



The VOICE of Albertans with Disabilities

August 1, 2024

VAD has Moved!

Royal Alex Place
105, 10106 111 Ave NW
Edmonton, AB., T5G 0B3
780-488-9088
www.vadsociety.ca
vad@vadsociety.ca

Open to appointments in the new location.

iVAD Member Network

Who is the iVAD Member Network?

- Individuals interested in helping to generate community solutions
- Individuals who want their collective voice heard
- Individuals who would like to participate in surveys, questionnaires and project research
- Individuals who may need assistance through the support and referral program
- Individuals who support the objectives of VAD
- Individuals who support the Society financially
- Individuals who have a vested interest because of personal experiences or family relationships and feel that the community is a place that allows them to voice concerns and help generate solutions to those concerns.

Benefits of being an iVAD Member:

- Participation in research and projects
- Become part of the collective, have a unified voice
- Participate in committees and working groups
- Members are allies of individuals with disabilities
- Support VAD as a place to raise awareness of front-line issues with program and service providers and government officials.
- We accept letters, emails and phone calls from individuals with concerns about the disability community and suggestions for solutions to those concerns
- Raise a voice in larger numbers to create solutions to those concerns

- Support our work with the public: one-on-one form assistance, presentations and accessibility
- News and views around disability issues
- Receive a monthly newsletter with information and updates
- Invitations to AGM, and events
- Election readiness - accessible voting options, questions for candidate parties.

VAD Activities

In the last quarter, VAD did 445 phone calls and emails and 114 appointments.

In our tracking for the grant we received for programs and services, we have started tracking different demographics.

Here are the number of appointments that VAD had: developmental impairments was 4; mental impairments was 4; neurological impairments was 23; physical impairments was 11; sensory impairments was 1 and there were 65 other unknown impairments for client appointments.

7 Clients were in indigenous; 182 were male, 261 were female, and 38 identified with other. VAD helped 114 new clients, of which 92 waited less than a month for services, and 22 waited more than a month for services.

The most common referrals were to legal support, (43) housing (11) and income support (172).

Our website had a high of 3121 website sessions during the reporting period. Our newsletter, generates a large push to the website with 2181 users this quarter.

Social media coverage has continued to increase slowly with 2882 Facebook followers, 1248 LinkedIn Connections, 1024 Instagram followers, and Twitter has restarted and is up to 78 since the switch to X.

We had 33 collaboration meetings, most before the accessibility coordinator position became vacant.

VAD has had 4 disability awareness presentations this quarter with 1099 participants. A great honour to the office was being invited to the special Olympic Unified Games on May 28 as the Honourary Chair opening the celebration, with over 900 participants from

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WE INVITE YOU TO HOST A

VIRTUAL LUNCH N' LEARN



BOOK TODAY

LEARN ABOUT VAD SERVICES



Voice of Albertans with Disabilities offers many services. Learn about the great work we do and how we can collaborate with your organization today.

FREE EVENT

www.vadsociety.ca

VAD Services include:

- Disability Awareness Presentations
- Accessibility Assessments & Training
- One-to-One Support & Referrals for AISH, CPPD, DTC, LAP, and more.



MORE INFORMATION:

780-488-9088 OR [VAD@VADSOCIETY.CA](mailto:vad@vadsociety.ca)

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around the province in attendance.

VAD offers support in the following areas:

- AISH Application forms
- CPPD forms
- Edmonton Leisure Access Pass forms
- Personal Taxes (for Low Income Individuals with simple taxes)
- Disability Tax Credit forms
- Old Age Security forms
- Alberta Adult Health Benefit forms
- Referrals for RDSPs
- Accessibility Coordination
- Education & Awareness training and presentations.

MAKE A DIFFERENCE - SUPPORT VAD TODAY!

Voice of Albertans with Disabilities in is need of donations to support the operations of the society.

A donation can help VAD continue to support clients in their journey to full participation. Your donation will go toward staff provided support (e.g. filling out forms) and referral services for people with disabilities, their families and allies.

VAD offers various ways to donate on our website.

<https://vadsociety.ca/donate/>

The majority of the individuals asking for assistance that we receive are from people inquiring about programs and services for people with disabilities in the community and government benefits. We are able to either help directly (filling out forms and providing information), or we refer them to agencies and organizations whose work is relevant to the nature of the respective inquiry.

GIVE TODAY

Embrace the transformative power of giving today – your contribution has the potential to make an immediate impact, bringing hope, healing, and positive change to those in need. In a world where every act of kindness matters, your dona-

tion empowers charities to turn compassion into tangible solutions, fostering a brighter and more inclusive tomorrow. Today, your generosity has the power to be a lifeline for those facing adversity, lighting the way towards a future where the strength of our collective compassion knows no bounds.

ESTATE & TAX SMART GIVING

Unlock the remarkable potential of Estate & Tax Smart Giving today, ensuring your legacy leaves an enduring mark on the causes you hold dear, while optimizing the impact of your charitable contributions. Discover the strategic power of Estate & Tax Smart Giving – a philanthropic approach that not only fulfills your altruistic goals but also leverages tax advantages, maximizing the effectiveness of your support for the charities that matter most to you. Through Estate & Tax Smart Giving, you have the opportunity to shape a lasting legacy, providing vital resources to charitable organizations today and creating a legacy that echoes your commitment to positive change for generations to come.

CORPORATE & WORKPLACE GIVING

Harness the collective strength of Corporate & Workplace Giving today, as your company becomes a force for positive change by supporting causes that resonate with employees, fostering a culture of compassion and community impact. Elevate your company's philanthropic footprint with Corporate & Workplace Giving, empowering

your workforce to make a difference and inspiring a shared commitment to social responsibility that extends beyond the workplace. Experience the transformative power of Corporate & Workplace Giving, where every contribution from your team becomes a catalyst for meaningful change, building a better future for



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communities in need and amplifying the impact of your corporate values.

TRIBUTE GIVING

Celebrate the enduring power of Tribute Giving today by honoring the special moments and cherished memories in your life, transforming joyous occasions into meaningful support for those in need. Experience the profound impact of Tribute Giving – a heartfelt way to pay homage to loved ones, marking milestones, and making a lasting difference in the lives of others, all through the simple act of giving. Through Tribute Giving, you have the opportunity to create a legacy of compassion, channeling the love and significance of personal moments into support for charities, leaving an indelible mark on the causes that matter most to you.

OTHER WAYS TO GIVE

Discover the diverse and impactful ways to give today, as every contribution, planned giving, or in-kind donations plays a crucial role in fueling positive change for the causes you care about. Explore the versatility of giving beyond traditional avenues, planned giving, and unique in-kind donations, as you contribute to a more inclusive and sustainable future for communities in need. Embrace the myriad of ways to make a difference today, from non-cash contributions to planned giving, and witness the collective strength of diverse giving methods as they converge to create a lasting impact on the charitable initiatives that resonate with you.

3 common misconceptions about investing and how to overcome them

For many Canadians, investing can seem intimidating or out of reach. Misconceptions, often fueled by jargon, fear or misunderstanding can lead them to either avoid investing entirely, make risky decisions or worse, fall victim to investment scams.

While investing is a continuous financial journey, understanding the basics and starting with strong fundamentals can set you up for success. Here is a look at some common misconceptions about

investing and how you can reframe your thinking:

Misconception #1: Investing is like gambling

Pop culture often portrays investing as a fast-paced, high-risk thrill ride. This narrative fuels the long-held belief that successful investing solely involves day trading and playing the market odds for quick profits. For some, this portrayal may seem similar to gambling and can scare them away from investing or lead them to invest in high-risk and unsuitable opportunities.

- Though all investments carry some degree of risk, planning an investment strategy with long-term goals vastly differs from gambling for three main reasons: Time horizon vs right now: Gambling focuses on immediate results while investing takes a long-term view of growing money over extended periods of time through compounding interest. Emotions and adrenaline shouldn't dictate investment decisions. With a financial plan in place, investors can approach investing in a mindful and strategic way.
- Informed choice vs chance: Long-term investing considers crucial financial information about the stock, company or fund. You can study a company's earnings reports, products and services, and leadership before committing to investing your money. In contrast, gambling is simply betting your money on the odds and a healthy dose of luck.
- Ownership vs all-or-nothing: When you invest money into buying a stock, mutual fund, or ETF, your purchase gives you partial ownership of a company. The return on your investment is never an all-or-nothing scenario like in gambling. Investments can deliver returns in the form of interest, dividends, or capital gains. Diversifying your assets to include low-risk options like GICs, bonds, or a basket of investments through a mutual fund or ETF can further help manage risk

Misconception #2: Investing is only for the rich

This is by far the most common barrier to investing. According to CIRO's 2024 Investor Sur-



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PREFERRED TERMS

Blind (no visual capability)

Legally blind, low vision (some visual capability)

Hearing loss, Hard of Hearing (some hearing capability)

Hemiplegia (paralysis of one side of the body)

Paraplegia (loss of function in the lower body only)

Quadriplegia (paralysis of both arms)

Residual limb (post-amputation of a limb)

TERMS TO AVOID

abnormal

burden

condition

deformed

differently-abled

disfigured

handicapable

incapacitated

imbecile

manic

maimed

madman

moron

palsied

pathetic

physically-challenged

pitiful

retard

spastic

stricken with

suffer

tragedy

unfortunate

victim

Source:



WORDS WITH DIGNITY

USE: Person who has, person with (e.g. person who has cerebral palsy)

NOT: Victim, afflicted with (e.g., victim of cerebral palsy)

USE: Uses a wheelchair

NOT: Restricted or confined in a wheelchair; wheelchair-bound

USE: Person with a disability, disabled

NOT: Cripple, handicapped, invalid

USE: Learning disability, intellectual disability, developmental disability, cognitive disability, ADD/ADHD

NOT: Mental retardation, slow, retarded, lazy, stupid, underachiever

USE: Non-disabled or able-bodied

NOT: Normal (referring to non-disabled persons as "normal" insinuates that people with disabilities are abnormal)

USE: Disabled since birth, born with

NOT: Birth defect

USE: Deaf, Hard of Hearing

NOT: Deaf-mute, Deaf and Dumb

USE: Epilepsy, seizures

NOT: Fits

USE: Psychiatric history, psychiatric disability, emotional disorder, mental illness, consumer of mental health services

NOT: Crazy, insane, mental patient, wacko, a lunatic, a psychotic, a schizophrenic

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vey, six-in-10 non-investors identified not having enough money to invest as one of the things holding them back from investing. For many Albertans, finding room in your budget for investing may seem like a privilege. But modern-day investing has come a long way and is much more affordable.

Gone are the days of expensive stockbrokers and minimum investment requirements.

Thanks to advancements like robo-advisors, low cost brokerages, fractional shares and ETFs, you could start investing with as little as \$1. Today, the ability to start investing has minimal financial barriers.

An interesting statistic from Ramsey's 2024 National Study of Millionaires showed that most U.S. millionaires did not inherit any money from their parents or family members. According to the survey, eight out of 10 millionaires came from middle-income or lower-income families. In the same study, three out of four millionaires stated regular consistent contributions lead to success.

Even small investments are worthwhile! Investing can start with small amounts based on your budget and increase as you earn more or are able to allocate more towards your long-term goals.

Misconception #3: It's too late to invest

The goal of any investor is to maximize profits and earn the best return on their investment, while staying within their risk tolerance and time horizon. A longer time horizon allows your money to compound and grow over time faster. But, this thinking can lead some to believe they're too late to invest or need to take on excessive risk to catch up.

This isn't the case. Three key lessons that are



critical to your success as an investor involves understanding:

A financial plan: Regardless of age, having a financial plan in place can help you consider realistic goals and accurate timelines for when you can achieve them. Certified financial planners can help you create an action plan taking into consideration your age, current financial obligations, and risk tolerance.

Time in the market: Time spent invested and in the market is generally better than time spent staying on the sidelines. Remember, the power of compound interest works regardless of when you start investing.

Risk and return: Taking on more risk doesn't guarantee a higher return. Know your personal risk tolerance. This will help ensure you choose suitable investments aligned to the risk you are comfortable taking.

Like the ancient Chinese proverb, the best time to plant a tree was 20 years ago. The second best time is now.

Common misconceptions can skew how you view and approach investing. With a measured approach and a strong foundation backed by investing principals like diversification, risk vs. reward and compound interest, you can start your investing journey on the right path today.

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