



Money doesn't grow on trees, as the old saying goes. But that didn't stop a money tree from sprouting in the BrenTax office.

It's not your typical tree. It's two-dimensional and ethereal, painted shades of purple, pink, yellow and blue. There's a thermometer drawn in the middle, with dollar amounts up to \$1 million painted like the rungs of a ladder.

The red paint representing mercury stops just before \$300,000. Brenda Avery says they need to get more red paint. The staff at BrenTax has raised close to \$400,000 in disability tax credits for their clients.

Avery, the owner, started their money tree along with her team in February. Since then, they've helped 200 people with long-term illnesses or disabilities get their disability tax credit.

"There are hundreds of thousands of dollars waiting at Canada Revenue Agency for people. They will never write you a letter and say 'Hey, you're disabled... you could probably get this.' The misconception is, people think disabled means, 'I'm laying in bed dying.' That's not what it means. It means you're living with an existing medical condition," she says.

Avery and her team work with clients on a volunteer basis. They help them gather medical information from doctors and process their credit claim forms for free. If their clients are approved for their tax credit, the BrenTax team does charge a fee to cover the lengthy process that follows.

Disability tax returns make up about 75 per cent of the work Avery and her team are doing right now.

At the base of the money tree is a dozen or so painted leaves. In each, the name of a disease or medical condition is printed. Depression, Crohn's disease, cancer, heart disease, multiple sclerosis, Alzheimer's and attention deficit hyperactivity disorder were among those listed.

"You don't think of them as being disabled, because they're people you see every day. They're insulin-dependent diabetics. They're people with two hearing aids. They're children in the autism spectrum. They're your children who are receiving extra help at school who are in modified classroom settings," Avery says.

The tax specialist said disability costs are a simple deduction, comparable to childcare deductions. Even people who are able to function and hold employment but incur extra costs because of their medical condition, are eligible.

Avery used the example of a child with a learning disability. They often require tutoring or extra care, which can be costly. Parents with disabled children are eligible for an average of \$2,500 in child disability tax credits. Adults usually receive an average of \$1,500.

Tax specialists are also able to pull disability funds from as far back as 10 years ago as long as the client has had their condition for that length of time.

Part of the reason why the business does so much volunteer work stems from Avery's health history. She suffers from lupus and became gravely ill with pneumococcal pneumonia last November. She was in critical condition and, once recovered, had to be carried into their new office space.

Avery planned on opening BrenTax after H&R Block acquired her former employer, Help4Taxes. She fell sick shortly after but said she did tax scenarios in her head to keep herself occupied throughout her month in hospital.

"I never forgot it," she says.

When the BrenTax team first started this service, a man called in asking for help, but warned them that he didn't have a lot of money. He was unable to work after a double organ transplant and his family of four was living on social assistance. He hadn't filed taxes in three years because of social assistance, but had years of taxable information prior to that.



"By the time we were done we had put almost \$30,000 into his bank account. That's life changing. That's not, 'Oh, let's go on a trip.' That's life-changing," Avery says.

"We used to joke and say we don't just do your taxes, we change lives. It's a good feeling. By the time we were done, we're all crying."

Avery, BrenTax general manager Ann LaFrance and the rest of their staff get a lot of thank you gifts, many of them visible in their bright office. The staircase is lined with thank you cards and there are small trinkets on shelves. Their fridge is filled with homemade jam and baked goods.

On LaFrance's birthday, she received three homemade cakes, a certificate for a massage and a deskful of flowers.

"It looked like a funeral home in here," Avery joked.

When her office gets word from Canada Revenue Agency, Avery says there's a telltale sign clients will be getting money back.

"We know it because whoever checks that computer, whether it be Ann or myself, we'll scream. I mean scream, you can hear us... We do a happy dance. We grab clients right up and make them dance with us."

Despite the rainy morning, the BrenTax office feels sunny. There's soft rock and pop playing over an unseen radio and Avery and her co-workers are cracking jokes. On the wall, a decal reads, "Life. Your living is determined not so much by what life brings to you as what you bring to life."

Avery keeps the conversation light, but is immediately more somber when talking about a cause she cares about - mental illness. She says a significant portion of their clients apply for the disability tax credit because they suffer from mental illness.

"It's one of the most rewarding because I feel (their) trust and that's important," Avery says, recounting a story of a client who suffered from a fear of leaving her home. After weeks of talking by phone, the client was able to visit their office for a meeting.

"There's nothing to be ashamed of. Why should mental illness be looked at any different than someone who uses a walker to get around? It's a medical condition. There is a stigma associated with mental illness and we've got to get rid of it."

Avery expects disability returns will remain their primary work until the next tax season begins. Her business has expanded from just Greater Saint John and she has clients from as far away as British Columbia.

Photo Credit: Kate Braydon