

# The Link

CONNECTRA  
CREATING OPPORTUNITIES FOR PEOPLE WITH DISABILITIES

Fall 2010

## Keep warm and dry in winter wonderland

A range of custom clothing aimed at meeting the specific needs of people with disabilities was shown at ConneCTra's most recent meeting.

Amberin Bonnett, who runs **A Dressing Needs**, spoke about the clothing she makes with wheelchair and scooter users in mind. Rain ponchos are probably her biggest seller – “probably because we live in a rain forest” – not to mention what started her business 10 years ago.

Some items are made with HandyDART users in mind, who need to keep warm waiting for their ride but then need to easily remove a layer on a warm bus. Others put dignity front and centre, such as a regular-looking pair of jeans that have a groin zipper to access a catheter and a cargo pocket to hold a leg bag.

“I make a pair of jeans where the back opens completely,” said Bonnett. “You can put these pants on yourself in a seated position without having to be lifted. Just tuck in the flaps.”

Bonnett's bespoke service aims to make dressing easier while also coping with Vancouver's unpredictable climate. Contact her at 1-800-817-4365 or check out the website: [www.disabledservicesclothing.com](http://www.disabledservicesclothing.com).



Cape crusader: Amberin Bonnett of A Dressing Needs

## Advocating for rights of people with disabilities

ConneCTra member Paul Caune is courageously and vocally fighting for the rights of people with disabilities.

His group, **Civil Rights Now!** – formerly Paladin Advocacy League – is currently lobbying the province's main political parties to introduce meaningful, enforceable rights for people with disabilities.

Among the changes he'd like to see is a Canadian equivalent of the *Americans with Disabilities Act* that sets out legal requirements for equality, along with a version of UK legislation that enables individuals to choose their own service providers.

“I live in a subsidized apartment,” said Caune, who has muscular dystrophy. “But there's no right in Canada to community care. It's at the discretion of the health authority. Governments could say they couldn't afford it.

“As an organization we try to avoid the phrase *people with disabilities* – I'm a voter with a disability. If you want my vote, you will not put me in a cage. We aren't asking for special rights, we're asking for equal rights in a more meaningful way.”

More about **Civil Rights Now!** and its work on the website [www.civilrightsnow.ca](http://www.civilrightsnow.ca).

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Keynote speaker: Tom Locke's RDSP presentation.



Advice: Tom Locke talking to Linda McGowan.

## Get with the plan if you want to boost savings

A savings plan specifically designed for people with disabilities was featured at ConnecTra's last workshop.

A presentation detailed how to get the most from the **Registered Disability Savings Plan (RDSP)**. Consultant Tom Locke detailed how RDSP offers substantial returns – for those eligible – which can grow and subsequently be cashed without impacting benefits or pensions.

The plan is attractive, as the government is offering a bond of up to \$1,000 a year to low-income participants, in addition to a savings matching grant of up to \$3,500 a year. Earnings grow tax-free, until money is withdrawn – and can be spent as the user sees fit, without impacting benefits.

It's not perfect, with the age-based cut

off coming under fire at the ConnecTra meeting – people can contribute to the savings plan up to age 60, but government grants end before they turn 50 – but offers a worthwhile long-term investment strategy for many. To join, someone must be a Canadian Citizen and eligible for Disability Tax Credit.

“Just for opening an RDSP the government will contribute a bond of \$1,000 if you are on a low income level,” said Locke. “Bonds will be paid into an RDSP until the year the beneficiary turns 49 years old. There's a lifetime limit of \$20,000.

“There's the grant. The government will pay a matching grant of up to 300 per cent, depending on the amount contributed to the RDSP and the beneficiary's family income. A maximum of \$3,500 will be paid each year, with a lifetime limit of \$70,000.”

The plan is based around people making long-term savings, which they typically begin to withdraw once they turn 60. It can be accessed earlier, however the government's contributions must remain in the scheme for 10 years before they can be accessed – “it's really not yours until year 11,” said Locke.

Money, once withdrawn, can be spent without impacting federal or provincial benefits. The investor must make annual withdrawals.

RDSPs can be opened at BMO Bank of Montreal, CIBC, RBC Royal Bank, TD Waterhouse Canada Inc and Bank of Nova Scotia. ConnecTra members present said bank staff were helpful if initially inexperienced with RDSPs.

For more info about the RDSP, visit [www.cra.gc.ca](http://www.cra.gc.ca) or call 1-800-926-9105.

## Come and celebrate Christmas with ConnecTra



The next ConnecTra workshop will be a festive celebration!

*Christmas with ConnecTra* will be held from 1:30 – 3:30 pm on **Tuesday, Dec 14**. Join ConnecTra at Vancouver's Roundhouse Community Centre (181 Roundhouse Mews – the intersection of Davie & Pacific). The fully accessible Canada

Line SkyTrain station, Yaletown-Roundhouse, is across the road.

It will feature presentations on *Disability Savings Tax Credits*, **accessible bathrooms** and a talk by motivational speaker **Bruce Gilmour**. There will also be a display of **Slanted Seasons** Christmas cards, **caregiver information** and **carols**.