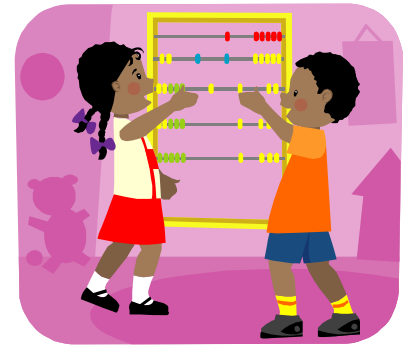
Your Trusts: What is a trust?



Settlor



Trustee(s)



Beneficiaries

Your Trusts: Common Types of Trusts

- Inheritance/ODSP/Shelter Trust (provincial variations)
- **Henson Trust (provincial variations)**
- **Qualified Disability Trust (federal)**
- **Lifetime Benefit Trust (federal)**
- Staged trust (for minors)

Your Trusts: Henson Trust

Henson Trust

- Absolute discretionary trust
- Not considered an asset by ODSP
- No monetary limit applies
- Residual beneficiary(ies) named
- Inter-vivos (living) or testamentary (in a will) trust
- Consider naming multiple trustees

Your Trusts: Qualified Disability Trust

Qualified Disability Trust

- Allows income to be taxed at graduated rates
- In order to qualify:
 - Trust be resident of Canada
 - At least one beneficiary must qualify for the DTC
 - Trust capital cannot be paid to non-qualifying beneficiary
- Beneficiary can only benefit from one QDT

Your Trusts: Lifetime Benefit Trust

Lifetime Benefit Trust

- Allows for RRSP/RRIF rollover to trust on tax-deferred basis
- In order to qualify:
 - Beneficiary must be child, grandchild, spouse of common-law partner
 - Child/grandchild must be dependent on deceased at time of death due to mental disability
 - LBT named as annuitant of “qualified trust annuity”

Your Trusts: Trustee Considerations

When selecting a trustee

- Honest and trustworthy
- Highly involved in beneficiary's life
- Sensitive to beneficiary's needs and wants
- Understands social assistance rules in your province
- Age
- Investments and income tax
- Record-keeping
- Be aware of potential conflicts of interest!

6. Additional Considerations

- **Life insurance**
- **Home ownership** options
- Self-directed support **organizations** (i.e. microboards, arohas, etc.)
- Accessing **services & supports**
- **Consent, capacity**, legal decision-making (POAs, guardianship, representation agreements)

7. Conclusions and Next Steps

1. Prioritize your planning
2. Gather your information
3. Identify your people
4. Select your professionals

Questions



www.pooranlaw.com
www.abilitytax.ca

Thank you for joining us!

- **We will be sending you an email soon with:**
 - Slides from today's webinar
 - Link to webinar recording
 - Link to post webinar survey
- **We will also post the recorded webinar at www.prospercanada.org under 'Resources'**

Prosper Canada

60 St. Clair Avenue East, Suite 700

Toronto, ON M4T 1N5

(416) 665-2828

www.prospercanada.org

info@prospercanada.org

