



The VOICE of Albertans with Disabilities

December 1, 2025

Happy Holidays from Voice of Albertans with Disabilities

As 2025 draws to a close, the Board and Staff of Voice of Albertans with Disabilities (VAD) would like to extend our heartfelt gratitude to everyone who has supported our work this year.

Together, we've strengthened accessibility, inclusion, and empowerment for Albertans with disabilities through programs, outreach, and community partnerships. This year's highlights include:

- Expanding our Navigator Support Services, helping more Albertans navigate AISH, ADAP, and federal benefits.
- Participated in many Resource Fairs throughout the province.
- Hosted numerous Lunch 'N Learn Presentations in the community.
- Showed appreciation to our volunteers at an appreciation luncheon.
- Held our AGM and elected a new Board of Directors.
- Hosted the National AccessAbility Week Community BBQ & Silent Auction, bringing together over 60 attendees for connection and celebration.
- Delivering Disability Awareness Presentations and appointments across the province, including Indigenous and multicultural outreach initiatives for the 2025-26 Community Inclusion Project.
- Preparing for our upcoming International Day of Persons with Disabilities Resource Fair (Dec 3, 2025) — a showcase of accessibility, collaboration, and innovation.

We are truly grateful to our members, volunteers, funders, and partners who make our mission possible every day. From all of us at VAD, we wish you a joyful holiday season filled with peace, connection, and inclusion — and we look forward to continuing our work together in the New Year.

Warm regards,
The Staff and Board of Voice of Albertans with Disabilities

Holiday Accessibility Tips

The holidays are a time for connection and celebration — but they can also bring unique challenges for accessibility. Here are some simple ways to make the season more inclusive for everyone:

Travel:

- Plan ahead: Confirm accessibility details for flights, buses, and hotels before booking.
- Pack essentials: Bring mobility aids, chargers, medication, and copies of documentation (including accommodation letters if needed).
- Allow extra time: Winter weather and holiday crowds can cause delays — plan with flexibility and patience.

Gatherings:

- Create inclusive spaces: Arrange furniture with clear pathways for mobility aids.
- Be mindful of sensory needs: Offer a quiet room or low-sensory space for guests who may need a break. Communicate dietary needs: Check for allergies and provide clear food labels.

Snow Removal:

- Keep sidewalks clear and salted: Ensure paths are wide, level, and accessible for mobility devices and walkers.
- Help a neighbour: Volunteer to clear snow for someone with mobility barriers.
- Report hazards: Notify your municipality if public walkways or curb cuts are inaccessible.

Inclusive Decorating:

- Avoid tripping hazards: Keep cords and décor off walkways.
- Use scent-free candles and sprays: Fragrance sensitivities are common — choose LED or natural options instead.
- Visual and sensory inclusion: Add tactile or high-contrast décor for low-vision guests, and use non-flashing lights for those with photosensitivity.



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You are invited to the 16th Annual BNI Alberta North Charity Awards Gala on Saturday February 7th, 2026 at the beautiful Delta Edmonton South.

Who is BNI and how does it help with VAD?

BNI is a local business networking group with nearly 500 members in northern Alberta. Over the past 6 Years BNI Alberta North has had an employee from VAD in one of their chapters. Teresa Makarwich is a proud member of BNI River City chapter. This partnership provides visibility, opportunity and support through the business connections and relationships made in BNI. We have done a variety of events such as our annual Slo-Pitch and Golf Tournaments, as well as the Charity Awards Gala and together helped raise awareness and funds for VAD. Events like these help build relationships between community organizations and local businesses. These partnerships strengthen our capacity to deliver programs, advocate for accessibility, and provide direct support services to Albertans with disabilities.

About the Gala?

This is a glamorous night to celebrate the achievements of businesses in our region and raise money for our member charities through an our online auction. 100% of the proceeds from the auction are shared between non-profit organizations involved with BNI and make an important impact in our community.

What can you expect?

- Enjoy a delicious dinner
- Fantastic entertainment
- Make new connections with business leaders
- Bid on some exciting items in our online auction
- Support VAD and other local charities

How can you help?

- Become a sponsor. A chance to highlight your business and support the event. Wine sponsorship, welcome drink sponsor, cocktail hour appetizer as well as other great opportunities.
- Donate an item for the online auction (min value of \$150)
- Attend the event to show your support

Visit: auction.bnialberta.ca to be a sponsor, make a donation or to purchase your tickets! We look forward to another amazing night with VAD and thank you for your support!



Together, We Hold the Power!
Full Participation - Accessibility - Equity

BNI
16th ANNUAL
Charity Awards
GALA

Saturday, February 7th, 2026
Delta Edmonton South



Accepting auction item donations.

Tickets on Sale Now



tickets.bnialberta.ca

BNI
Foundation



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Adaptive Snowsports & Outdoor Recreation

Accessible Winter Fun for Everyone

Winter brings its own magic — and with the right supports, it's a season full of activity, connection and joy for everyone. From adaptive ski lessons with CADS Alberta to downtown festivals like Winterruption and Deep Freeze, there are many inclusive options across the province. Whether you prefer gliding across ice, watching snow art, or enjoying comedy in the snow, there's something for you. Don't forget to check accessibility details (parking, washrooms, sensory supports) ahead of time, and consider inviting a friend or family member.

Winter Accessibility Challenges – advocacy message for municipalities or property owners.

CADS Alberta

CADS Alberta offers ski and snowboard lessons and programs for people of all abilities — physical, cognitive, sensory — across the province.

Go Ski Alberta

Great for families, individuals seeking extra support, or someone trying a new winter sport experience. Tip: Encourage booking early and checking for adaptive equipment availability.

Rocky Mountain Adaptive

Offers accessible adventures including downhill skiing, snowboarding, sit-skiing and more for people with physical/neuro-divergent needs. rockymountainadaptive.com. A good option if your community group wants to highlight more adventurous outdoor winter options.

Inclusive Winter Festivals & Events

Silver Skate Festival – Edmonton

This is a free 10-day festival celebrating winter in Edmonton combining sport, recreation, art and culture. silverskate.ca Because it features public skating surfaces (which can often be adapted/accessible) and family-friendly activities, it can be a strong inclusive outing.

Winterruption YEG – Edmonton

A winter music/comedy festival in downtown Edmonton that describes itself as inclusive, diverse, and representative. We recommend checking venue accessibility ahead of time (entrances, washrooms, seating).

Deep Freeze: A Byzantine Winter Festival – Edmonton

Takes place mid-January (17-18, 2026) in the Alberta Avenue District, mixing art, culture and winter activities. Excellent example of a winter event that steps beyond sport into inclusive art & culture.

Additional Winter Recreation Ideas

Encourage snowshoeing or cross-country skiing on accessible trails (Alberta offers inclusive outdoor recreation experiences) Local community centres often run adaptive winter programs (e.g., sledge hockey, adapted skating) — e.g., the City of Calgary's adaptive programs page shows sledge hockey and other winter options for adaptive participants.

<https://www.calgary.ca>

For smaller scale/in-home suggestions: indoor inclusive games, virtual winter social gatherings, accessible outdoor walks with hot-cocoa stops.

Managing Holiday Stress & Mental Health

The holidays can be joyful — but they can also bring stress, pressure, and emotional overwhelm. Balancing expectations, financial worries, and social commitments can be especially challenging for people living with disabilities or supporting loved ones. Here are some practical strategies to help individuals and families maintain wellness and peace of mind this season:

- Plan and Pace Yourself
 - Make a realistic schedule — you don't need to attend every event or say yes to every invitation.
 - Build in rest days and downtime after busy gatherings.



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Break big tasks (like gift shopping or decorating) into smaller, manageable steps.

Communicate Your Needs

- Let family and friends know your accessibility or sensory preferences in advance (e.g., quiet spaces, shorter visits, fragrance-free areas).
- If you need to leave an event early or take breaks, that's okay — self-care comes first.
- Encourage open, honest conversations about boundaries and expectations.

Mind Your Budget

- Financial stress is a major holiday trigger. Create a spending plan that focuses on meaningful, not expensive, gestures.
- Consider homemade gifts, shared experiences, or acts of service instead of store-bought items. If you receive disability or income supports, plan your spending so you stay within your monthly limits.

Stay Grounded

- Practice simple coping techniques: deep breathing, stretching, mindfulness, or a quiet walk.
- Keep regular routines (sleep, medication, meals) as much as possible.
- Use grounding tools such as calming playlists, fidget items, or guided meditations.

Stay Connected

- Reach out to friends, peers, or community supports if you're feeling isolated.
- Join accessible community events or online gatherings.
- Remember: asking for help is a strength, not a weakness.

When You Need Extra Support

- If you're struggling, you're not alone. Mental Health Helpline (Alberta): 1-877-303-2642 (24/7)
- 988 Suicide Crisis Helpline: Call or text 988 anytime
- Distress Line (Edmonton): 780-482-4357

Take care of yourself this season — one step, one breath, one act of kindness at a time.



Inside one of Alberta's largest Ponzi schemes: How Black Box deceived investors and how to avoid similar scams

When news of an investment scam breaks, it's sometimes easy to tell ourselves, "That could never happen to me." Yet each year, many Albertans, both experienced and new to investing, are defrauded in seemingly real investment opportunities.

In August 2025, the Alberta Securities Commission (ASC) issued a ruling against Craig Michael Thompson and his companies, Black

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Box Management Corp. and Invader Management Ltd., for carrying out one of the largest Ponzi schemes in Alberta's history. Over three-and-a-half years, Thompson invested more than \$150 million CAD, and defrauded over 1,000 investors across Alberta and the U.S. of at least US\$47 million.

It can be hard to spot the warning signs of an investment scam

It might be easy to think the victims of Thompson's fraud were risk-takers willing to make high-risk bets for big rewards. But unlike many investment scams that promise quick riches or unrealistic returns, Thompson's schemes were disguised as a low-risk, professional operations.

So how did Thompson lure people in and keep them deceived? The answer lies in the psychology of trust and the behavioural biases that scammers use to exploit people.

How Ponzi scheme operators use trust to deceive investors

Investment scams aren't just built on fake documents or false account statements. They are built on stories; stories that feel personal, believable and trustworthy.

In this case, Thompson claimed to have mastered the markets, telling potential investors that he had not experienced a single losing day since 2014. He also used three classic persuasion tactics to draw in investors:

1. Authority: The "expert" who never loses a trade

Thompson positioned himself as an experienced and successful day trader, claiming he had never faced a negative trading day since 2014. He used technical jargon, like "stop-losses", and produced fake weekly reports detailing his trading wins to make himself sound credible.

Fraudsters often use complex language not only to reinforce expertise and appear knowledgeable, but also to intimidate. This can make investors less likely to ask questions or challenge claims, allowing

repeated statements to feel more convincing.

This is called the illusory truth effect: the tendency to accept information as true simply because we hear it repeatedly. Each time Thompson reinforced his "no losing days" story through conversations or weekly updates, it became more credible.

CheckFirst tip: Confident claims and repeated tales of success don't tell the full story or replace legitimate qualifications and industry registration. Instead of relying on repetition or reputation, do your own research and look for verified information. Always ensure that the person you are working with is registered to sell investments with a provincial securities commission before you invest.

2. Social proof: Everyone else is "making money"

Many Black Box investors heard about the opportunity through friends, colleagues or family members who, based on reports, believed that their own investments were growing. In reality, Thompson generated fake reports for early investors that showed steady returns, which they shared with others, unknowingly helping spread his scheme.

It is human nature to follow the actions of the group. When others around us seem to be having success, it can feel reassuring and safe to follow their lead. Scammers know this and take advantage of psychological biases like herding behaviour or the fear of missing out (FOMO). They use this to manipulate trust between groups to create the illusion of legitimacy.

CheckFirst tip: If someone you know, even a friend or family member, recommends an investment or a person to work with, take a step back and verify the details for yourself. Again, independent research and registration checks are your best defence against fraud.

3. Illusion of control: "Don't worry, you can withdraw your money anytime"

Thompson also offered investors a sense of



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DISABILITY AWARENESS

VIRTUAL PRESENTATIONS TO EDUCATE YOUR STAFF



Participants will gain knowledge in:

- 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
- Ableism



EMAIL: PRESENTATIONS@VADSOCIETY.CA

780-488-9088

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**VOICE OF ALBERTANS WITH
DISABILITIES PRESENTS**

IDPD COMMUNITY RESOURCE FAIR



**FREE
EVENT**

DECEMBER 3, 2025

11:30 AM TO 4 PM

OPEN TO PUBLIC



Millwood's Town Centre
2331 66 St NW, Edmonton, AB
Entrance 1
**Community resources for
individuals with disabilities.**

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control. They were told they could withdraw money at any time, which many investors did, making the opportunity feel flexible and low risk. Supported by fake weekly reports that showed two to three per cent “profits”, Thompson reinforced that illusion of safety.

But real markets don’t work that way. Returns fluctuate. No-risk and consistent positive returns aren’t just unlikely, they are unreal. If you’re being shown a steady gain every week regardless of what’s happening in the economy, that’s a sign that something isn’t real.

CheckFirst tip: Legitimate investing involves volatility. Be cautious of anyone who promises smooth, guaranteed growth or no down weeks. Start by understanding investment risk.

How the Black Box Ponzi scheme collapsed

Like all Ponzi schemes, Black Box relied on a steady flow of money from new investors to pay earlier ones, until the scheme eventually unravelled.

By the fall of 2023, the scheme collapsed, leaving more than 1,000 investors with significant losses. Of the roughly \$150 million raised, Thompson lost at least US\$47 million. The rest was used to pay earlier investors, lost through trading, transferred to other entities, or diverted for Thompson’s personal benefit.

When concerns were raised by investors and their financial institutions, the ASC acted quickly to investigate and freeze accounts.

“When we received a call from a financial institution raising concerns about a potential Ponzi scheme in one of their client accounts, we took immediate action to have those accounts frozen and issue interim orders,” said Cynthia Campbell, the ASC’s Director of Enforcement, speaking to the media. “At that point, only about US\$300,000 remained. It appears all of the other funds were gone.”

Thompson and his companies admitted to trading securities and defrauding investors. As part of a settlement agreement in August 2025, they were

sanctioned and ordered to pay nearly \$9 million to the ASC.

How to protect yourself from investment scams

Even the most seasoned investor can be manipulated by a story that feels personal. The best way to protect yourself is to slow down and ask questions before you hand over your hard-earned money:

- Pause before you invest. Fraudsters rely on urgency. Take your time to evaluate.
- Check registration. Use [CheckFirst.ca](https://checkfirst.ca) to see if the person and/or company is registered to sell investments.
- Ask questions. If you can’t clearly understand the investment opportunity or identify the risks — it’s time to step back.
- Expect fluctuations. Legitimate investments rise and fall. Guaranteed or always positive returns don’t exist.
- Seek a second opinion. Talk to a registered financial professional or a third party before making big investment decisions.

Doubt alone isn’t the only way to keep you and your money secure. Before you invest, do your own thorough research. Ask questions, and verify information against publicly available and trusted sources. When it comes to your money, the smartest move you can make is to CheckFirst.

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You Are Invited

VAD is hosting a
Christmas Cheer Event
and we would like you to
stop in for a visit!

December 12, 2025
10 am to 3 pm

VAD Office
105 Royal Alex Place
10106 111 Ave NW
Door at back of Building
Edmonton, AB
780-488-9088

Join the Staff and VAD Members for a bite to eat,
and some refreshments. We will have the doors
open to network and spread Christmas Cheer.

Merry Christmas

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