

# Living Independently

The ILCLA 433 King Street, Suite 101, London, Ontario N6B 3P3 519-660-4667

March — April 2010

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Our mission is to provide information and support to all people with disabilities as they take risks in directing and managing their lives.

Website: [www.ilcla.ca](http://www.ilcla.ca)  
Email: [info@ilcla.ca](mailto:info@ilcla.ca)

Accredited  
member of:

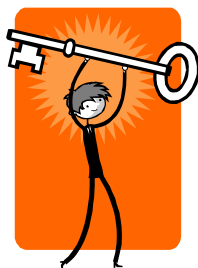


## Come Walk with Me For Independence



Spring may not yet have sprung but we are already looking ahead to summer and our seventh annual walk and wheelathon. Sponsors are partnering with us, the planning committee is working hard and its never too early to begin asking people to sponsor your walk!

Our event is being held on Saturday, June 26 in Greenway Park and we're hoping for increased attendance, so please ask everyone you know to save the date. We depend on the funds raised at the walkathon to help continue and increase our programs and activities. Each year we help hundreds of people with information, support and resources. Without your participation in this annual event those people would not have the chance to make informed choices regarding independent living.



## Coming Soon!

Our Personal Power workshops are so popular and effective, we'll be running them again in April. We are always making improvements to the program, so you'll learn new strategies even if you've gone through it before. Topics will include self-esteem, positive thinking, attitudes, habits, problem solving, being assertive and tons more. Once again, Lisa Havens from Hutton House will be the co-facilitator and this time we'll be holding the workshops at Hutton House, 654 Wonderland Road North. Plan now to set aside Tuesday afternoons in April for your personal development! Space is limited so please reserve your spot today.

## Link to Employment



Goodwill Career Centre provides a free, customized individual service that guides and supports you through the process of preparing for, finding and keeping your job. Goodwill can serve you if you and/or your healthcare provider have identified you experience any of the following: learning, physical, mental health or developmental challenges, visual, hearing or speech impairment, or cognitive disabilities. Service options include employment planning and counseling, vocational assessments, strategies to help you find work such as resumé assistance and interview skills plus job shadowing and more. Call 519-850-9675, ext. 212 or visit [www.goodwillindustries.ca](http://www.goodwillindustries.ca)

## Chronic Illness

Living Well with Chronic Illness is a free program open to people living with diabetes, osteoporosis, chronic pain, asthma or other conditions. It is also open to people caring for those with chronic conditions. Topics covered will include coping with pain and fatigue, emotions, exercise and nutrition, medications, making informed treatment decisions and much more. Sessions will be held on Wednesdays from March 3 to April 7, 1:15—4:00 p.m. at the London InterCommunity Health Centre, 659 Dundas Street East. For more information and/or to register, call Shelly at 519-660-0875, ext. 254

*People form habits,  
habits form futures.*

## Attendants Wanted

Our centre is a resource for people on the Direct Funding Program. Individuals with physical disabilities manage their own attendant care. From time to time, they may be looking for a new staff member to work for them and contact me. If you are interested in working as an attendant, please call Pamela at the office, 519-660-4667, or send your resumé to [pquesnel@odyssey.on.ca](mailto:pquesnel@odyssey.on.ca) Then, when a call comes in, we can give the person your contact information for a potential interview.

## Meals on Wheels

Meals on Wheels provides services to adults with disabilities and seniors in need of nutritional support. With various programs and delivery schedules, this is a valuable option for many, especially during the winter months when it may be more difficult to go shopping. You can order fresh or frozen meals, customized according to your dietary needs. For more information, check their website at [www.meals-on-wheels.ca](http://www.meals-on-wheels.ca) or call 519-660-1430.

## Aging and Disability

The Aging and Disability Conference is a one day event for people who have a physical or intellectual disability, their caregivers or service providers. This event is free and will be held at Hutton House, 654 Wonderland Road North on Saturday, April 10, 9 am—4 pm. Snacks and lunch will be provided. To register, call 519-472-6381, ext. 240 or email [lisah@huttonhouse.com](mailto:lisah@huttonhouse.com)

## FREE!

An Optelec ClearView magnifier helps a person with low vision read, write letters, look at pictures, etc. One is available free to a person who needs it. For more information, please call us at the office, 519-660-4667 or email [info@ilcla.ca](mailto:info@ilcla.ca) Please note that we cannot deliver.



## - INVESTING IN OUR FUTURES -

*ILCLA has teamed up with its National partner, Independent Living Canada, to promote The Canada Learning Bond. We continue providing you with details of this program.*

Did you know? There is a program funded by the Federal Government that can provide up to \$2000, towards post-secondary education of children that qualify even if you don't contribute money towards it.

### **To Qualify**

- You must be entitled to the National Child Benefit Supplement (Baby Bonus)

And your child must:

- Be a Canadian Citizen
- Born on or after Jan 1, 2004
- Have a valid Social Insurance Number (SIN)

When the child qualifies:

- You must open a Registered Educational Saving Plan (RESP) account. The Government will deposit \$500 into your Child's RESP account the first year.
- You could receive another \$100 per year for up to 15 years as long as you continue to receive the National Child Benefit Supplement.
- An additional \$25.00 will be deposited in the RESP account with the first \$500 in case there is a cost to opening the account.

### **Solutions**

1. Contact your local Independent Living Resource Centre for Information.
2. Apply to the Canadian Revenue Agency for the Canadian Child Tax Benefit Supplement (if you think you may be eligible.)
3. Ask a bank/credit union/investment dealer or financial service providers.
4. Don't have birth certificate or social insurance number? Your financial Institution or your local Independent Living Centre can advise you how or where to apply, as it varies from province to province or contact your local Service Canada.

### FURTHER INFORMATION

Tel 1-800-622-6232

[www.canlearn.ca](http://www.canlearn.ca)

## **YOU NEED TO KNOW:**

- Qualified educational programs include college, university, apprenticeships and programs offered by a trade school, etc.
- A qualified educational program is usually a course of study that lasts at least three weeks in a row, with at least ten hours of instruction per week.
- RESP funds can be used for full or part time study.
- An RESP can stay open for up to 26 years.
- If the recipient has a disability, the RESP can stay open for 31 years..
- There is no age limit for opening an RESP.

1. Contact your local Independent Living Centre for more information.
2. Go to government websites to learn more. A good one is [http://www.hrsc.gc.ca/en/learning/education\\_saving/index.shtml](http://www.hrsc.gc.ca/en/learning/education_saving/index.shtml)

## **QUESTIONS?**

### **Have you compared the different types of RESP?**

- Before you commit, be sure you understand all your options.

### **What fees are you expected to pay and when?**

- Some plans have fees and others don't, be sure to ask your financial institution.

### **Do you have a choice about when and how much to contribute?**

- Most plans let you decide up to annual and lifetime limits but some do have a set schedule. Be sure to ask so you don't jeopardize your earnings.

3. Shop around before you open an account. Service charges and plans differ. Find the one that best suits your needs.



# Registered Disability Savings Plan

In December 2008, the Government of Canada introduced the Registered Disability Savings Plan (RDSP), Canada Disability Savings Grant and Canada Disability Savings Bond to help Canadians with disabilities and their families save for the future.

The RDSP is available to Canadian residents under the age of 60 who are eligible for the Disability Tax Credit, which is also known as the Disability Amount. People who are eligible, and the parents or guardians of eligible minors, can open an RDSP at one of several financial organizations across the country.

There is no annual contribution limit to an RDSP. The lifetime contribution limit is \$200,000. Friends and family can also contribute to a plan with written permission of the plan holder. Any investment income earned in the plan accumulates tax free, until money is withdrawn. The contribution deadline this year is December 31, 2010.

To encourage savings, the Government of Canada introduced the Canada Disability Savings Grant and the Canada Disability Savings Bond.

The **Canada Disability Savings Grant** is a matching grant that the Government deposits into the RDSP. Each year, the Government will match contributions made by paying up to \$3 for every \$1 paid into the plan, depending on the amount contributed and the beneficiary's family income. The Government will deposit a maximum of \$3,500 each year, with a lifetime limit of \$70,000. Grants will be paid into the RDSP until the year the beneficiary turns 49 years old.

The Government of Canada will also pay a **Canada Disability Savings Bond** of up to \$1,000 to low-income and modest-income Canadians. The good news is that no contributions are necessary to receive the bond; simply open an RDSP and fill out an application form at the financial organization where you have your RDSP. Bonds will be paid into the RDSP until the year the beneficiary turns 49 years old.

Money paid out of an RDSP will not affect a person's eligibility for federal benefits, such as the Canada Child Tax Benefit, the Goods and Services Tax credit, Old Age Security or Employment Insurance benefits. In addition, RDSPs will have little or no impact on provincial and territorial social assistance payments. For further details, contact your provincial or territorial government.

For more information on the RDSP, grant and bond, including a list of participating financial organizations, please visit the Human Resources and Skills Development Canada Web site at [www.disabilitysavings.gc.ca](http://www.disabilitysavings.gc.ca) or call 1 800 O-Canada (1 800 622-6232).

You can also contact the Independent Living Centre London & Area at 519-660-4667 or email [info@ilcla.ca](mailto:info@ilcla.ca). In addition, we are happy to do information sessions for groups and organizations.

# Marathon in a Month Challenge



London MPPs Chris Bentley, Deb Matthews and Khalil Ramal are beginning a challenge to make physical activity part of our daily lives for at least a month. How it works is, you do the equivalent of a marathon (42.2km or 26.2 miles) over the course of a month, this works out to less than one mile a day. Alternatively, you can do any form of exercise for at least 15 minutes per day. The challenge takes place during March.

We already have five people signed up to participate. If you would like to join us, please let me know at the office (519-660-4667 or info@ilcla.ca). I will send you the information and forms to keep track of your progress. Then, at the end of March, send the completed forms back to me and I'll submit them on your behalf. You will receive a certificate for participating plus your name will be entered into a draw for prizes. Of course, the greatest benefit is how great you will feel!

Contact me now to sign up, let's form some positive habits together!



## Membership Renewal Time!

Please remember to send in your membership renewal. Do it right now, while you're thinking about it!

### THE INDEPENDENT LIVING CENTRE LONDON & AREA MEMBERSHIP FORM

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone Number: \_\_\_\_\_

- Consumer - \$5
- Agency - \$50
- Charitable Donation \$ \_\_\_\_\_



Mail to: The ILCLA  
433 King St. Suite 101  
London ON N6B 3P3

Charity #893156778RR0001

**WHAT'S HAPPENING AT THE ILCLA in March**

**Movie Monday**

Monday, March 8  
2:00 p.m.—4:00 p.m. at ILC  
Bring your favourite movie(s)  
and we'll choose one to watch.



**Making Good Life Choices—Part One**

Monday, March 15  
2:00 p.m.—4:00 p.m. at ILC  
We'll watch and discuss a presentation  
teaching how to make good choices.

**Craft Corner**

Wednesday, March 17  
2:00 p.m.—4:00 p.m. at ILC  
Ceramics! \$5 per person.



**Scrabble Club**

Wednesday, March 24  
2:00 p.m. - 4:00 p.m.  
Cherryhill Library, Cherryhill Mall.  
All welcome. Non-competitive



**Making Good Life Choices—Part Two**

Monday, March 29  
2:00 p.m.—4:00 p.m. at ILC

**Please call or email to register for events you will attend, so we know how many to plan for. If you can't register, come anyway!**

If you would like our newsletter in an alternate format, please contact us.



We will be closed April 2 and 5

**WHAT'S HAPPENING AT THE ILCLA in April**

**Pot Luck Dinner**

Thursday, April 1  
5:00 p.m. — 8:00 p.m. at ILC  
Please let us know what you will bring.



**Personal Power**

Tuesday, April 6, 13, 20 and 27  
1:00 p.m.—3:30 p.m.  
Hutton House, 654 Wonderland Rd. N.  
See page one for more information

**Bowling**

Monday, April 12, 2:00 pm — 4:00 pm  
Fleetway, 720 Proudfoot Lane  
\$4 per person per game. Shoe rental is \$3 if you need them. We'll have time for at least two games.

**Movie Monday**

Monday, April 19  
2:00 p.m.—4:00 p.m. at ILC  
Bring your favourite movie(s)  
and we'll choose one to watch.



**Scrabble Club**

Wednesday, April 21  
2:00 pm - 4:00pm  
Cherryhill Library, Cherryhill Mall



**Exercise Class  
for People with Any Disability**

**Come and have some fun!**  
Vince Nash is our qualified instructor.

**Fridays 3:00 pm - 4:30 pm**

**Sponsored by F.K. Morrow Foundation**

