



# **Do the Bureaucrats Really Understand Enough to Try to Help in a Helpful Way?**

By Dr. Linda Hancock

## **ABOUT THE AUTHOR**

Dr. Hancock has written a regular weekly column entitled "All Psyched Up" for newspapers in two Canadian provinces for more than a dozen years. Over the years, her readers and clients have said that they have benefited from her common-sense solutions, wisdom, and sense of humour. Dr. Linda Hancock, the author of "Life is An Adventure...every step of the way" and "Open for Business Success" is a Registered Psychologist who has a private practice in Medicine Hat. She can be reached at 403-529-6877 or through email [office@drlindahancock.com](mailto:office@drlindahancock.com)

## **Published**

January 23rd, 2009

Today I talked with my sister who was very upset.

Debbie stated that the Canadian government had set up a new program for disabled in which savings by the person would be matched. The problem, however, was that the only financial institution that would set up the account was the Bank of Montreal (now known as BMO).

Deb and her family live on a farm that is several miles south of a village in Saskatchewan that has only a Credit Union. Because she isn't mobile and hasn't left the house in over two years, she didn't know how she would be able to open an account to start the program.

I offered to find information for her and, throughout the process wondered how many individuals (healthy or not) would have the stamina to make it to a point that they could define as "success".

First, I went to the BMO website and tried to find the appropriate telephone contact. I hoped to speak with a "real" person but had to go through a number of recorded messages and menus until that happened. The lady who I spoke with was polite but didn't have the information I needed. She then transferred me to the Mutual Fund department.

I explained the situation to the polite gentleman who confirmed that an active account in the BMO was required. He also stated that this needed to be done by Deb in person so that a profile could be set up with her. I explained that she hadn't been away from the house in over two years and asked the location of nearest branch. He asked for her postal code and did enough research to inform me that Regina (the capital of Saskatchewan) had a branch. I explained that this was approximately two and a half hours from her home.

I offered to go to the nearest BMO branch in my city and have her on the telephone with a Customer Relations officer at the same time. The bank representative explained that we would need two pieces of identification for her but didn't know if they could be sent by FAX.

He stated that he would contact his supervisor to see what options were available and even offered to telephone either me or Debbie once he had that information.

Finally, he asked me for Deb's age which is 52 years. It was then that he explained that the matching program was only available to those who were 49 years of age or younger as of December 31, 2008.

I wonder who developed this program? It seems obvious that they didn't know anything about the limitations of disabilities, the inconvenience of living in rural areas or the fact that disabilities don't disappear after 49 years of age.

I truly hope that others who are eligible for this federal government program are tenacious and able enough to not only be able to benefit from it but will also have an opportunity to help educate society about the realities of the situation.

Just when you think that life will be a positive adventure, you fall in a pothole!