

The Link

CONNECTRA
CREATING OPPORTUNITIES FOR PEOPLE WITH DISABILITIES

April 2009



Life at the top: Michele Cohen, raising awareness of cerebral palsy from Mera Peak, Nepal.

Accessible adventure travel tips for ConneCTra members

Jetsetter Michele Cohen hopes to inspire ConneCTra members to broaden their horizons with new adventures.

Michele, Adventure Travel Specialist at Travel Masters Vancouver, reckons to have visited more than 50 countries, from Andorra to Zimbabwe. An experienced tour guide, she now concentrates on booking small group adventure trips and making itineraries for independent travellers.

"I deal with people who want to travel anywhere in the world – just not the regular package holiday destinations," she explained. "People going on these vacations don't have to be active, just have an adventurous spirit."

When it comes to people with disabilities, she says "anything is possible" – aware of the two TrailRider treks to Everest Base Camp over the past two years.

Michele recently returned from a fundraising trek to Nepal's highest trekking summit, Mera Peak, for a UK cerebral palsy group. ("At 6,400 metres it's 1,000 metres higher than Everest Base Camp.")

Michele detailed this trek for ConneCTra members at the group's April. 22 information workshop, which was held at the Library Square Conference Centre.

There is more information on Cohen at her website, www.wanderingheights.com, or on ConneCTra's: www.connectra.org.

Put yourself in the picture

Adventure travel makes the whole world accessible.

Michele Cohen, Adventure Travel Specialist for Travel Masters Vancouver, supplied these shots of accessible adventure trips to the evocative Inca ruins of Machu Picchu. The tours were arranged by her "local operator" in Peru.



Highlights: The Peruvian highlands.



Pitching in: Exploring Machu Picchu.

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Invest: Doug Brodhead, PLAN's Assistant Director of Public Policy.



Audience: Full house at the Round House

ConnecTra audience told to get with the plan if they want to multiply their savings

The group that instigated the “the first disability savings plan in the world” – the Registered Disability Savings Plan (RDSP) – made a to-the-point presentation to ConnecTra members.

Designed specifically for people with disabilities, RDSPs offer substantial returns – for those eligible – which can be cashed without impacting benefits or pensions.

Planned Lifetime Advocacy Network (PLAN) advocated for the past six years for the development of the RDSP, said Doug Brodhead, PLAN's Assistant Director of Public Policy, at ConnecTra's Feb. 19 reception. He reviewed that RDSP were not necessarily for everyone, and that there were areas he'd like to see improved.

One of its strengths is that money, once accumulated, can be used “whatever way you want and still receive disability benefits” – although earnings are taxable, assets and withdrawals are exempt from social assistance calculations. The aim, he said, is to encourage saving, and to enable people to use money accumulated to improve the quality of their life however they see fit.

“It was created to help children, that have severe disabilities, over the long term,” said Brodhead. “It was designed for children but has benefits across the spectrum.

“People aged 30 and below will really benefit the most from it.”

To qualify, people need to be Canadian residents under 60 years of age, with Disability Tax Credits and a valid Social Insurance number.

However, only those under 50 will receive federal and provincial government funding boosts. These are worth having: after opening an RDSP with \$25, someone with an annual income of less than \$20,000 can apply for a \$150 grant from the province's Endowment 150 fund, with the federal government supplying a \$525 grant and a \$1,000 bond. This turns \$25 into \$1,700 (plus interest)! Those earning more receive less from the government.

Money has to remain invested for 10 years in order to withdraw the government funding.

Many people present voiced concerns at the age limits. “This is one of the biggest issues we've come across,” said Brodhead. “We are actively working to get that removed”

The 50-year age limit, he said, is because of the “10 year rule.” Money must be invested for a decade, in order to grow, but plans automatically start making payments at age 60, as the government wants investors to access their savings – rather than amassing a large amount that will remain untouched.

People aged between 50 and 60 can benefit from RDSPs, as they are an investment option that would not impact benefits and pensions, said Brodhead. However he cautioned that people in this age group might be better off setting up a trust fund – so should seek financial advice. “If you are younger the RDSP has more benefits, with the grants and bonds from the government.”

For more information about RDSP investments – including the pros and cons, and which banks are handling these – see the ConnecTra website: www.connectra.org.

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