



OPTIONS NEWSLETTER

Fall 2009

Raking Leaves ...

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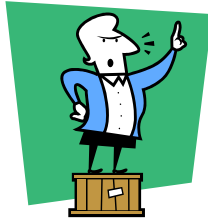


And Rolling Dice ...

Created/Edited through
the ILRC Options Newsletter
Committee. The content of this
newsletter is not necessarily a
reflection of ILRC alone, it is a
reflection of our consumer population.

From the Soapbox

A John Young Perspective



Risk and vulnerability are two essential traits possessed by us humans that must be called upon at the blink of an eye. Unfortunately, many of us refuse, either through situations or lack of experience, to really take risks and/or feel the strength of being vulnerable.

Risk in the disability community is a plethora of many: consider the risk of taking a city bus when you're blind; the risk for a person using a wheelchair to go to an appointment not knowing if there is a ramp; the risk of going outside in the winter not knowing if you can get further than your own street. Risk is one of the basic recipes in the disability community that helps to create independence and life.

What is risk when it comes to government's responsibility? Non-profits constantly apply for programs and processes that are often denied. The risk for our community is presenting programming needed for the 21st Century: the government should take their own risk by investing in these kinds of programs but they often don't. Grassroots entities must constantly prove themselves in the areas of sustainability; new programs are often towed and measured by other entities (ex. university, college, institution) even though the non-profit sector often brings these programs forward. The risk in any solid stimulus package is to invest and empower the frontline non-profits and grassroots workers with the resources needed to put forward programs and services. This empowerment is often stopped by the government's lack of taking risk in the first place. Without risk, there is no accountability;

without accountability, there is no growth, no development and no change.

Vulnerability derives strength. Consider the tree that sheds its leaves in the fall, revealing bare branches and naked bark. Come the spring, it is reborn, stronger and full of vigor. From those that know true independence in the disability community, vulnerability is a characteristic that you cannot live without. It is through vulnerability that questions are asked, answers are given, motivation is derived, and goals can be realized. These entities (risk and vulnerability) define all life, whether you are able-bodied or a person with a disability. If you cannot call upon either one, you have nothing. In fact, what you have is a minority government and a minority government always plays it safe. If people in the disability community played it safe, they would die.

Upon examination, our so-called stimulus package created last year has nothing to do with risk and vulnerability. It is all about appeasement and political ideology. In order to benefit from the federal stimulus package, you have to be a church, hockey rink, museum or reside in one of their ridings. This is the only vulnerability that they request.

Governments often refuse to recognize that they should be advised on what must be done. This, then, is their vulnerability. By accepting community group feedback and direction, this vulnerability becomes strength in community empowerment.

In summary, although I have about 300 additional things I could add, I can compare it to two different processes: I had the opportunity to go to Las Vegas recently for 4 days for my daughter's wedding. I quickly realized that Las Vegas was built upon the backs of women. Without women (dancers, cocktail servers, sex trade workers, glamour and glitz) there would be no Vegas. From reviewing the federal stimulus package, we

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believe that not enough is being disbursed to grassroots opportunities. Without the poor working 'stiffs', there would be no stimulus package. Where Vegas is built on the backs of women, the stimulus package is built on the backs of the poor. Without calling on vulnerability or risk, it is human nature to cling to the lowest common denominator, to take the shortest and quickest path. Are we truly behind the times or are we simply taking the shortest road to nowhere?



My Risk, My Choice

My Summer Experience at the ILRC
By Ana Gschwend

My name is Ana Gschwend and I was a totally blind paid summer student at the ILRC, from July 6th to August 28th. I was a full-time receptionist in training, and this article will tell you about my experiences at the centre, how I felt about being here, and what I got out of this wonderful learning opportunity.

During the second semester of my eleventh grade school year, I took part in a career and education course put on by my school. During one of the first few classes, the teacher asked us to write down a list of career goals and hopes we had as we moved closer and closer into adulthood. One of my career goals was to be a receptionist or secretary, as I liked typing things on the computer, answering phones, and talking to people.

On March 3rd, I was told that a Career Ed. placement had been found for me at the Independent Living Resource Centre and I promptly applied. Although I got the position, it didn't stick, due to some interference from my school; but I wanted to keep the position. So on April 27th, I sent an email to my ILRC supervisor, inquiring about a position at ILRC during the summer. I got the position.

On June 22nd, I came to the centre for an orientation and got to know some of the other staff. On Monday, July 6th, I had my first day at the ILRC. I came by Handi-Transit, having made my own transportation arrangements. I got up to the centre totally on my own and was ready to work. That first day, it was pretty quiet, so I was able to get to know Penny a little better, get used to the computer setup, and get to know some more staff.

Being a receptionist is a relatively easy, but informative, job. I learned how to interact on a professional level with consumers, to answer the phone professionally, acquired some tips on appropriate and inappropriate behavior in a workplace, how to treat my superiors, how to stay organized and other things related to professional conduct in the workplace. If I made a mistake, I was taken aside and gently instructed on how I could avoid making the same mistake twice. I was fortunate to have supervisors and trainers who didn't shout or become easily frustrated with me. They were always willing to answer any questions I had.

My patience, I'll admit, was tested by different things and people sometimes, but I was able to stay in control of myself and didn't lose my temper. Pretty good for me considering the fact that I am a short tempered person who normally says what's on my mind without thinking first!

Overall, my experience at the ILRC was a great one. I learned, laughed, sighed with exasperation, thought, asked questions when

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I needed to and I hope that I showed at least a few people, be they staff or consumers, that even though I am totally blind, I am able to do the job. I was able to arrange Handi-Transit rides on my own, come to work on time, use the computer, answer the phones, hand out applications or forms, sign mail brought in by the courier — GASP!!! I was able to do this ALL BY MYSELF!!! I still have a while to decide what I'm going to be when I grow up, but being a receptionist is still on my possible career plan list. I would like to thank all of the staff and volunteers at the ILRC who made my summer work experience there an enjoyable one for me.

Crossroads Driver Training

Safe Driving for All
By Gary Dyson

There are certain risks associated with driving in the city, issues of safety, driver awareness, road conditions and vehicle features. There are greater risks involved for a driver with a disability, but one of the things that can make a person *more* independent is having the ability to drive where you need to go when YOU want to go. This capability reduces dependency on family, friends, Handi-Transit or regular transit.

For people with disabilities, this can really mean a lot more independence and freedom, but the question is – where do we go to learn how to drive? Are there any places that will teach people with disabilities how to drive, places that demonstrate the features of an accessible vehicle?

There is such a company: *Cross Roads Driver Training*. *Cross Roads Driver Training* utilizes

a 2008 Dodge Town and Country Minivan that has been equipped with the following:

- 1) Hand controls for acceleration and braking. This assists persons who are unable to control braking and acceleration with their feet.
- 2) Brake and accelerator extensions to accommodate little people for driver training.
- 3) Power front seat to allow for better positioning for driving; however if you are a little person like myself you may need to have Rehabilitation Engineering measure and install a seat for you.
- 4) The minivan has power sliding doors and “Stow and Go” seating, allowing for easy storage of a wheelchair, walker or any other type of assistive device required.
- 5) “Spinner knob” on the steering wheel to assist drivers in accessing the steering wheel.
- 6) Right turn signal control that assists persons who are unable to activate the turn signal with their left hand.

Cross Roads Driver Training does have different packages for driving lessons. Their packages are for both adult and student drivers. For 8 lessons \$660.00, for 5 lessons \$423.00, for 3 lessons \$266.25 and a 1 hour driving evaluation \$63.00. There is no GST associated with these fees. Mention to *Cross Roads Driver Training* that you read this article in the Independent Living Resource Centre **Options** newsletter and they will give you a 10% discount!

Happy and safe driving everybody!!



Did you Know?



Check out: www.accesstolearning.ca is a resource that students with disabilities, parents and guidance counselors can use when they have inquiries about an institution and its disability services.

www.diversityintheworkplace.ca is Canada's only ONLINE publication which deals with diversity in the workplace. The website includes a 90 minute webinar (online seminar) series on diversity in the workplace as well as newsletters and resource listings for other diversity-related websites.

www.abilities.ca/agc/ is a comprehensive guide to accessible places in Canada. Choose the community that you're looking for in the province you wish to visit and categories from Entertainment Venues to Transportation will be available to you.

The Fall 2009 Leisure guide is available. Take a look at the classes that are available, including classes for people with disabilities, through the Leisure guide at:

<http://www.winnipeg.ca/cms/recreation/leisure/guide.stm>. Registration for classes can be done online at:

<http://www.leisureonline.ca/eConnect/Start/StartSelectLanguage.asp?Referrer=http://www.leisureonline.ca/eConnect/Start/Start.asp>

<http://www.netreach.net/~abrejcha/magazine.htm> is a website which contains many online disability-related magazines from around the world. Some have yet to be available online so the mailing address of where you can access an issue has been provided.

2009 – What a Summer!

By Lori Timmerman

Wow! What a summer. This year, ILRC held many summer events, including: the Annual Danny Smith Camping Excursion, Wheelchair Baseball, a tour and concert in the Exchange District, a picnic in Kildonan Park, and the Sailing and Outdoor Adventure at Fort Whyte Centre. Although the weather didn't always cooperate this year, everyone worked hard to make these events a success. Lisa Timmerman did a great job of planning the 2009 Summer Events. Next year will be just as exciting.



How Much Are You Really Gambling?

By Robert Mitchell, Urban Entrepreneurs with Disabilities Project

What's life without a little risk? I am a firm believer in a very curious dichotomy: the thrill of *success* is sweeter still with some fear of *failure*.

Contemporary definitions define a successful entrepreneur as one who exploits opportunity and shoulders a certain degree of risk.

"Entrepreneurs are not necessarily, or even usually, inventors. They are innovators, which is different. Entrepreneurs are more often the ones who see the potential of an invention and then successfully create a new market and a new enterprise to serve the new customers. Successful innovation, rather than invention, is the tool of the entrepreneur". (Dr. Robert H. Kent)

We live in capricious times. Consumer and organizational insolvency rates are high: bankruptcies increased by 24% in Canada from 2008-2009 (*Office of the Superintendent of Bankruptcy Canada*), and by 14% in Manitoba during the same period. Increases in labor regulation and policy changes in Government have restricted the flow of new entrepreneurs into the market. Considering the volatile state of the economy, it is hardly surprising that people are reluctant to work independently, to shed the perceived security of gainful employment and take on the mantle of entrepreneur, including the self-sacrifice and risks associated with it.

Yet, why do we believe this is so? Why do we hold fast to the principle that entrepreneurship is such dangerous territory, when the current job market is rife with uncertainty and risk? In the past few years, we have seen that no company is safe; traditional job security hasn't

existed for more than two decades. Fortune 500 companies are anything but recession-proof and have sought bailout dollars from American and Canadian governments. We have seen the immortal auto industry choke on its own fumes and how insurmountable evolution in technology can render one's job obsolete overnight. Which is the riskier field to play in? Entrepreneurial enterprises are the prime movers in economic recessions – their sales, products and outputs are some of the key factors that allow a given economy to stay afloat.

I find myself questioning some of these beliefs when traditional jobs under traditional company banners tend to reward conformity, not creativity. By no means am I trying to paint a rosy picture of entrepreneurship, but I am stating with confidence that the traditional job market (where you work *for* someone) is just as, if not more, risky than a free market enterprise. A successful entrepreneur can depend on multiple sources of income (i.e. clients) rather than a single pay-cheque. If one client moves on, there could be others standing by to rely on. The income of a successful entrepreneur is dependent upon skill, adaptation, creativity and will, rather than conformity and adhering to existing business structures.

Entrepreneurship and employment are never without their own propensity for risk. Mitigation of these risks in entrepreneurship is just as important as it would be in any other position of employment: adequate market research, adequate capital, solid skills and training, detailed planning and goal-setting, and access to reliable mentors and coaches are essential components to any risk plan, entrepreneur or not. Exhaustive preparation is key for anyone. We are witnessing a surge in unemployment that is proportional to a surge in continuing education and skills upgrade registration, a very logical development considering the current market. This type of

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risk and consequence management is carried over every day in Independent Living. Any time an individual assumes responsibility and direct control over the daily activities and consequences of their choices, there is the chance that one will falter. We all fall; the trick in surviving and growing is bouncing right back up.

Always consider the risks no matter what you do, but remember that there are no *safe* fields in 2009. Now, more than ever, we are dependent upon ourselves. There are no safety nets. Government's shield of consumer protection is rusting away. The solution lies in innovation, adaptation and the ability to exploit opportunity in order to find success. Success awaits us on a distant horizon, but getting there isn't always a rosy picture ...



PACE Worked for Me!

By Monica Crisostoma

This letter was written by a former PACE student who graduated at the age of 62

After I graduated at ILRC from the PACE program, my life totally changed. Finding a job is not a problem for me anymore. I have had a wonderful experience taking this course.

There [were] no dull moments for me. During that time, all my classmates were wonderful, especially the staff. They did a wonderful [job] in the PACE program. They are all inspirations to everybody.

I am very thankful to ILRC and all the staff for giving me this wonderful opportunity to participate in this wonderful program!



Now You Have It, Then You Don't

By Margita Tobolkova

I love gardening. Even when I lived in an apartment, I was gardening in containers. Now I have a decent yard; not too big, not too small, just enough for some flowers and veggies. Just recently, I harvested some lovely Yukon Gold potatoes, cucumbers and radishes. Yum!

Cutting grass is one of a gardener's duties and I enjoy doing it, especially since my return from hospital, when the outlook for my physical well-being was uncertain. I had an old rusty electric lawn mower. It worked fine, but when I was in the hospital last year, the motor burned out. I bought a new electric lawn mower in June. It was a good buy - \$99.00 from Canadian Tire. My cousin made a comment that if someone were to steal it, at least I didn't pay too much. Well, someone *did* steal it in August: machine and cords and all. They broke into my locked shed. I was really sick to my stomach from that. Not only was I without a lawn mower, but the thought of someone invading my private space was nauseating. I am, after all, not a rich person.

So, what to do now? It took me a few days to put my mind together and plan my next steps. Grass and weeds were getting taller and taller. In addition, the plentiful rain we've had in August helped the weeds to grow faster.

I have a "secret" savings account. It's secret from me, so I don't spend it. I deposit all my spare change from each day and it has grown quite well, but I had to "borrow" from the

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account to buy a new lawn mower. I had no luck getting a used one. I decided on a manual, or pusher. I tried Rona but they were far too expensive - \$250.00 for a pusher? Yikes. So I went back to good old Canadian Tire and got one for \$105. Assembly was easy. To my surprise, it was also very easy to use. The only disadvantage is, the mower doesn't shred the grass into mulch like the electric one did. That's Okay. I get some extra exercise raking the cuttings. Also, I have a nice feeling that I am doing something good for the environment. No electricity, no gas fumes, just good old green mowing. The mower is small enough that I can bring it inside the house. That way, there is no temptation for thieves. In winter, I will clean it well and store it in the basement.

We have to look at the positive side of things. Otherwise, we would all go nuts. As far as my secret saving account goes, I put it all back and took out and more. How's that for risky investing?

Voice your Choice!

By: Joanne Legault

Did you know that Peer Support was the driving force of the Independent Living Movement? That's right. In 1972, 4 people with disabilities found themselves without supports after graduating from University. It was then that these individuals got together and rented an apartment and hired an attendant. They formed the first Independent Living Centre with expanded services of Information & Referral, Individual Advocacy and wheelchair services.

This would not have happened if these individuals did not provide peer support for one another. They were also quite vocal in voicing their choices. They were not happy with the thought of having to live with their

parents or move into an institution, so they spoke up and brought solutions forward.

Every IL Centre and its programs are unique, for this is reflective of the regions they serve. Consumers indicate the need for certain programming by voicing choice. We, in Manitoba, are one of the largest IL centres in program and service delivery across Canada. Our community as a whole has spoken up and brought forth solutions to assist with change. Significant change always begins with discipline, passion and conversation. Peer Support is about sharing experiences, building resources and skills, and awakening new topics.

This fall and winter we encourage you to continue to be part of voicing your choices by participating with our Peer & IL skills programs. Check our web site at www.ilrc.mb.ca or call 947-0194 for more information.



My Journey

By Robert Manzano, PACE student

Before it was just a dream, but now it is a reality. I could hardly believe when we finally received Visas for my family (five of us). We are grateful to be immigrants to this Land of Promise, as they say. After waiting three years under the General Stream

program, we are at last in Winnipeg, joining my eldest son who came four years ago.

While undergoing the transition to a new culture, one of the most difficult challenges for a new immigrant is finding work, even just a survival job. Job hunting is full of challenges and excitement. Sometimes, it is sheer luck to find a job that is in line with your educational or professional experience.

Free training for newcomers to Manitoba was advertised throughout pamphlets, brochures and networking. Many agencies funded by the Manitoba Government and Winnipeg offers a variety of training. I heard about the Personal Attendant Community Education program through ILRC. There is a lot of discussion about this exciting program in the Filipino Community. Many of my friends who have taken this course have good jobs and earnings because of this experience. This is one of the many reasons I decided to take this course.

Of course, patience, the right attitude and determination was my guide to successfully completing this course. The training is a stepping stone. It will equip and empower you to perform vital job functions in community service.

I am very thankful to the PACE program. If it were not for the expertise, dedication and efficiency of ILRC staff and PACE trainers, this program wouldn't have survived the test of time!

Risk in Leisure – Take the Plunge!

Lori Timmerman

There are many factors that can prevent

people from trying new leisure activities and expanding their boundaries. The pursuit of finding new hobbies and recreation activities isn't always easy and, just like everything else, there are times when you have to take a chance in order to reap the benefits. Whether it be swimming with sharks (not that this is a good idea under the best of circumstances) or taking a course, there are risks involved, but with those risks can come benefits. If risks have ever stopped you from trying something new, you could be missing out on something great.

Many people don't even think about the risks that stop them from participating in a leisure activity, such as the possibility of bad weather, losing money, looking silly trying something new, the inconveniences of simply getting there or of the actual time commitment. If you have ever seen me singing *Karaoke* and dancing at our PACE graduations, you might be wondering how I can do such whimsical things. It's not because I think I'm a fantastic singer and dancer (which I do, by the way). I'll let you in on my secret; don't think about the risks involved. Look at the positives instead and the benefits that come with the risk: I have a lot of fun singing at PACE graduations.

There is always the chance that things won't work out, but that's what risk is. If you take a new class from the leisure guide and end up disliking it, at least you can admit you tried it. It might even end up being a new passion of yours. Taking chances in new activities

enables you to develop self esteem, new skills and interests and expand personal networks.

My challenge to you is to expand your horizons and do something new that you normally wouldn't. There are lots of places to look such as the Winnipeg Leisure Guide, ILRC IL Skills/Peer workshops, Seven Oaks Wellness Guide, Creative Retirement, Age and Opportunity. The resources are limitless. Feel free to contact me on where to get event or course guide information. Share with me your experiences and I hope this issue of Options has encouraged you to try something new!

Scent Free Environment

Many people have severe allergies, asthma, and environmental sensitivities to such things as hair spray, scented deodorant, perfume, aftershave, scented fabric softeners, etc. The ILRC believes it's really important to provide a scent-free, safe space for everyone, so please don't wear fragrances when you come to the ILRC or any of our events.



Happy Thanksgiving!

Community Living

What If?

By Jodie Jephcote

Risk and risk-taking are prominent parts of the Independent Living Philosophy. *Taking risks* is noted as one of the top five principles and benefits to enhancing the inclusion of people with disabilities. Needless to say, our Options edition this fall season has hit upon a pervasive part of everyday life, regardless of whether or not you have a disability.

Within Community Living, the decision to manage your own resources, either directly or through an appointed representative, is a daunting one. There is perceived reassurance or safety linked to institutional models of living, whether or not they actually satisfy an individual's needs to live inclusively. The steps to break out of that protective sphere can be overwhelming. We must all remember that taking a risk and living with the consequences of that risk is a process of development, growth and at times, perseverance.

In trying to decide what I was going to submit for this edition, I began by reflecting on some of the experiences that I have had in my own life that included risk taking. Probably one of the largest, yet most beneficial, was the decision to invest 6 years of my life to study at University. I emerged after those 6 intense years with new experiences, new friends, a new career, and a new outlook on life and the world around me. Yet there were many risks associated with this choice, namely: would I like it, could I do it and could I afford to do it? Moreover, what if I failed in trying it?

For me, risk taking is about self reflection. When we decide to do something that will change our lives, with or without success, I'm sure we all ask ourselves the same kinds of

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questions: Will I be happy? Can I live with this decision? Will others be hurt in the process? Will I be hurt in the process? Is there a warranty/guarantee? Can I afford to do this? That is the conundrum with risk itself – we cannot possibly know the answers to these questions unless we attempt the task, unless we follow through with the choice. We all need to weigh the consequences of decision making in life. Some are larger than others. Some will reap a greater reward once the decision is actually made.

Disasters Happen, But They Can't Happen to Me!

By: Doug Lockhart

My family was restocking my “Go-Kit” (emergency preparation kit) this week and we started talking about how New Orleans is still putting themselves back together 3 years after Hurricane Katrina. We wondered: how could they (Government, New Orleans) have not seen this coming? After all, hurricanes are common to their area.

Are we not any different in Manitoba? We have floods, forest fires, tornados, snow storms annually without fail and many lives are affected, even destroyed, by these common disasters. And yet, many Manitobans still remain unprepared for the next disaster. Are we so naïve to believe that it won't happen to us? Do we think Canadians are more resilient and can survive anything? Sadly, if we think either of those thoughts we are wrong. Our vulnerability extends far beyond those disasters I have mentioned: H1N1 influenza, West Nile virus, train derailments, high winds, freezing rain, drought, flash flooding, plane crashes – all common to Manitoba. If it does happen to you, don't count on Emergency Medical

Services (EMS), hospitals, or even public services such as water, power, phones and gas for at least 72 hours. What about your specific needs? Do you need attendant support, supplementary power for a respirator or to keep medication cold? What about transportation, communication and shelter, should you be asked to evacuate? Have you considered the fact that you may be one of *thousands* trying to get somewhere. It is time that we stopped putting off our planning for the next disaster before it's too late!

The first step is to know the risks. Knowing what types of disasters are common to Manitoba will help you design a plan that works for you in the community you reside. Prepare yourself and your family for the worst possible scenario.

The next step is to make a plan. Planning involves understanding your personal needs and gathering people who know those needs and can support you in a time of crisis. Planning includes detailing escape routes and meeting places and acquiring the skills that provide you and those around you the best chance of survival. Put your personal and contact information into an Emergency Response Information Kit (ERIK) and keep it on your fridge for ease of access. With your family and personal supports in place, practice escape and shelter plans and discuss your needs in a variety of scenarios. The more confidence you have in your plan and your skills to respond to a disaster, the greater your chances of survival. Be *proactive* and take a first aid course. Learn how to use fire extinguishers and how to shut off your water and power. Give blood at your local Canadian Blood Services Donor Clinic. Don't let the next disaster beat you: have a plan to improve your chances of survival.

Finally, make a kit. A “Go-Kit” as we call it, carries all the necessary supplies to make coping with a disaster more endurable. My

family updates our kit seasonally; Fall is here, so we test our equipment, replace the food, batteries and water and update clothing and blankets based on the weather we might expect to face. We also make sure the radio, flashlight and can opener are all in good working order and check the items in the first aid kit. We add some money (since ATMs may be down and banks closed), replace medications, and make sure we have toilet paper and paper towel as well as comfort foods and favorite games, toys for the kids. We test our cooking source and update supplies based on our changing needs. It's a good time for us to practice our plans as well: evacuation, informing the neighbors to let them know we are coming over if the disaster is local, and alerting family outside of the perimeter if we have to evacuate further than Winnipeg.

Don't be the one who gets caught thinking the inevitable cannot happen to you. The consequences are far too great! Prior planning and preparation can greatly minimize the impact of a disaster and, potentially, save lives. If you would like more information on how to prepare for the next disaster call Doug at ILRC (947-0194) to find out information on upcoming workshops.



Investment – Know the Risks; Realize the Rewards (Go RDSP!)

By Gary Dyson

By now, many readers of the Options Newsletter are aware of the new Federal Government savings program: the Registered Disabilities Savings Plan (RDSP).

This program allows people with disabilities under 49 years of age or parents who have children with disabilities to put away money for their future.

Let's assume that you are ready to open up your RDSP. You must consider how much you want to place in your investments. The risks and rewards of investing can be a bit over-whelming.

A high risk investment (red-chip) can bring in greater returns. It can also bring in a loss, whereas low-risk investments (blue-chip) are considered low but steady returns with a very small chance of loss. When a person is willing to take on higher risk in their investments, they are doing so with the idea that they will be making more money. By doing so people who place their money in higher risk investments understand that on a daily basis their investment value will likely go up and down, but historically investments that do have higher risk associated with them will generate a better return over a longer period of time than investments that are lower risk.

Low risk investors are usually not comfortable at all knowing that the value of their investments will fluctuate each day, or if they know they will be needing or wanting to use the money within a shorter time. Even though you may fully understand that daily ups and downs of investment value is just an everyday

part of investing, that doesn't mean you want to see your savings that you worked hard to save, go up and down each day. As well, if you are needing your money for something specific within three years, it is best to have low risk investments, as if the value of your investments go down, you may not have the time to gain back any losses before you need to use your money.

Even though this article does talk about the RDSP, these tips can be used for investing in your RRSP, your tax free savings account, a young RESP, or just an investment that isn't part of a plan but just a way to set aside extra money to have it grow.

This article is by no means telling you what you should do with your money, but just to point out risk and rewards of investing. In order to make sure you are getting proper financial advice and options for your investment, you need to meet with a licensed financial advisor. Contact your local banking institution or investment group for more information.



Kids on the Block *Volunteers Needed*

Kids on the Block is an educational troupe of puppets that teach young audiences about what it is like to have a disability. We are looking for dedicated volunteers to be puppeteers. If you are interested in this volunteer opportunity, please call ILRC at 947-0194 and ask for Natalie.



New Faces; New Places

By Robert Mitchell

Words of wisdom: one of the only consistencies within Independent Living is *change* itself. Change effects action; action effects positive development and good things for the future.

Ms. Lori Ross has been, and will continue to be, a bright and positive face for the IL Movement and for the centre itself. This capacity, however, will be conducted through different ways as we wish her well in her departure. In her own words, she is "moving on to a new level of Independent Living." We will, no doubt, continue to see her in varying roles at the Centre, but as she makes her leave from ILRC, we wish her well. Look for the winter issue of Options and ongoing articles from Ms. Ross. Considering the multi-talented, lovely woman that she is, these articles could be in French or English or something else entirely... wait and see! Thanks, Lori!

Hot Topic Tuesday

Significant change always begins with discussions. Be part of a group that provides a platform where members can discuss a topic of significance and interest, with discipline and passion, for two hours every month.

Topics will range from:

- Education
 - Employment
 - Housing
 - Community Living systems
- ...and more pending on group participant requests

Hot Topic Tuesday will be the first Tuesday of the month:

September 1st, 2009
October 6th, 2009
November 3rd, 2009
December 1st, 2009

Located in the Henry Enns boardroom
from 1:30 – 3:30 p.m.



To register contact: Joanne Legault at (204) 947
0194
or e-mail: joannel@ilrc.mb.ca

New Adventures

A peer group of people that have interest in experiencing enriching activities that add something new to our lives

The aim of this group is to share and learn about our leisure activity experiences with each other. We talk about intriguing excursions of interest to all.

Like the leisure education program this peer group can benefit you by:

- Improving quality of life
- Increased self-esteem
- Meaningful Participation
- Friendship
- Empowerment
- Acceptance of Disability
- Hope for the Future
- Discovery of Natural Supports
- Motivation
- Knowledge of Community Resources

So if you're a person with a disability who would like to expand your leisure activities; share your experiences and knowledge with others; are eager to contribute ideas; open to new things, and most importantly, will be consistent in attendance.... Then come and meet with us!

We will meet the second Thursday of every month

September 10th

October 8th

November 12th

December 10th

Henry Enns boardroom
1:30 p.m. – 3:30 p.m.

To register contact: Joanne Legault by phone at 947-0194 or
email joannel@ilrc.mb.ca

Success in Failure?

By Marie-Lynn Hamilton

When our life brings to us a choice that we find difficult to make, a circumstance that we must face, we often weigh the risk by valuing the reward. The value of the reward is important but what about the value of failure? Without knowing it at the time, what we view as the failure of choice or circumstance can reveal the pathway of knowledge and experience that leads to doors of success and happiness that we might otherwise never have been exposed to.

A personal example of this philosophy is that – for reasons that are too elaborate for an article this short – at the age of seventeen, I dropped out of high school. At the time, I thought my life was ruined. I thought that any chance of education or gainful employment was over. Now, many years later, I not only went back to high school, but I graduated top of my class and then had the opportunities to pursue college and university. Through my failure in school the first time, I learned the value of education. I would not have committed myself to graduate top of my class, I would not have had the dedication necessary to complete post secondary.

Furthermore, I would not have learned the value of the education and wisdom gained through the life experiences that I had. In my opinion, that type of education is more important than that which you gain through a book.

Failure is only so if you choose to let it be so. When you have an experience in your life that could be a failure, do not dwell upon it. Look for the lessons that were learned, the experiences that were gained, the tools that you acquired and the strength and insight that you earned. Look for the people you met that

you would otherwise never have known, the places that you saw and the opportunities that will now expose themselves.

In closing, continue to take risks; not just because of the benefits you might reap through the success of those choices, but also because of the fact that failure often means learning, alternative opportunities, experiences and great successes that your path in life would otherwise never have exposed you to.



*Fall is Here?
Already?*

OPTIONS – FALL 2009

MEMBERSHIP APPLICATION FORM

Your membership helps us in programs, production and mailing costs of this newsletter. Being a member has its benefits in that you can vote at our next annual meeting, you receive our quarterly newsletter, and most of all you support the Centre and what we do. If you have not renewed your membership, please do so. The cost is **\$5.00**.

Please inform us about the following:

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