



# The VOICE of Albertans with Disabilities

February 1, 2025

## Resume Writing Assistance

For anyone looking to update their resume for **free**, you can contact BGS Career Ventures. They supply the following resume services:

- Resume/Cover Letter workshop
  - 1-day course online or in person 8:00 -3:00 pm (register by calling or online)
  - You can also mail your resume to [bgs@bgsca-reerservices.com](mailto:bgs@bgsca-reerservices.com), they will edit your resume and email it back to you

They also offer in person resume writing assistance. They will accommodate different disabilities by having someone that people can dictate their information to so your resume can be updated. They will edit the old resume at the same time.

## Housing Workshops in Edmonton

Here are some **free** housing workshops that are being held in Edmonton. All workshops are on a first come first serve basis, not by appointment. Housing workshops will assist you in signing up for housing programs that are available and help you with tips on finding housing. Housing workshops do not guarantee you will be housed.

- Bissell Centre Housing Workshops (Bissell Centre provides housing programs)
- Tuesdays (Woodcroft-Westmount EPL) 13420-114 Ave, 1:00-3:00 pm
- Wednesdays (Abbottsfield EPL) 3210-118 Ave, 1:00-3:00 pm
- Thursdays (Strathcona EPL) 8331-104 St, 1:00-3:00 pm

You can also reach out to:

- Homeward Trust Coordinated Access Team (Homeward Trust provides housing programs and lists of available housing) email: [coordinatedaccess@homewardtrust.ca](mailto:coordinatedaccess@homewardtrust.ca)
- Tuesdays and Wednesdays at Stanley Milner Library EPL #7 Churchill Square 1:00-4:00 pm (780-702-5267)
- Navigation and Support Centre (has many supports such as Hope Mission, Alberta Supports, Radius Health and more), Monday to Friday at 10302-107 st (east side entrance) 9:00-4:00 pm

## BrightVoie Care Services

At BrightVoie Care Services, we pride ourselves on delivering compassionate and professional nursing and caregiving right in the comfort of your home.



Our dedicated team ensures your loved ones receive the expert care they deserve with peace of mind. Contact us to get a free assessment. Josianne Bibare, Supervisor At BrightVoie Care Services. Accountability, Diversity, Integrity, selflessness. Tel: 587-405-4020

## BNI

BNI is a networking group for businesses to get and give referrals to a large network of people. VAD is proud to say that we have been approved to be the Non-Profit/Fundraising seat in our chapter. - BNI Alberta North. This networking group allows VAD to get referrals as well as give referrals to business that our clients can use.

Become a part of a local network with global reach. BNI Members around the world meet in-person or online to pass billions of dollars worth of referrals to each other every year.

Contact [Teresa@vadsociety.ca](mailto:Teresa@vadsociety.ca) for information about attending as a guest!

## VAD Membership Renewal

AS the new year has come, it is time to start thinking about your membership renewal. You will receive a monthly reminder in January and February and two reminders in March for renewal from the VAD web system. In this email you will be able to click the link to renew your membership, if you want to become a member and have not received a reminder email, sign in on the website <https://vadsociety.ca/login-signup/>.

105, 10106 111 Ave NW, Edmonton, AB T5G 0B3

780-488-9088

[www.vadsociety.ca](http://www.vadsociety.ca)



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# HUB Youth Summit

Feb 20, 2025 | Castle Downs Family YMCA



FREE event for youth & teens ages 12–17 & their parents/guardians!

Food | Beverages | Cotton Candy | Popcorn  
(food/beverage available while supplies last)

Thursday, February 20  
4–7pm

Castle Downs Family YMCA  
11510 153 Avenue  
Edmonton, AB T5X 6A3

Registration required



[ymcanab.ca/frn](http://ymcanab.ca/frn)

Brought to you by ...



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## Thank you Donors!

Voice of Albertans with Disabilities would like to thank the numerous donors that have stepped up to answer the fund-raising challenge for 2025. Every dollar counts and we are grateful for each and every donation we receive.

Voice of Albertans with Disabilities Society is planning to raise an estimated amount of \$100,000 this year on Fund-raising campaigns. It will cost our organization an estimated \$40,000. The money raised will be going to assist disabled people gain financial stability to improve their quality of life. This includes the Indigenous communities throughout Alberta and Newcomers to Canada. For further information, please contact Teresa Makarewicz, 780-488-9088 ext. 222. Our address is 105, 10106 111 Ave. Edmonton, AB T5G 0B3, cheques can be made out to Voice of Albertans with Disabilities. You can also call the office to make a donation by credit card.

## iVAD Membership

This network is a pan-disability group of individuals with lived experiences who are interested in increasing awareness of existing barriers to inclusion and developing capacity around solutions to accessibility, accessible and affordable housing, employment, transportation and social isolation.

**YOUR MEMBERSHIP FEES HELP OFFSET THE COSTS OF OUR ADVOCACY SERVICES, ACCESSIBILITY ASSESSMENTS, AND A MOVEMENT TO FULL INCLUSION FOR INDIVIDUALS IN THE PROVINCE OF ALBERTA.**

VAD's main services provide assistance to individuals requiring one-to-one support with filling out government and other application forms, self advocacy and referrals to other agencies. We conduct research into disability issues so we can speak provincially with a united and unified voice to improve the quality of life through educational, legislative, and social policy changes.

iVAD Membership Fee: \$25.00 per year.



VAD Membership

## Portfolio rebalancing: How to manage your investments for long-term success

The past year was a standout for financial markets. Stock markets surged, retail trading boomed, and optimism seemed to drive investment decisions. Whether you're a new or experienced DIY investor, it's easy to get swept up in the excitement of a bull market run and lose sight of your long-term investing strategy. Achieving your financial goals requires understanding yourself as an investor, knowing your risk tolerance, and ensuring your portfolio remains balanced and aligned with your time horizon. Knowing how a balanced portfolio works, why portfolios drift and how to rebalance effectively is essential to meeting your financial goals.

What is portfolio rebalancing?

A balanced portfolio involves allocating investments across various asset classes, such as stocks, bonds, and cash, in ratios that align with your risk tolerance, time horizon, and investment strategy. For example, a younger investor may prioritize equities like stocks for growth potential, while older investors often favour fixed-income investments like bonds to reduce risk and preserve the earnings accumulated from investing.

Over time, market fluctuations, sector performance, global events, and trends can cause this mix — known as asset allocation — to drift away from the target asset mix and risk level that you started with. This phenomenon is called portfolio drift.

Portfolio rebalancing addresses this drift by restoring your original asset allocation. This involves buying or selling assets to bring your investment portfolio back to its target balance. Think of rebalancing as a routine check-up for your investments — similar to steering a car back on course after a slight deviation. By reviewing and adjusting your investments periodically, you ensure your portfolio stays on track with your risk tolerance and goals as you continue on your investing journey.

Why does portfolio drift occur?

Several factors contribute to portfolio drift:

- Market performance: As of 2024, the TSX has grown by 21.54 per cent. For Canadians with TSX-focused investment funds or stocks in their portfolios, this surge might mean the overall value of stocks in their holdings has risen significantly, while fixed-income assets may have declined.



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- A portfolio favouring these TSX stocks could yield higher returns but exposes you to greater market volatility. Remember, this deviation from your original asset mix and risk level could leave you vulnerable to a bear market or a sudden drop in stock prices.
- Seasonal trends: Short-term events can also change your portfolio's balance. The Santa Claus Rally, where stock prices often rise during the final week of December or the January Effect, where stocks, especially small-cap equities tend to perform well at the start of the year, could also impact your asset allocation.
- Political and economic events: Major political or economic changes can have a big impact. For example, the outcome of 2024 US election has caused the US stock markets to surge and interest in alternative investments like crypto to increase significantly. While these changes may offer growth opportunities, they also introduce risks tied to global trade, increased speculative trading, regulatory changes, and market uncertainty.

Why should you rebalance your investment portfolio?

By routinely rebalancing, you ensure your portfolio is well-diversified, a cornerstone of sound investing. For those implementing a specific investment strategy, rebalancing can help maintain your strategy.

Monitoring your portfolio also becomes especially important during significant market swings. According to Vanguard's 2020 study titled "The Value of Advice: Assessing the Role of Emotions," investors with clear financial goals were more likely to stick to their strategies during turbulent times. The research showed that following a plan reinforced long-term thinking and helped investors avoid chasing short-term gains out of FOMO (fear of missing out).

How and when should you rebalance your portfolio? Timing when to rebalance is just as important as the process itself. Studies show that a planned approach to



monitoring investments reduces the risk of over concentration in a single asset or sector. Here are three common approaches:

- *Calendar rebalancing*
  - This approach involves reviewing your portfolio allocation at regular intervals such as quarterly, semi-annually, or annually. However, one critical aspect to remember is that rebalancing too frequently or infrequently can be inefficient. Rebalancing too often may result in higher transaction costs and larger tax implications, especially in taxable investment accounts. On the other hand, rebalancing too infrequently can cause your portfolio to drift too far from the target allocation over time.
- *Threshold-based rebalancing*
  - This method, which is sometimes used by asset managers, allows your portfolio allocations to drift within a tolerance threshold. Rebalancing only occurs when the value in your portfolio exceeds this range. For example, if your target allocation within your portfolio for equities is 60 per cent, the threshold-based approach would require rebalancing if the equity allocation exceeds 65 per cent or falls below 55 per cent.
  - One drawback of this method is that threshold rebalancing requires frequent monitoring, which may not be practical for some DIY investors.
- *Hybrid rebalancing*
  - Hybrid combines the calendar-based and threshold-based approaches. Asset allocation weights are checked at regular calendar intervals, but changes are made only if your investments have drifted beyond your target percentages by a certain amount.

Successful investing isn't about perfect timing or chasing market trends. It is about making informed, disciplined decisions that align with your unique financial journey. Your portfolio is more than just numbers — it's a reflection of your goals and long-term vision. By staying proactive and periodically rebalancing, you can keep your investments on track for long-term success.

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## We're About to Lose the Canada Disability Benefit—Here's What You Need to Know!

By Zachary Weeks, Accomplished Accessibility Consultant | RHFAC Professional | Inspirational Speaker | Fearless Advocate

January 18, 2025

People with disabilities in Canada have waited far too long for the Canada Disability Benefit (CDB). With 1.6 million people with disabilities living below the poverty line, the CDB can't come soon enough for those eligible. We're in the final stretch, but the finish line still feels just out of reach.

### Where We Sit

For those who may not be aware, draft regulations for the CDB were released last June, and the government has already received public feedback—yet they remain unfinalized. With Parliament now prorogued until March 24 and the possibility of a federal election looming, the CDB is at serious risk of being delayed again, leaving working-age people with disabilities waiting and disappointed once more.

Finalizing these regulations is the last critical step to launching the CDB. While we know the benefit isn't perfect, it represents an essential starting point. If these regulations aren't finalized before a federal election is called, this urgently needed benefit could face even further delays.

### Why the CDB Matters

The CDB was introduced as a historic measure to lift people with disabilities out of poverty. However, current estimates suggest the benefit could be as low as \$200 per month—just \$2,400 annually. While this provides some relief, it is far from enough to meet the additional costs of living with a disability.

Amanda MacKenzie of March of Dimes Canada highlighted this challenge in a recent interview, emphasizing that while the proposed benefit is less than many had hoped, it would still provide critical support for individuals struggling to afford basic needs like housing and food. Yet, the promise of lifting people with dis-

abilities out of poverty remains unfulfilled.

### Why Action is Urgent

The clock is ticking. Without finalized regulations, the CDB risks becoming a casualty of political delays. If a federal election is called before the regulations are completed, implementation could be pushed back indefinitely. This would leave millions of Canadians with disabilities waiting even longer for much-needed financial support.

### What You Can Do

We cannot allow this to happen. Here's how you can

join the movement to ensure the CDB is finalized and strengthened:

- Join the Advocacy Effort: Visit Guarantee the CDB to sign your name in support, learn about advocacy opportunities, and amplify the message.
- Raise Awareness: Share this message with your networks and help others understand the urgency of finalizing the CDB regulations.
- Contact Your Member of Parliament: Urge policy makers to prioritize the finalization of the CDB regulations and push for a benefit amount that truly addresses poverty.



### A Call for Accountability

The Canada Disability Benefit represents a critical opportunity to address systemic inequities and provide meaningful support to people with disabilities. But \$200 per month is not enough to fulfill the promise of lifting people out of poverty. We must ensure the government not only finalizes the regulations but also commits to improving the benefit to reflect the true cost of living with a disability.

### This Is Our Moment

The Canada Disability Benefit is at a critical crossroads. While it's not perfect, it's an essential step forward. If we lose momentum now, millions of Canadians with disabilities will be left waiting—once again—for the support they deserve.

We can't let that happen. Together, we have the power to make the CDB a reality. Sign today. Share this message. And let's make sure the voices of Canadians with disabilities are heard loud and clear.

Thank you for your advocacy and commitment to equity.



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## OUR MISSION

"To advocate for the rights, needs, and opportunities of Albertans with disabilities, fostering empowerment and inclusion in all aspects of life."

## OUR VISION

"To create an inclusive Alberta where all individuals with disabilities are empowered to fully participate in society, embracing diversity and achieving their goals."

## CORE VALUES

**Inclusion:** Fostering a society where everyone has equal opportunities.

**Advocacy:** Championing the rights and needs of individuals with disabilities.

**Empowerment:** Supporting individuals with disabilities achieve their fullest potential.

**Collaboration:** Building partnerships with stakeholders to advance shared goals.

**Integrity:** Acting with transparency, accountability, and respect.

## Diversity, Equity, and Inclusion

Voice of Albertans with Disabilities is committed to creating and maintaining a diverse, equitable, and inclusive workplace for all our employees, contractors, and business partners. We believe that a diverse and inclusive environment is critical to our success as a Society and is essential to creating a culture of full participation, accessibility and equity.

We are committed to fostering a culture that is inclusive of different backgrounds, perspectives, experiences, and ideas, and that is free from discrimination, harassment, and bias. We will not tolerate any form of discrimination or harassment based on race, ethnicity, national origin, religion, age, gender, sexual orientation, disability, or any other characteristic protected by law.

We acknowledge our inherent distinctions as individuals and the realization that each person is unique. Skills, experience, thought, gender, age, disability, ethnicity, cultural or socioeconomic background, religion, sexual orientation, political or ideological beliefs, as well as other aspects like lifestyle and family duties, can all be seen as sources of these inequalities.



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