

Riding the stairs preserves independence

When walking upstairs is one challenge too many, the answer may be to ride an easy-to-install lift

By Howard V. Walker
When advancing years or infirmity make that flight of stairs to the second-floor bedroom one challenge too many, some obvious options spring to mind: move to a bungalow, build a ground-level bedroom and bathroom or install a stair lift or possibly an elevator.

As the majority of Canadian seniors live in single detached houses — 60 per cent according to Statistics Canada — these are choices many readers are facing or will face in the near future. Equally well-established is the desire to live independent, productive lives for as long as possible in

familiar surroundings. The family home is invested with memories; moving can be both traumatic and costly.

Substantial expense is involved, also, in the construction of ground-floor facilities.

The stairway lift or glide has been around for a long time, although today's version is greatly improved over the one Charles Laughton's irascible character rode in that memorable scene from the movie classic *Witness for the Prosecution*.

The two basic models provide vertical means of access for users in a seated position on the unit or on a platform in their wheelchair. They glide on a steel I-beam track bolted directly to the stair tread, on top of the car-

pet or other floor finish. Total projection into the stair width averages only 30 cm.

Tracks can be designed to make turns at landings or for curving runs.

Installation is normally simple and quickly accomplished. Conveniently, standard household electric current is quite adequate.

Features include user-friendly fingertip pressure controls, plus remote "call" and "send" controls for use by others if arthritic or physical condition prevents self-operation.

Dorothy Walton of Ottawa finds her lift "wonderful and easy — it has given me total independence in my own home." Her husband is also grateful, both for the benefit to his wife following her stroke and for the reduced

demands now placed upon him.

In the same city, artist John Ball's single-storey house has steps in the entrance leading up to floor level; he has severe spinal problems. Para Transpo brings him from hospital to front door in his wheelchair. Installation of a platform lift (recessed in the floor when inactive) now provides a comfortable transition between the two levels.

The tax-exempt cost of these access stair lifts ranges from \$3,500 to \$4,500 for straight flights, according to style and finish. Reconditioned units are less expensive: \$2,500 to \$3,000. Stair platform lifts begin at \$7,000. All come with warranties, usually one year for parts and labour.

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What Does The Government Have in Store For Seniors?

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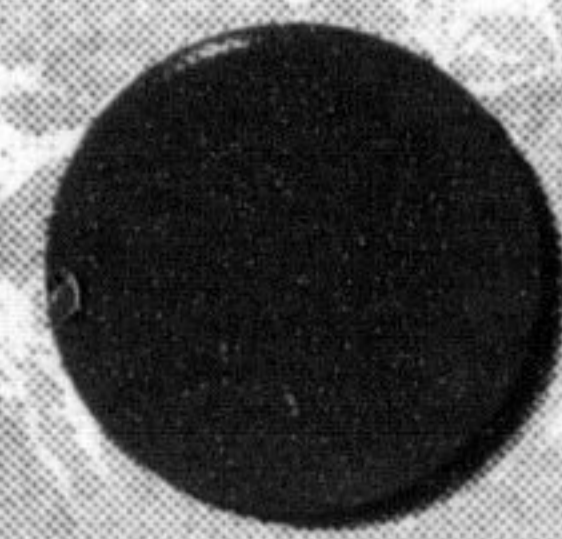
The federal government recently changed many rules that affect retirement planning. These changes could affect you, especially if you are a high-income senior. So you should be aware of them.

- High-income seniors will have less opportunity to shelter money, because the potential RRSP contribution for anyone with a \$75,000-plus annual income is frozen for the next few years. The limit is a maximum of 18% previous year's earned income up to \$13,500 less any pension adjustment a year until the year 2003.
- Seniors have lost two years of tax free growth within their RRSPs. The age when you must collapse your RRSP has dropped from 71 to 69.
- The upper limit on how much retiring allowance you're allowed to roll over into your RRSP tax-free has been capped. You can no longer count 1996 and future years when calculating this sum.
- The clawback provisions seem to be with us for good. Retirees whose net annual income exceeds a certain amount now have to give some or even all of their Old Age Security payments back to Ottawa. This year you're subject to the clawback when your net income exceeds \$53,215. This net income includes taxable capital gains income as well as grossed-up dividends, even if you don't realize these income sources as cash in your hands.

While this is not the proper forum in which to debate the merits of these changes, our seniors worked hard for their savings, and deserve the full benefits of their efforts.

- Apply for and collect OAS, CPP and QPP, then invest the money.
- Derive considerable benefit from retiring allowances. If you retire this year after being with your company for 25 years, for instance, you are entitled to roll a lump sum of up to \$70,000 retiring allowance into your RRSP, assuming no pension plan.

As for the future, don't take anything for granted. Keep your ears open for fresh reports from our nation's capital.



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Ihor Dzubak holds a Masters Degree in Business Administration and Finance, is a Financial Advisor and a Chartered Accountant. He has many years experience in retirement planning and wealth building structures.

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