

# CILT's Peer Links

**Volume 9, Issue 2**  
**February 2008**

## **Investing in Futures: An Independent Living Approach to Education Savings Incentives**

*By John Mossa, CILT's IL Skills Trainer*

In spring of 2007, our national organization, the Canadian Association of Independent Living Centres (CAILC) launched Investing in Futures: An Independent Living Approach to Education Savings Incentives. It is a three year national project that will support member Independent Living Resource Centres (ILRCs), like CILT, to provide post-secondary education and savings resources, tools and supports to parents with disabilities as well as the parents of children with disabilities.

### **Investing in Futures has three specific Project Objectives:**

- To promote and facilitate methods of post secondary savings to parents with disabilities and parents of children with disabilities;
- To design and implement a national outreach, training, and awareness campaign on the educational savings plan initiative to be delivered through member ILRCs across Canada; and
- To facilitate diverse partnerships at the local, regional, and national levels.

The project will enable participants to take advantage of existing government education and savings incentives such as the Registered Educational Savings Plans (RESPs), Canada Educational Savings Grants, and the Canada Learning Bonds. CAILC will enhance CILT'S capacity to support parents with disabilities and parents with children with disabilities in accessing education and savings information, and to access training in order to help support local communities. This project aims to ensure that interested individuals have access to financial institutional services and financial literacy programs that will enable long-term educational savings.

With CAILC's support over the next 3 years, CILT's role is to provide information packages, develop community partnerships, facilitate workshops/information sessions, write informative newsletters such as, 'In the Stream', and record the number of participants attending workshops as well the number of RESP/Savings Plans opened by parents with disabilities and parents of children with disabilities who wish to disclose.

CAILC has already developed seven information sheets which can be downloaded at <http://www.ilcanada.ca/article/information-sheets--391.a>. Here is a summary of the seven information sheets.

### Information Sheet 1: Registered education Savings Plan

A Registered Education Savings Plan (RESP) is an effective way for family and/or friends to save toward a child's education. It offers tax benefits and allows you to take advantage of special grants. There are different kinds of plans to choose from, so it is wise to shop around.

#### **There are different kinds of RESPs:**

- Individual plans
- Family plans
- Pooled Funds / Scholarship Trust Plans

#### **Here are the benefits of RESPs:**

- No taxes are charged on the interest earned while it is in the RESP plan so your money will grow faster.
- No Bank Account: You don't need to have a bank account to open up an RESP.
- No Money to put in a Plan: You do not need to deposit any money into a plan to potentially qualify for the \$2,000 Canada Learning Bond.

#### **Easy access to Government Grants:**

- Opening an account could qualify you for the Canada Learning Bond (\$500 in the first year and then \$100 annually for fifteen years).
- Making a deposit could qualify you for up to \$500 in Canadian Education Savings Grants.
- Residents of Alberta can qualify for up to \$800 Alberta Centennial Education Savings Plan.

#### **Where do I open an RESP?**

You can open an RESP through banks, credit unions, mutual fund companies, investment dealers and scholarship plan dealers.

#### **What do I need to open an RESP?**

- Birth Certificate for your Child

- If your child was not born in Canada, a citizen certificate or a permanent resident card is acceptable.
- Social Insurance Number for both you and the child
- Only \$1 is needed to open an RESP

### **How do I apply for a social insurance number?**

Visit your local Service Canada Centre or go to [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **How do I apply for a birth certificate?**

Differs from Province to Province: check with your local ILRC or your provincial government.

### **How Do I Get Started? Solutions:**

- Get a Birth Certificate for your child and Social Insurance Number Cards.
- Go to financial institution of your choice (bank, credit union, or group plan dealer).
- Be informed and ask questions.
- Bring one looney (\$1) with you to open the account.
- Contact John Mossa at CILT for more information and assistance at (416) 599-2458 ext.38, TTY (416) 599-5077 and/or by e-mail at [ilskills@cilt.ca](mailto:ilskills@cilt.ca).

### Information Sheet 2: Types of Registered Education Savings Plans

An RESP is a special savings plan that can help you, your family, or friends save for a child's education after high school. There are 3 basic types of Registered Education Savings Plans (RESPs): (1) Individual Plans, (2) Family Plans, and (3) Group Plans.

**Individual Plans:** Any one can open an individual RESP and anyone can contribute to it. This includes parents, grandparents, aunts, uncles and friends. You can even contribute to an individual plan for yourself.

**Family Plans:** You can have one or more beneficiaries (student), but each beneficiary must be related to the contributor. The beneficiaries must be under 21 when they are named. Contributions can only be made until a beneficiary turns 21.

**Group Plans** are also known as Pooled Funds: Offered by Group Plan Dealers and known as Scholarship Trusts. Each plan has its own rules. There are both pros and cons of this kind of plan versus the individual or family plan.

Service Fees: Some RESP providers charge service fees and some do not. Some may also limit the amount of money you can put into a plan and tell you how often you can contribute.

Other things to consider: How long before your child goes on to post secondary education? This factor may help you in deciding what kind of plan to choose.

What you need to know:

- Some plans require automatic or monthly deposits, and some do not.
- Plans with minimum monthly deposits have different minimums.
- Some plans have service charges and some do not.
- Some plans invest in GICs/savings accounts, while others invest in the stock market which is more risky.
- You need to consider how much risk you are willing to take.
- Some plans have consistently shown better annual returns (more \$ in your RESP) than other plans.

Solutions:

- Go to government websites to learn more. One good site is [http://www.hrsdc.gc.ca/en/learning/education\\_savings/index.shtml](http://www.hrsdc.gc.ca/en/learning/education_savings/index.shtml)
- Shop around before you open an account. Service charges and plans differ. Find the one that best suits your needs.
- Be informed and go to Information Sheet #7 for pertinent questions to ask.

### Information Sheet 3: Canada Learning Bond

The Canada Learning Bond (CLB) is funded by the Federal Government. Children who qualify can receive up to \$2000.00 toward higher education even if you don't have money to invest!!

#### **Facts to Remember:**

- You can get the \$500 Canada Learning Bond if your Child was born after January 1, 2004.
- If you get the National Child Benefit Supplement as part of the Canada Child Tax Benefit (sometimes called the family allowance or baby bonus payment), you could receive another \$100.00 per year for up to 15 years as long as you continue to receive the National Child Benefit Supplement without investing any money.

- Over time, the Canada Learning Bond could add up to \$2,000 in grant money (plus interest) for your child's education after high school.
- You will need to open a Registered Education Savings Plan (RESP) in order to receive the grant if you are eligible.
- The Canada Learning Bond will be deposited right into your child's RESP.
- At some financial institutes, opening an account may be free, while others may charge a fee.
- The first deposit of the Canada Learning Bond includes \$25.00 to offset any fees.

**To qualify for a Canada Learning Bond:**

- Your child must be a Canadian Resident
- Have a valid Social Insurance Number (SIN)
- Have been born on or after January 1, 2004
- And you must be entitled to receive the National Child Benefit Supplement.

You do not need money to invest if you don't have it. Parents, grandparents, aunts, uncles, other family members and even friends can contribute to the Plan. If you or your family and friends contribute, you can also get 40 cents for every \$1.00 up to \$500.

**Solutions:**

- Ask your local bank, credit union or other financial institution about the Canada Learning Bond.
- Don't have a birth certificate or a social insurance number? Your financial Institution or CILT can advise you of how or where to apply.

Information Sheet 4: Using Your Registered Education Savings

Your plan should be for your child or the person named in the plan to start drawing money out of the Registered Educational Savings Plan (RESP) once he/she enrolls in a qualified post-secondary educational program.

**Facts:**

**Qualified educational programs include:**

- Apprenticeships & programs offered by a trade school, CEGEP, college or university.

- Usually a qualified educational program is a course of study that lasts at least three weeks in a row, with at least 10 hours of instruction or work in one week.

**Part-time studies:** RESP funds can be used for either full or part time study in a qualified program.

**Keeping an RESP open:**

- An RESP can stay open for a maximum of 26 years.
- There is no age limit for opening an RESP.
- If the recipient has a disability, he/she may keep the plan open for 31 years, five years longer than a regular RESP.

**How soon can the person(s) named in the plan start using the money?**

- The student can start receiving the money from the RESP as soon as he or she is finished high school and enrolled in a qualified program.
- To find out more about qualified education programs ask your RESP provider or call the consumer Financial Agency of Canada at 1-866-461-3222.

**What to do if the person named in the RESP does not continue education after high school?**

- Wait for a period of time and the individual may decide to continue post-secondary studies later.
- Transfer the money to a brother or sister's RESP.
- Transfer the money you invested into your RRSP to help you save for your retirement.
- Withdraw the money, but ask how much tax you might have to pay.
- The Canada Learning Bond portion cannot be transferred and must be returned to the Government of Canada.

**Before closing out an RESP:**

- Do not act too quickly.
- Investigate your options and speak with someone from the company that you purchased the RESP from.
- Consult your local Independent Living Resource Centre (ILRC) to ensure that you have considered all your options, or to be referred to a qualified financial advisor for a second opinion.

## Information Sheet 5: Canada Education Savings Grant

The Canada Education Savings Grant (CESG) is money that is added to your Registered Education Savings Plan (RESP) by the Federal Government.

Tips to maximize educational savings for your child:

- For every \$1 that you deposit into the (RESP), up to \$2,500 per year, the Government of Canada will deposit an extra 20 cents.
- In real dollar terms, that means up to \$400 could be added to your (RESP) every year.
- If your net family income was less than \$37,178 in 2007, you could be eligible to receive the enhanced Education Savings Grant (CESG).
- The government will deposit an additional 20 cents (40 cents in total) for every \$1 you deposit into the RESP up to \$500 and 20 cents after up to \$2,500.
- If your net family income is below \$74,357, the Government of Canada will give you 30 cents for every \$1.00 up to \$500 and 20 cents after up to \$2,500.
- No matter what your net family income is, the grant provides at least 20 cents for every dollar up to \$2,500 annually.

The benefits of using all available government programs to benefit your child:

### **Parent / family / friends deposit if Income is less than \$37,178**

Minimum deposit (open)	\$ 1
First deposit (up to)	\$500
CESG deposit	
(40 cents per \$1.00 on first \$500)	\$200
Total RESP balance on first \$500	\$701
(20 cents per \$1.00 up to \$2,500)	

### **Parent / family / friend deposit if income is less than \$74,357**

Minimum deposit (open)	\$ 1
On your first deposit of	\$500
CESG deposit	
(30 cents per \$1.00 on first \$500)	\$150
Total RESP Balance on first \$500	\$651
(20 cents after up to \$2,500)	

### **Solutions:**

- Go to your bank, credit union or financial institution and ask to open a RESP.

- The various grants are automatic. Your RESP application will contain the information needed by the government to determine what grants will be added to your RESP.
- If you can afford it, set up an automatic monthly deposit into your RESP in order to take maximum advantage of the available grants.

### Information Sheet 6: Alberta Centennial Education Savings Plan

The Alberta Centennial Education Savings Plan (ACES) provides up to \$800 in Alberta grants for an Albertan child's RESP. The child must have been born or adopted in 2005 or later and parents/guardians must be residents of Alberta. If you would like more information on this fact sheet you can download it at <http://www.ilcanada.ca/article/information-sheets--391.asp>

### Information Sheet 7: Know the Ins and Outs of Investing in RESPs

A Registered Educational Savings Plan (RESP) can be an effective way to save for post-secondary education, but different plans have different features, risks and costs.

#### **Questions that Investors should ask!!**

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

Different types of plans are available at banks, credit unions, mutual fund companies, investment dealers or scholarship plan dealers. Before you commit, be sure you understand all your options.

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

You may have to pay sales fees when you open a plan, plus other costs as long as you hold the plan.

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

Most plans let you decide when and how much to contribute, up to the annual and lifetime limits. Some plans require you to make contributions according to a set schedule. In this case, if you miss a payment, your plan may be cancelled and you could lose your earnings. You will receive your contributions back, less any fees.

##### **What kinds of post-secondary programs qualify?**

Programs offered by colleges, universities, trade schools, CEGEPs and other certified institutions are eligible for an RESP. For more information, visit [www.canlearn.ca](http://www.canlearn.ca).

**When and how will you receive payments from the plan?**

To receive payments from your plan, students must show proof of enrolment in a qualifying program to their plan provider, sometimes by a certain deadline. Some plans make payments on a set schedule, while others let you decide. Some plans do not pay out earnings until a student starts the second year of a program.

**What if the student does not go on to post-secondary education, or does not complete their program?**

You receive your contributions back, less any fees. In most cases you will receive your earnings. Some plans may keep these earnings and share them with the remaining members.

**What if you sign up for a plan, but change your mind?**

For group scholarship plans, you can cancel the plan at no cost within 60 days of signing the application. For other types of plans, this time frame may depend on the type of investment you bought. Information provided by the Ontario Securities Commission at ([www.osc.gov.on.ca](http://www.osc.gov.on.ca)).

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

Most plans let you decide when and how much to contribute, up to the annual and lifetime limits. Some plans require you to make contributions according to a set schedule. In this case, if you miss a payment, your plan may be cancelled and you could lose your earnings. You will receive your contributions back, less any fees.

**What kinds of post-secondary programs qualify?**

Programs offered by colleges, universities, trade schools, CEGEPs and other certified institutions are eligible for an RESP. For more information, visit [www.canlearn.ca](http://www.canlearn.ca).

**When and how will you receive payments from the plan?**

To receive payments from your plan, students must show proof of enrolment in a qualifying program to their plan provider, sometimes by a certain deadline. Some plans make payments on a set schedule, while others let you decide. Some plans do not pay out earnings until a student starts the second year of a program.

**What if the student does not go on to post-secondary education, or does not complete their program?**

You receive your contributions back, less any fees. In most cases you will receive your earnings. Some plans may keep these earnings and share them with the remaining members.

**What if you sign up for a plan, but change your mind?**

For group scholarship plans, you can cancel the plan at no cost within 60 days of signing the application. For other types of plans, this time frame may depend on

the type of investment you bought. Information provided by the Ontario Securities Commission ([www.osc.gov.on.ca](http://www.osc.gov.on.ca)).

### **Solutions:**

- Don't open an RESP unless you feel comfortable with the information and answers to your questions.
- If you need support, don't hesitate to contact CILT and/or talk to your local bank, credit union, group planner or financial planner.

### **Your Feedback & Upcoming Information Sessions/Workshops**

Your feedback is very important to us! We would like to know if these seven information sheets were helpful and clear. We want your input and/or questions that you would like addressed in an information session/workshop. We will be planning several information sessions in March and April. We also would like to know if you have opened any RESPs because of this project so that we can report any success of this project to the Federal government. You can call me John Mossa, Independent Living Skills Trainer at (416) 599-2458 ext 38, by TTY at (416) 599-5077 or e-mail me at [ilskills@cilt.ca](mailto:ilskills@cilt.ca).

### **MS Social Impact Study**

**A**n international study is being conducted by The MS Living Social Impact Study Team, an independent Canadian research group. This study will examine the social disruption a diagnosis of Multiple Sclerosis has on victims and their families, from the perspectives and viewpoints of the people who are wrestling with MS on a daily basis. This is a project conducted by persons with MS for persons with MS and is concerned exclusively with the social aspects of this disease.

The information collected from the study will be used to prepare a "User's Handbook" with practical advice that comes from the people who know the issues best, providing workable information for people searching for practical advice on how to live successfully with MS, written in plain language and available in a number of formats at no cost.

MS is a disease with an incredible number of variations. Not one person approached will satisfy the needs of everyone in the study. A segmented format is being applied to ensure that each person need only complete those sections of the survey that directly relate to their personal experiences, while accommodating the variations in how the disease manifests itself in different

people and changes over a course that can span several decades.

This project is international in scope, and participants with MS and their families are invited to take part in this study. A website is under development for 'MS Living', and until it is operational, all communication should be via e-mail to [msliving@eagle.ca](mailto:msliving@eagle.ca). The survey and its results will be available on the website in Word 2003 and text format. Other sections will deal with a number of topics that are integrally important to persons impacted by MS.

### Call for Youth applications for the 2008 Youth Exchange

The Active Living Alliance for Canadians with a Disability (ALA) will bring 50 young people from across Canada to Ottawa for the experience of a lifetime. This program is a partnership between ALA and the YMCA Youth Exchanges Canada program which is funded, in part by the Department of Canadian Heritage. The eighth annual ALA Youth Exchange will be held in Ottawa at Carleton University from **June 27th to July 3rd, 2008**.

The Youth Exchange is a celebration of the diversity of disability and Canadian culture. It exposes participants to a wide variety of active living opportunities, provides a cultural experience through interaction with people from across Canada, and inspires and enhances personal leadership qualities. Participants of the Exchange will have the opportunity to learn about community involvement and the advocacy process.

ALACD encourages young Canadians between the ages of 14 and 17 as of June 1st, 2008, to sign up before the February 1st, 2008 deadline. Space is limited!

The cost to participate is \$500 per selected participant which includes all activity fees. Travel, accommodation, meals, attendant care services (if required) will be provided by the YMCA. The Alliance is dedicated to an inclusive environment and if needed, the Alliance will help you with your fundraising efforts.

For more information on the 2008 Youth Exchange or the Active Living Alliance for Canadians with a Disability please visit our website [www.ala.ca](http://www.ala.ca), contact Nadia Smith at 1-800-771-0663 xt.23 or TTY 1-866-771-0663, email at [nadia@ala.ca](mailto:nadia@ala.ca).

## The Independence Program (T.I.P.)

The Independence Program is having an "Information Night" on Wednesday February 27, 2008, from 6:00 p.m. to 7:30 p.m. at Bloorview Kids Rehab, 150 Kilgour Road, Room 2W 625.

Do you know someone with a disability (17 – 21 years of age) who might benefit from developing the skills needed to live independently? Come and learn about T.I.P. from staff, youth and parents that have participated in past programs.

If you are interested in attending, R.S.V.P. to Kimberlea Jones-Galley at 416-425-6220, ext. 3645, or 1-800-363-2440, ext. 3645 or by email to [kgalley@bloorview.ca](mailto:kgalley@bloorview.ca). Applications will be available.

## Share Your Experiences and Learn to Effectively Tell Your Story

The Ethno-Racial People with Disabilities Coalition of Ontario (ERDCO) will host workshops and public meetings this winter. They are calling on Ethnocultural and/or racialized persons with Disabilities to get together to share knowledge and experience.

Are you wanting to increase your ability to make contributions to your community? Have you felt excluded/left out because of your disability and Culture, Race, Religion and/or Gender?

Please contact ERDCO if you are interested in participating in this workshop. Attendant and ASL services will be provided. They will be soon be circulating information on dates and locations of upcoming events. Call ERDCO 416-657-2211 or email them at [erdco\\_ca@yahoo.ca](mailto:erdco_ca@yahoo.ca) for more information. This project is funded by the Access, Equity and Human Rights grants program, City of Toronto.

## 19th Annual People in Motion 2008

**People in Motion** is for people with disabilities, seniors with special needs, family members and friends, therapists, home care providers, facility managers, special educators and insurance representatives.

Everyone is welcome to this fun and enlightening event which features mobility aids, adapted vehicles, rehabilitation, home healthcare products, travel and leisure activities, corporate and government services, employment opportunities, computer aids, disability publications, associations and more.

See and compare everything under one roof at one time. **More than 120 exhibits!** If you have attended before, see it again! There are always new exhibitors with exciting new products and it is important to be aware of changes to existing technology.

**MARK THE DATES ON YOUR CALENDAR NOW AND  
PLAN TO ATTEND PEOPLE IN MOTION 2008**

Canada's Largest Exhibition for Disabilities  
More than 120 exhibits including 16 new displays!

Friday June 6, 2008 10 a.m. to 6 p.m.  
Saturday June 7, 2008 10 a.m. to 5 p.m.  
Queen Elizabeth Building, Exhibition Place

**FREE ADMISSION!**

- \* Fully accessible building
- \* Attendant Services Available
- \* First Aid On-site
- \* Some exhibitors will have products to purchase on-site!
- \* Employment opportunities available! Bring your resume!
- \* Complimentary Show Guide
- \* Food and Beverage Area
- \* Ample Parking

For more information call 1-800-745-6555 or fax (705) 538-1988. Visit their website at [www.people-in-motion.com](http://www.people-in-motion.com).

## **CILT'S PEER SUPPORT PROGRAM UPDATE**

### **Toonie Movie Night**

We seem to really be having a difficult time getting Toonie Movie Night off the ground. We've scheduled it twice, and both times we have had to cancel due to weather conditions.

Toonie Movie Night will hopefully get off the ground eventually, however, we think it's best if we wait until the weather starts to improve. Rest assured Toonie Movie Night will happen, it's just a matter of when. Read on for further news. on this issue.

### **Gateway to Screening– Project Update**

The analysis of all of the data collected at the five focus groups has been completed. We are now entering the analysis into the computer and a report on the project outcomes should be finalized toward the end of February; at which time, a special launch of the report will take place.

On January 24th, Linda Muraca (Mount Sinai Breast Health Clinic), Sharmini Fernando (Canadian Cancer Society) and myself presented an outline about our project to the Mount Sinai Hospital Accessibility for Ontarians with Disabilities Planning Committee. It went very well and the hospital will be posting our presentation on their website.

The Gateway Project Committee is now planning to submit an application to Celebrating Innovations in Health Care Expo 2008, which is an annual showcase of innovative initiatives that are driving health care system renewal in Ontario. It's an opportunity to celebrate the hard work of Ontario's health care providers and to learn from their ingenuity.

Presented by Ontario's 14 Local Health Integration Networks (LHINS) and the Ministry of Health and Long-Term Care, the Expo reflects six themes that are helping to make a difference:

- Meeting Community Needs Through Integrated Care
- Improving Quality and Patient Safety
- Improving Efficiency Through Process Redesign
- Innovations in Health Information Management
- Innovations in Health Human Resources
- Innovations in Health Promotion

The Gateway to Screening Project would fit nicely into the first category. So the project committee is in the process of filling out the application to present at the Expo, which takes place in April. We are very excited to see that things are moving along nicely. Stay tuned for current project updates.

## EMPLOYMENT OPPORTUNITY

CILT, the largest consumer governed resource centre for people with disabilities in Ontario is seeking a hard working, energetic and innovative leader. Operating on the independent living philosophy, CILT affirms the right of persons with disabilities to control their own lives and live independently. CILT is an accredited member of the Canadian Association of Independent Living Centres.

Based in Toronto with a staff of 17, CILT offers a wide range of independent living resources for people in the region. CILT also manages the Direct Funding Services Program for the Province of Ontario.

A challenging and rewarding opportunity for the right person, the Executive Director reports to the Board of Directors and is responsible for the overall management and program delivery of the Centre with management of a \$25

million budget. S(he) will, implement the policies and mandate of the Board, be the voice of the Centre and represent CILT to media, government representatives and related agencies.

CILT seeks a professional who is a strong originator, communicator and implementer of ideas. This individual will possess excellent interpersonal and communications skills with the capacity to work with a broad range of stakeholders. Building effective relationships and networking with members, donors, business, government, other agencies and the disability community is essential. We are seeking a highly motivated and energetic team builder with a creative and innovative approach to problem solving, implementing business strategies and delivering results.

The ideal candidate will have a graduate degree in a relevant field or demonstrated equivalent skills and abilities, plus relevant professional development in leadership and management. (S)he will have a demonstrable track record of program leadership and development as well as experience with not-for-profit organizations. Experience and knowledge of disability issues is crucial. The successful candidate will have effective public speaking and interpersonal skills as well as proficiency in MS Office, use of the internet and various data bases.

Application Deadline: **March 14th, 2008**

Term: Open

### **Mid Winter Get-Together 2008**

*By Nancy Barry, Peer Support Coordinator*

On Saturday February 23rd, the Prime Timers and PDN members got together for their annual "Mid Winter Get-Together". While we missed a lot of our familiar faces that usually come out, everyone had a great time! There was a lot of information-sharing happening which is one of neat little 'perks' of having events like these. Some good solid ideas were mentioned for future events.

One of the discussions that does stand out was about the infamous "Toonie Movie Night", which for one reason or another, never seems to actually happen. The last time we had to cancel because of a snow storm. To save us from having to cancel on everyone again, I think the safest thing to do would be to hold off until the spring to ensure that we will have good weather. There seem to be a number of differing opinions on issues like what nights are best to hold the Toonie Movie Night, the kinds of movies that are shown, whether or not people should have to pay to attend the movie night, etc. These are all valid issues to raise; however, within the concept of "peer community", it's important to

remember that not everyone is going to have the same preferences. Some people like comedies, while others like action, mystery or romances. It's always easy for us to think in terms of "what I would like" or "what I want to watch" but it's important to remember that one of the key points on the independent living philosophy is CHOICE. Everyone has the right to choose for themselves, and when putting on events for such a large population such as the consumers that we serve, it's impossible to please everyone, all the time. After all, we don't live in a perfect world. So in the best interest of our consumers, Toonie Movie Nights will be held on different nights of the week, in order to provide everyone with an equal opportunity to attend, and providing a variety of movies to watch. Flyers will be sent out ahead of time, as always, to inform people of the event, and if we happen to be showing a movie that you think you might enjoy, come out and join us! We'd love to have you come! If you have a specific movie that you would like us to show, please call me at (416) 599-2458, extension 27.

Another key component of the independent living philosophy is, you got it, "independence". Diner's Club members never go out to dinner without having to pay for their meal, so I think it's only fair that movie goers make a small contribution as well. After all, there's not a whole lot out there that you can get for free these days. Your contribution of a toonie will go towards the cost of the popcorn, a beverage and a movie rental. It's important to remember that CILT is a non profit organization and as such, we have a specific budget within which we have to work. We look forward to seeing you at the next Toonie Movie Night.