



The VOICE of Albertans with Disabilities

December 1, 2024



INTERNATIONAL DAY OF PEOPLE WITH DISABILITIES

The main programme of the observance of the International Day of Persons with Disabilities at the UN Headquarters in New York will include the Opening, panel discussions and cultural events. Member States, civil society organizations and the private sector are welcome to organize their own events to celebrate the International Day to raise awareness and promote the rights and perspectives of persons with disabilities around the world.

Merry Christmas

2024



Happy New Year

C. Samouidy

mykummett

L Lambert

M. KISSER

Jessica Makarewicz

International Day of Persons with Disabilities - December 3

The annual observance of the International Day of Disabled Persons was proclaimed in 1992, by the United Nations General Assembly resolution 47/3. The observance of the Day aims to promote an understanding of disability issues and mobilize support for the dignity, rights and well-being of persons with disabilities. It also seeks to increase awareness of gains to be derived from the integration of persons with disabilities in every aspect of political, social, economic and cultural life.





www.vadsociety.ca; vad@vadsociety.ca
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VAD hosted an IDPD Community Resource Fair on November 30th at the Stanley Milner Library in the downstairs community Rooms. As the first year of this event, VAD was pleased with the participation of the exhibitors.

The list of exhibitors included:

- Friends of Medicare
- Edmonton Military Family Resource Centre
- Self Advocacy Federation
- Norquest College
- PLAN Edmonton
- Primerica Financial Services & E2 Academy
- John Humphrey Centre
- Gateway & MentorAbility
- Autism Independent Living Association
- The Steadward Centre
- AdaptAbilities Alberta
- Prospect Human Services
- Elections Canada
- ReYu Paralysis Recovery Centre Inc.
- EmployAbilities
- WJS Canada
- Red Plaid Developments
- Diffabilities Inc
- Centre for Autism Services Alberta
- Abilities Occupational Therapy Inc.
- Preferred Bookkeepers, Association of United Professional Services of Alberta
- Kickstand/YMCA
- Spinal Cord Injury Alberta
- Brightvoie Care Services Inc
- Caregivers Alberta
- The Mustard Seed
- City of Edmonton Attraction Facilities
- Brain Care Centre
- Selections Career Support Services
- Easter Seals
- Indigenous Congress of Alberta Association
- Excel Society

VAD wholeheartedly appreciates the support and participation from the exhibitors in the community.

Welcome New Staff!

Voice of Albertans with Disabilities is pleased to welcome two new staff members to our office.



Meet Melissa, she is the Office Assistant and will be answering your phone calls!

My Name is Melissa. I am the new office assistant. I spent the last 17 years working for the federal government. I love helping people of all walks of life and look forward to helping in any way I can. I enjoy playing darts and visiting with friends to unwind and relax.

Meet Chantelle, she is the Community Support Worker and will be helping with case management.



My Name is Chantelle, and I am a Community Support Worker/Case Manager with VAD. I have spent the last five years working to support people who have mental/physical health diagnosis as well as persons with substance abuse/addictions. I am looking forward to helping you here at VAD. I enjoy my work very much and the one activity I do to unwind and relax is to go camping with family.

VAD Membership Renewals

2025 is soon approaching. There are only a few short weeks left of the year, then VAD will start the annual Membership Renewal process. Membership reminders will go out in January, February, and twice in March.

- Corporate Membership costs \$150
- Organizational Membership costs \$99
- iVAD Membership is \$25, those with low income may ask for a benevolent membership.



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Full Participation - Accessibility - Equity



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VAD Membership

VAD Networking

In recent months VAD has been re-engaging the community and getting out there to promote our services. We have participated in or attended many events, here are some of the networking opportunities we have attended.

- AEFN DEAM Conference
- Resource Connect Fair
- Eastglen Composite Resource Fair
- Met with Elections Canada
- Supplied coffee and donuts to three Accessible Driver Service Providers in Stony Plain, Sherwood Park, and Leduc.
- PLAN Edmonton's 20th Anniversary Celebration
- EVCO Breakfast
- REACH Networking and Presentations Fair

If you know of any events or networking opportunities, please let VAD know at vad@vadsociety.ca.

VAD Presentations

Did you know that VAD offers presentations for all levels of schools and businesses to teach about Disability Awareness? We also offer lunch N learn presentations about VAD services to the community.

Some of the companies that have participated in these great presentations include:

- Staff of Chinook Arch Libraries
- Dental Hygienist class: U of A
- DATS
- Alberta immigrant women's and children Centre
- Greater Edmonton Foundation Seniors
- The City of Edmonton ETS, management team
- Elevate Aviation Group



To book a presentation with our Education Coordinator, Michelle, please email her at presentations@vadsociety.ca or visit our website at <https://vadsociety.ca/awareness/>.


Presentations for disability awareness include teaching attendees about:

- The meaning of disability and impairment
- How to treat and act around a person with a disability
- Appropriate use of language when talking to or about someone with a disability
- Understanding of people with disabilities rather than myths and misconceptions
- Attitudes and barriers faced by people with disabilities

Lunch N Learn presentations showcase the staff, our guiding principles, our mission, and our services. These are meant to open talks of collaboration with other organizations to meet the disability communities' needs and fill gaps in services.

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.

BOOK TODAY! ↓

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



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Feeling stressed about money? Here are 3 tips to overcome financial anxiety when investing

Over the last few years, inflation and the rising cost of living, stagnant wages and seemingly unattainable housing prices have created a perfect storm of financial stress worldwide, including for many Canadians. These pressures have sparked a growing wave of financial anxiety for many. This has led many to question whether traditional financial advice still applies or if planning for the future is even worthwhile.

But despite these challenges, it's crucial to remember that thoughtful steps and an understanding of how markets work can help you build a more positive outlook toward your finances. This Financial Literacy Month, consider the theme "Money on Your Mind: Talk About It!", and use this month to re-think your relationship with money. Instead of feeling financially nihilistic

or overwhelmed, enhance your financial literacy and set clear, achievable goals that will empower you to make confident choices that support your future.

Learn how market cycles work

One of the most important basics to understand is how markets behave over time. The saying "what goes up must come down" has a parallel in economics — all markets go through boom-and-bust cycles. In a free market economy, like ours, the cycles are integral to the system. The downturns or the dips in the market are natural and should be expected throughout your investing journey. Downturns allow the market to self-correct, adjusting the values of companies and sectors based on financial performance, economic conditions like interest rates and future growth potential. Although these dips can be unsettling, history shows that

downturns are temporary, typically lasting between 12 to 48 months. Ultimately, the free market rewards innovation, patience and strong business fundamentals, eventually leading to new periods of growth.

When thinking of an economic dip, many might recall the dot-com bubble of the 1990s, which wiped out \$5 trillion in Nasdaq value, or the 2008 financial crisis, the most severe downturn since the Great Depression. Yet, these weren't permanent slumps. The post-downturn markets didn't just recover. The rebound was significant; within a decade of the 2008 crisis, the S&P 500 returned approximately 450 per cent, including

dividends. Recognizing this market resilience can help you stay steady through challenging times and mitigate the urge to rush into emotional, short-term decisions.

Categorize your financial goals. In times of financial stress, goals

— whether taking a gap year, going on vacation, or buying a home — can feel unattainable. For many, this sense of hopelessness fuels a "nothing to lose" mentality, which can lead people to take on excessive risk or choose investments that don't align with their actual financial goals. The rise of meme stocks is a recent example of this trend. In 2021, the CEO of the UK's Financial Conduct Authority (FCA) observed that younger investors increasingly viewed investments as entertainment that drove them to invest in speculative assets with little or no underlying company fundamentals.

To regain control over your finances and create a sense of progress, organizing your financial goals into categories — such as short-term, medium-term, and long-term — can make them feel more achievable. This approach can also help you match each goal with the right investment option, giving you a clear roadmap and reduc-



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beliefs by presenting similar content repeatedly. This can lead to biased views or could further feed into existing financial anxieties.

ing the impulse to make emotional choices. An effective strategy could be to break down long-term goals into smaller, more achievable milestones. With this approach each milestone builds on the last, creating momentum and a structured path toward your larger objectives.

Evaluate your financial information sources
The digital age has transformed how we consume financial information. A Canadian Securities Administrators Investor Index survey found that 53 per cent of Canadians use social media for investment information. Among investors aged 18-24, this number jumps to 82 per cent, with YouTube, Instagram, and TikTok leading the way.

While social media has made access to financial information easier, these platforms are programmed to prioritize content over sound financial analysis. Algorithms are programmed to act as echo chambers, amplifying users'

Take time to critically evaluate the credibility and qualifications of the individual offering you financial advice. Focusing on reliable, unbiased information will help you build a more balanced and nuanced outlook on your financial future. Remember, social media often portrays an idealised version of real life, which can create an unhealthy sense of FOMO (Fear of Missing Out).

Financial Literacy Month is the perfect opportunity to develop a healthy relationship with your money. Starting with the basics and understanding the fundamentals can empower you to shift from financial nihilism to a more confident mindset—understanding that while you may not control the market, you can control your approach to it.

Did you know?

VAD helps fill out application forms for FREE

www.vadsociety.ca
780-488-9088

- AISH
- Denials
- CPPD
- DTC
- OAS/GIS
- Taxes
low income only

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Together We Make the Plans!



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VAD Services free to Public

One-on-One Support & Assistance:

VAD offers assistance to fill out paper forms, photocopy documents and get the application ready for mailing.

AISH Application forms

- CPPD forms
- Edmonton Leisure Access Pass forms
- Personal Taxes (for Low Income Individuals)
- Disability Tax Credit Application forms
- Old Age Security forms
- Alberta Adult Health Benefit forms
- Referrals for RDSPs

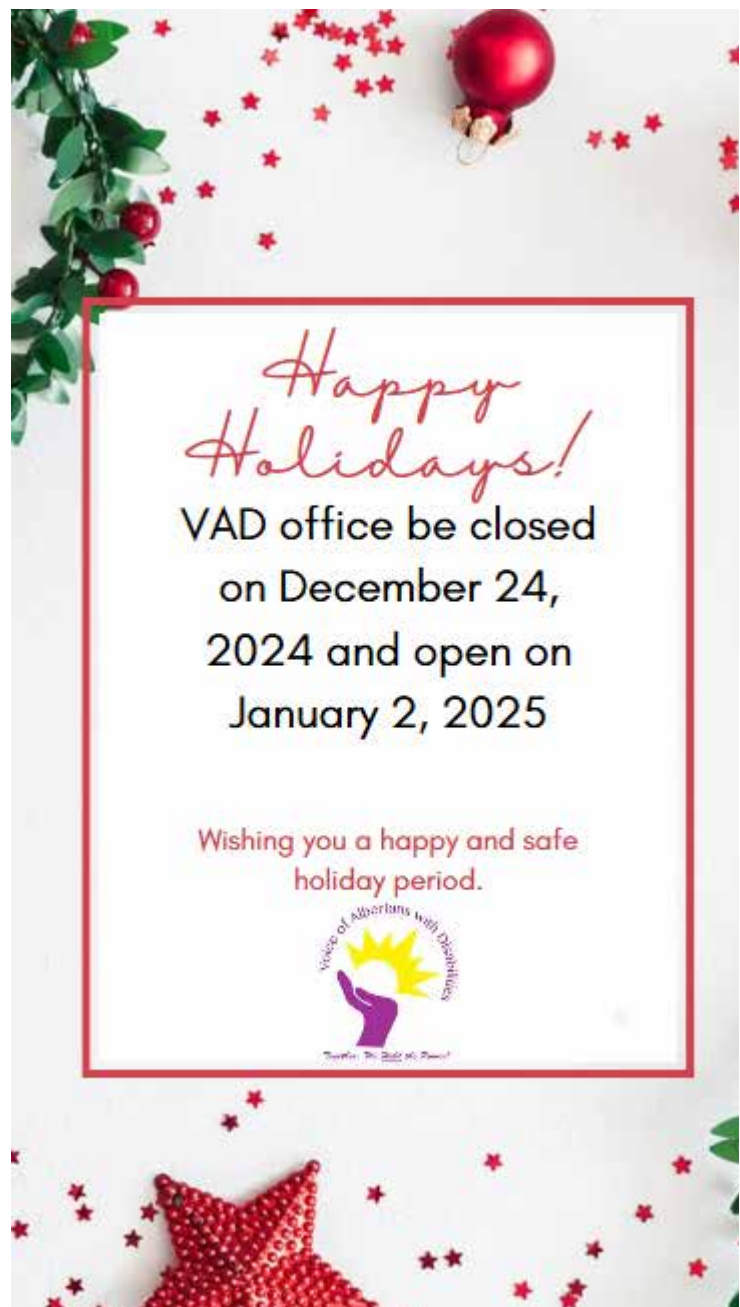
VAD offers the following areas of program support, and referral. One-on-One Support Individuals arrange an appointment with VAD and work together to fill our government application forms.

Organizational Supports: Our provincial services embrace an organizational focus collaborating with other organizations, local government and the community. Education Awareness Presentations and workshop opportunities for businesses, schools (K-12), and Post Secondary Schools are available throughout the year.

We have had over 210 appointments this year and over 990 telephone calls requesting information or referrals to other organizations. Many of these people become repeat users of our services and promote us to others in need. VAD has seen an increase in our service usage by social organizations, including:

- E4C
- City Police Help Team
- Bissell Centre
- Hope Mission
- Catholic Social Services
- The Mustard Seed
- Boyle Street
- YWCA/YMCA
- As well as an increase in social workers, AISH workers and other government officials contacting us for client support.

VAD does not work directly with Children/Youth, Seniors and PDD recipients, however we can refer to supporting organizations.



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