



The VOICE of Albertans with Disabilities

August 1, 2025

Spotlight on Services – Disability Awareness Presentations

DISABILITY AWARENESS

VIRTUAL PRESENTATIONS TO EDUCATE YOUR STAFF



Participants will gain knowledge on:

- How to treat and act around a person with a disability
- Appropriate use of language
- The meaning of disability
- Understanding of people with disabilities rather than myths and misconceptions
- Attitudes and barriers faced by people with disabilities
- Programs and services available for people with disabilities

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BOOK TODAY

Disability awareness presentations to create inclusive and accessible work environments

- Removing Barriers
- Changing Attitudes
- Appropriate Language
- Being an Ally
- Abbreviations



At Voice of Albertans with Disabilities, we believe awareness is the first step toward accessibility and inclusion. That's why we offer engaging, interactive Disability Awareness Presentations to schools, workplaces, and community groups across Alberta.

Each presentation is tailored to the audience and covers key topics like:

- The U.N. Convention on the Rights of Persons with Disabilities
- Dignity, respectful language, and inclusive behavior
- Disability etiquette and the many types of barriers people face

What makes these sessions unique? Our presenters live with disabilities themselves and bring their lived experiences into every conversation. Their stories help build empathy, challenge stereotypes, and spark meaningful dialogue.

Looking to book a presentation or know a group who could benefit? Contact Michelle at 780-488-9088 or email her at presentations@vadsociety.ca

Indigenous & Multicultural Outreach Project - Community Connections Update

Voice of Albertans with Disabilities has launched the Community Inclusion Project, aimed at increasing awareness of our services and providing in-person support to communities across Alberta.

This initiative focuses on reaching Indigenous and multicultural populations who may face additional barriers to accessing disability-related supports. Our

team is actively connecting with communities throughout the province to offer free presentations and on-site assistance with forms such as AISH, CPPD, DTC, and more.

By bringing our services directly into these communities, we aim to create culturally safe spaces and ensure everyone has access to the support they need—right where they are.

Want us to visit your community?

Contact us at vad@vadsociety.ca, or 780-488-9088 to learn more or book a session.



Advocacy in Action - Reuniting a Client with Support

Last month, Chantelle—one of VAD's dedicated Community Support Workers—went above and beyond for a client in need. While assisting with routine support, she uncovered that the individual was listed as a missing person in another province and had lost access to important financial supports.

Thanks to Chantelle's persistence and thorough advocacy, the client was reconnected with their missing funds and linked back to the appropriate services.

At VAD, stories like this highlight the real-life impact of our work. Our team is committed to making sure no one falls through the cracks—because every person matters.



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Did You Know?



The Disability Tax Credit (DTC)

The Disability Tax Credit (DTC) is a non-refundable tax credit that can reduce the amount of income tax you owe. It's designed to help people living with prolonged physical or mental impairments—or their supporting family members.

Even if you don't earn taxable income, qualifying for the DTC can open the door to retroactive refunds, the Child Disability Benefit, and the Registered Disability Savings Plan (RDSP). Need help applying? VAD offers free assistance with DTC forms!

Resource Corner

Featured Service: Alberta Health Services — Complex Needs Initiative

The Complex Needs Initiative, led by Alberta Health Services, provides coordinated support teams for adults who have both an intellectual/developmental disability (IDD) and a mental health concern—often with additional complex service needs. These Community Support Teams (CSTs) bring together professionals like therapists, nurses, social workers, and OT assistants to work collaboratively, offering tailored care and support directly where it's needed most.

These specialized Community Support Teams (CSTs) offer coordinated care for adults with intellectual/developmental disabilities and mental health challenges:

- North Zone, connectcst@ahs.ca; [ab.211.ca](tel:416-211-2111)
- Edmonton Zone, 587-735-8885 (intake) / 587-473-0777
- Central Zone, 403-755-6176 / hs.cendscompassteam@gov.ab.ca
- Calgary Zone, ddmh@ahs.ca
- South Zone, denea.parker@gov.ab.ca

Why this matters:

Addresses dual diagnoses that can often fall through the cracks. Delivers integrated, cross-

discipline care in local communities across Edmonton, Calgary, Central, North, and South Zones

How clients can access it:

Physicians, family members, or service providers can make referrals. Coordinated intake ensures clients connect with the right local CST. This initiative is a key resource for vulnerable Albertans facing layered challenges—ensuring they receive comprehensive, community-based care.

Form Tip of the Month: Avoiding Common Mistakes on AISH, CPPD & DTC Applications

Applying for programs like AISH, CPPD, or the Disability Tax Credit can be overwhelming—and small errors can lead to big delays or denials.

Here are three common mistakes to avoid:

Missing Medical Information:

Always include complete medical documentation—missing pages or vague doctor notes can cause your application to be rejected or delayed.

Incomplete Answers or Sections Left Blank:

If a question doesn't apply to you, write "N/A" rather than leaving it blank to show it was not skipped by accident.

Lack of Detail in Daily Functioning:

Be specific when describing how your disability affects daily living (e.g., dressing, preparing



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meals, communication). Generic responses like “sometimes” or “varies” won’t help your case.

Tip: Always keep a copy of your completed form and documents for your records.

Need help filling out your forms? VAD offers free one-to-one assistance—reach out to us anytime!



The Leisure Access Pass

Did you know? If you’re living on a low income or receiving disability benefits like AISH, you may qualify for the Leisure Access Pass—a program that gives you free or discounted access to recreation centres, fitness classes, swimming pools, and more in your city.

For example, in Edmonton, the Leisure Access Program provides:

- Free annual membership to City rec centres
- 75% off registered fitness and arts programs
- Discounts on public swimming, skating, and facility rentals

It’s a great way to stay active, connected, and reduce stress—without the financial burden.

Apply online through your city’s website or visit a rec centre in person. You’ll need ID and proof of

income or benefit status.

Have questions or need help applying? VAD can assist you with the application process!

Health Reminder: Why Immunizations Matter – Especially for Measles

Measles is a highly contagious viral disease that can lead to serious complications—especially for young children, people with weakened immune systems, and unvaccinated adults. Symptoms include fever, cough, rash, and can lead to pneumonia, brain swelling, or even death in severe cases.

The MMR vaccine (Measles, Mumps, Rubella) is safe,



effective, and provided free of charge in Alberta.

Why Immunizations Are Important:

They protect you and those around you—especially people who can’t be vaccinated for medical reasons. Measles spreads quickly. Just one infected person can spread it to 90% of unvaccinated people nearby.

Routine immunization prevents outbreaks in schools, workplaces, and communities. Check your immunization record—most Albertans should have received 2 doses of MMR. To book or check your status, contact Alberta Health Services at 811 or your local public health clinic.



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Program Spotlight: Canada Disability Benefit (CDB)

The Canada Disability Benefit is a new federal income supplement launched June 20, 2025—providing up to \$200/month (maximum \$2,400/year) to eligible Albertans aged 18–64 who qualify for the Disability Tax Credit (DTC) and meet low-income criteria.

“The maximum benefit amount is \$2,400 a year, or \$200 a month... based on your income and your spouse’s income.”



Who Can Apply

- Aged 18–64
- Approved for the Disability Tax Credit (DTC)
- Filed 2024 income tax return (i.e., filed your 2024 taxes)
- Canadian resident (citizen, permanent resident, or equivalent status)

Timeline & Eligibility

Applications opened June 20, 2025. First payments began in July 2025 for applications received by June 30; late applicants still get back-payments to June 2025

How to Apply

Wait for your letter: Eligible individuals received a mail-out in June with a unique 6-digit application code, which simplifies the process

Online: Apply through the Canada Disability Benefit portal on Canada.ca

Other options: Apply by phone (1-833-486-3007 or TTY 1-833-467-2700) or in-person at Service Canada

What to prepare: SIN, mailing address, direct deposit

info, Line 23600 net income from 2024 Notice of Assessment. Application code (if you received a letter), or else just SIN and address

Important Caveat for Albertans

Alberta treats CDB as “income” when calculating benefits like AISH, Income Support, AADL, RAMP, etc.—meaning every dollar of CDB may be clawed back dollar-for-dollar from provincial benefits

So, if you receive AISH, your provincial support likely decreases by the same amount you receive from CDB—resulting in no net gain.

Next Steps

If you don’t receive a letter, but believe you’re eligible (i.e., have DTC and filed taxes), you can still apply. Need help applying or understanding Alberta’s benefits? Contact VAD for free assistance, 780-488-9088.

Disability Support for Newcomers & Multicultural Communities in Alberta
Hosted by Voice of Albertans with Disabilities

I N C L U S I O N

Book a free presentation about VAD services, form assistance, and self advocacy assistance

Our Goal
To create safe, supportive spaces where people with disabilities feel seen, respected, and empowered. We aim to break down barriers and build bridges between individuals, communities, and the supports they deserve.

Languages available:
English & French
Cree
Arabic – العربية
ਪੰਜਾਬੀ – Punjabi
Tagalog
中文 – Chinese
Español – Spanish
Tiếng Việt – Vietnamese

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Investing in the age of apps and influencers: How to stay safe when finance is trending

Not long ago, learning the basics of investing felt like picking up a new language — one largely reserved for those with financial advisor. It was a world filled with jargon, confusing acronyms, and complex charts that seemed like they belonged in a boardroom.

Not anymore. Social media and investing apps have changed the landscape. Financial information is now more accessible than ever, with lessons, instructions and tutorials — which even go viral. Today, learning about Management Expense Ratios, jumping into the latest crypto trend, or finding a “stock tip” is just a couple of swipes away.

With DIY investing on the rise, many millennials and Gen Z investors turn to social media for advice. According to the Canadian Securities Administrators’ (CSA) 2024 Investor Index, a growing number of young Canadians rely on these platforms as their primary source of financial information.

Welcome to the era of the finfluencer — where content creators double as financial influencers, offering a steady stream of advice that ranges from helpful to questionable and potentially harmful. The appeal? They are often packaged into short, relatable, and easy-to-digest videos. But here’s the catch: just because the advice is easy to understand and appears simple to implement, doesn’t mean it’s safe to follow or that it’s right for your financial goals. In some cases, this advice could even be breaking investment laws.

Jayconomics case study: How an Albertan finfluencer broke Alberta Securities law

In April 2025, the Alberta Securities Commission (ASC) found that James Domenic Floreani, a Canmore-based content creator known as Jayconomics, had violated Alberta securities laws. He did this by promoting investments without disclosing that he was posting on behalf of those companies.

The case dates back to sometime between 2020 and 2022, shortly after Floreani launched his digital brand, Jayconomics. Marketing himself as specializing in educational finance content, he built a following on YouTube, Twitter (now X), and Patreon, where audiences viewed him as a source of investment insight. However, during that time, he was paid \$89,000 in cash and 20,000 restricted shares in promotional fees from four Alberta-based companies, in exchange for featuring them on his channels. The issue? Floreani failed to clearly disclose that these videos and posts were made on behalf of the companies whose stocks he was promoting. In doing so, Jayconomics wasn’t just breaking securities law. According to comments on his YouTube videos, his followers lost real money acting on his recommendations.

Evidence presented by the ASC included comments from video posts in April and September 2022 that further supported this. In one case, an individual wrote, “Many of your viewers got burnt on your stock recommendations....”

How an unregistered finfluencer can put your money at risk

Despite presenting himself as an investing expert, Floreani’s financial education was limited to a single introductory university course and some online learning. During his interview, he admitted that Jayconomics was inspired by other content creators and that he often used clickbait-style titles like “This Stock EXPLODED to the NASDAQ, Dip Expected. Peak Fintech UPDATE & FULL ANALYSIS.”

As Floreani explained, “You have to make your titles pop out, and you have to make your captions pop out; otherwise, people are not going to click.”

With the first phase of the proceeding, which found that Jayconomics broke securities law, now complete and the decision public, the case will move into the next phase: determining the penalties Floreani should face for his actions.



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5 red flags to watch for when following investing advice online

The next time you're on FinTok or scrolling investment content, here's what you should keep in mind:

1. No mention of credentials or registration: Generally, in Canada, anyone offering investment advice must be registered with a securities regulator — like the Alberta Securities Commission. If a finfluencer never mentions credentials or only references vague experience, proceed with caution.

If you're looking for financial advice, speak to a registered financial advisor.

They are licensed and regulated, and under the CSA's Client Focused Reforms, are required to put the client's interests first. You can verify someone's registration status anytime at CheckFirst.ca/Check-Reg.

2. Get-rich-quick promises: Be cautious of content that guarantees fast or unrealistic returns. Clickbait titles like "Double your money in a week" or "This stock will 10x" are designed to lure you.

3. No disclosure of sponsorships or paid partnerships: In Alberta, anyone, including content creators, who promote the buying or selling of investments must be upfront and disclose if they're doing so on behalf of a company and if they're being paid to post. If the content sounds like an ad but doesn't say it's sponsored, that's a warning sign.

4. Charts with no context or unverifiable claims: Charts and graphs are often used to make content look credible. But without a clear source or explanation, the data could be misleading or cherry-picked to suit the influencer's message.

Always do your own research. A great place to start is looking for information beyond what is shared by the finfluencer, like publicly available financial and annual reports.

5. Urgency tactics like "Act now before it's too late!": Creating a sense of FOMO is a common tactic used to pressure you into hasty decisions. Scammers rely on this. A well-developed investment strategy focuses on your goals as an investor, understanding your risk tolerance, time horizon and making informed decisions—not reacting emotionally.

While it may be impossible to avoid investing content online, recognizing red flags and examples like Jayconomics can help you avoid a risky or potentially costly decision in the future.



That is why, last month, the ASC joined other securities regulators for the Global Week of Action Against Unlawful Finfluencers. The initiative combined education for finfluencers on the rules they need to follow, together with

public awareness about the risks of online investment content.

Before you invest, CheckFirst

Wherever you are in your investing journey, remember: one video or post should never drive a major financial decision. Even well-meaning creators can unknowingly give harmful or illegal advice.

Before following any financial content online:

- Verify the source and their expertise.
- Check for registration.
- Check if it fits your goals and risk tolerance.
- Ask yourself if there's a financial motive behind the advice.

Your hard-earned money deserves more than hype. Pause. Ask questions. And always CheckFirst.

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