



How to recognize the red flags of an unsolicited investment offer

Criminals frequently use digital channels to deploy investment scams that rob Canadians of their hard-earned money every year. According to a survey by the Canadian Anti-Fraud Centre, Canadians lost more than \$161.4 million to investment scams in just the first six months of 2023. While these losses are expected to surpass 2022's total of \$305.4 million, the CAFC estimates that only 5-10 per cent of frauds are reported.

One reason so many Canadians fall victim to scams is social engineering. Many times, investment scams start with an unsolicited message designed to deceive: a well-crafted introduction to build trust with the potential victim and set the stage for a "money-making opportunity". Some versions of these scams — such as the infamous lottery ticket or Nigerian prince schemes — have existed for decades. However, these swindles have evolved considerably over the last few years. Fraudsters are increasingly leveraging growing interest in online trading, cryptocurrency investing, and social media popularity to target Canadians.

How fraudsters use unsolicited messages to initiate a scam

A random direct message on social media or text serves as the modern equivalent of an unsolicited cold call. Messages often begin simply, like "Hi" or a more personalized greeting such as "Hey, are we still on for coffee?" This could be a fraudster trying to start a conversation. Fraudsters who use this technique quickly build a rapport by striking up a conversation and making the victim feel like they've found a real friend. Scam artists will frequently use publicly available personal details, and the victim's hobbies and interests from social media, to boost credibility and tailor their scam during this stage. Once trust is established, the scammer will introduce a supposedly lucrative investment opportunity that has earned them large returns, enticing the victim to invest as well. In a 2023 global study by the Global Anti-Scam Alliance, 34 per cent of victims reported being "attracted to the offer made" as the primary reason for falling victim to a scam.

Signs an unsolicited investment opportunity may be a scam

One of the typical red flags of an investment scam is when a person makes claims about unrealistic returns with little to no risk. A seasoned investor or registered investment advisor will tell you that every investment

comes with some degree of risk. The higher the potential return, the higher the degree of risk you may lose most, if not all, of your investment. This holds true, especially with alternative high-risk investments such as crypto. Scammers also employ tactics of impersonation. A recent Interac survey showed that fraudsters pretended to be representatives of legitimate organizations, including government institutions and securities regulators, to deploy fake banking, credit card, and investment scams. Any unprompted communication that lacks background information about the representative or business should be considered a red flag of potential scam. Remember, requests for personal data in such communications are also a warning sign.

Fraudsters frequently use social media platforms, dating sites, messaging apps like WhatsApp, Kik, Signal and Telegram (which allow users to interact with anyone else using the app), and services like Google Chat for correspondence. These platforms allow scammers to quickly delete their profiles once a scam is complete, thereby hiding their identities.

How can you avoid unsolicited investment offers from turning into a scam?

Taking the time to check the fundamentals of any investment opportunity is crucial. Some other steps you can take to protect yourself and your money from investment scams are:

- Be wary of any investment advice that you did not seek out yourself. Legitimate registered investment professionals and businesses generally do not conduct outreach via social media or text messages.
- Ignore investment offers that use words like 'proven' or 'guaranteed' investment returns. If it sounds too good to be true, it usually is.
- Avoid any unsolicited crypto investment opportunities offered online or through unknown individuals. Fraudsters often tailor their scams around crypto or fake trading platforms.
- Be cautious of unexpected investment offers that come from friends or acquaintances on social media. Fraudsters can hack or create fake accounts that impersonate those you know.
- Limit the personal information you share publicly on social media platforms. Fraudsters often tailor scams based on publicly available details about their targets.
- Stay cautious of individuals pushing 'time-limited' opportunities. These types of offers are meant to create a sense of urgency to prevent you from researching the investment and the person or firm offering it.
- Commonly, fraudsters will direct potential victims to cloned websites by mimicking trusted brands. Re-



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member, spoof websites or phishing ads can open you up to fraud risk. Always check the destination URL of an advertisement or website, and be wary of clicking links in unsolicited messages. Better yet, if you are looking for information, go directly to a company's official website.

- Always check to ensure the individual, firm or trading platform you plan to work with is registered with the Alberta Securities Commission before investing. Generally anyone offering investments should be registered with the ASC. Check registration at CheckFirst.ca/Check-Reg

While unexpected investment opportunities can seem enticing, falling victim to fraud can have long-lasting financial and emotional impacts. Educating yourself about common scam tactics and staying vigilant is the best defence against losing your hard-earned money.

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SAM MASON - RHFAC Certified!

We're excited to share some great news that highlights our strong dedication to inclusivity and accessibility at Voice of Albertans with Disabilities. We're pleased to announce that Sam Mason has successfully passed the Rick Hansen Foundation Accessibility Certification (RHFAC) exam!

This certification is nationally recognized and shows that Sam is highly skilled in implementing the best practices for accessibility. The RHFAC looks at meaningful access for all types of disabilities, demonstrating our commitment to making workplaces and services accessible to everyone.



This achievement is a significant step in our journey to be a leader in creating a society in which all people can fully participate. We're excited to build on this success as we continue working towards an inclusive and accessible future.

Congratulations Sam!

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VAD is Hiring

The Voice of Albertans with Disabilities is seeking a senior administrator with leadership experience in the Disability supports and advocacy non-profit sector. The Executive Administrator will work with the Board of Directors to support and empower people with disabilities in Alberta. The role involves financial administration, change management, and providing reports to the Board. The position is temporary for up to 6 months, with a full-time workload at the VAD office in Edmonton. The candidate will work on site for the duration of the contract. If this position interests you, email president@vadsociety.ca by February 5, 2024 at 12:00 noon. Details about the posting and next steps will be shared with suitable candidates.



AISH Denial Process

Voice of Albertans with Disabilities can assist individuals that have been denied AISH benefits.

Before doing an appeal, individuals need to review the letter of denial and proceed to provide any missing documents, required letters of support from work, medical practitioners, return to work training programs and other items that AISH has commented on in the denial letter.

Contact Teresa at 780-488-9088 and she will arrange an appointment time to review your denial letter and doctor's report.





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Keep in mind you have 12 months from the date of the denial letter, to provide more information to AISH.

Call to book today!

780-488-9088

teresa@vadsociety.ca

A Student's Perspective

Hello! My name is Nikki, and I'm currently a first-year social work student attending Grant MacEwan University. I've been working with the Voices of Albertans with Disabilities since late September and have been able to experience a great deal—things I never would've previously paid any mind to have since moved to the forefront. Since attending Macewan University, certain things have stood out, especially since my current experience is centred around the disabled community.

Grant MacEwan works hard to ensure the school is accessible to quite a large demographic of people. For those with physical disabilities, there are several entry points to any building, along with elevators that go to any floor needed. While it's often crowded near the elevators, most students give urgency to those who need it. People in wheelchairs or crutches or those with relative mobility issues are given precedence. The student body is also mindful of this, with several instances of students giving up their seats closest to the front of the exits where the seats are most accessible.

Regarding the mental health aspect of Grant MacEwan, they do a spectacular

job of giving their students the best opportunities possible. They offer a program called P.A.W.S. where students can come and pet dogs and play fetch and reduce stress by taking five minutes to say hi to some of the friendliest

FREE TAXES



What to bring:

- Government ID
- Social Insurance Number
- Tax Slips
- Charitable Donation Receipts
- Medical/Dental Receipts
- DTC Approval letter

Call for appointment



406, 11010 101 St, Edmonton



780-488-9088



vad@vadsociety.ca

Are you Eligible?

1 person	\$35,000
2 persons	\$45,000
3 persons	\$47,500
4 persons	\$50,000
5 persons	\$52,500



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A MILLHURST COMMUNITY PROJECT

FOR MORE INFORMATION VISIT MILLHURST.CA/GARDEN

sakaw Gardens

Sakaw Gardens is about more than growing food. It's about growing people, growing families and growing a community

Are you a Physical Therapist? Did you know that Sakaw Gardens is Wheelchair Accessible?



Our garden is accessibility friendly with crushed limestone and cement walkways. We also have accessible picnic tables, making our garden a great place to relax and enjoy the fresh air and surroundings!

For more information, or if you have a client that would like to tour the gardens, email Myrna Peters at communitygarden@millhurst.ca

Sakaw Gardens - 5820 11a Avenue NW

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Financial Benefits Summary

Assured Income for the Severely Handicapped (AISH)

Effective January 1, 2024

This fact sheet summarizes financial benefits that may be provided to eligible clients through the AISH program. Eligibility and amounts are governed by the *Assured Income for the Severely Handicapped Act* and regulations and are subject to change. See the AISH Program Policy manual for further clarification and updates.

Four digit computer codes are listed for the administration of benefits.

Core Benefits

Core benefits consist of the following:

- **Living Allowance (Code 1601):** To assist clients living in the community.
- **Modified Living Allowance (Code 1616):** Consisting of a personal allowance and an accommodation rate to assist clients living in a facility.
 - * The accommodation room rate charges are established under the Nursing Homes Operation Regulation.
- **Child Benefit (Code 1609):** To assist with the costs associated with raising dependent children.

Monthly Core Benefits

Living Allowance (Code 1601)	\$1,863.00
Modified Living Allowance - Personal Allowance (Code 1616)	\$357.00
Child Benefit (Code 1609)	\$222.00 first child \$111.00 each additional child

Income Exemptions

Income is used to determine eligibility for the AISH program and the amount of living allowance or modified living allowance. AISH recognizes a mutual obligation of cohabiting partners to support each other. Therefore, income of the applicant/client and their cohabiting partner is considered in determining eligibility and level of benefits.

Employment Income Exemption

- Single: up to \$1,072 is fully exempt and up to \$2,009 is 50% exempt up to a maximum exemption of \$1,541 per month
- Family: up to \$2,612 is fully exempt and up to \$3,349 is 50% exempt up to a maximum exemption of \$2,981 per month

Passive Business and Spousal Pension Income Exemption

- Single: up to \$300 is fully exempt and the remaining is 25% exempt
- Family: up to \$875 is fully exempt and the remaining is 25% exempt

More Information about the AISH Program

The AISH program provides financial and health benefits to eligible adult Albertans with a permanent medical condition that prevents them from earning a living.

Website:

For more information about the AISH Program click: <https://www.alberta.ca/aish.aspx>

Your Guide to AISH:

Your Guide to AISH includes general information about the AISH program and benefits. To access Your Guide to AISH click: <https://open.alberta.ca/publications/9781460136607>

AISH Program Policy Manual:

To access the AISH Program Policy online policy manual click: <http://www.humanservices.alberta.ca/AWOnline/AISH/7180.html>

Contact:

To find the phone number and address of an AISH office click: <https://www.alberta.ca/contact-aish.aspx>

Emergency Benefits

Assists clients with costs for reasonable and essential goods and services in an emergency situation that is beyond the client's control.

Accommodation (Code 2051)

Actual cost

Child Care (Code 2052)

Actual cost

Damage Deposit (Code 2053)

Up to \$397.00 for clients (and cohabiting partners) without dependent children

Up to \$1,130.00 for clients with children

*Available once every 3 years

Rental Arrears (Code 2054)

Same as damage deposit rates

Food (Code 2051)

Up to \$24.00 per day per client

Up to \$18.00 per day per dependent child

Home or Appliance Repairs (Code 2051)

Actual cost

Replacement Clothing (Code 2051)

Up to \$243.00 per client

Up to \$182.00 per dependent child

Transportation (Code 2051)

Actual cost

Utility Arrears (Code 2050)

Actual cost

Other Goods and Services (Code 2052)

Actual cost up to \$1,130.00

Asset Exemptions

Assets are used to determine eligibility for the AISH program.

The total market value of all non-exempt assets cannot be worth more than

\$100,000 to be eligible for AISH.

Other Resources

Canada Child Benefit (CCB)

The CCB is paid monthly from July to June and is based on previous year's income.

See: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>

Alberta Child and Family Benefit (ACFB)

The ACFB is paid quarterly. Eligibility is based on annual income and the number of dependants living in the household.

See: <https://www.alberta.ca/alberta-child-and-family-benefit.aspx>

Canada Workers Benefit (CWB)

CWB is paid quarterly beginning in April and based on the previous year's income.

See: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit.html>



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dogs I've ever met. There are also days with cats for those who are scared of dogs.

If animals aren't your thing, there are plenty of other options! There is always a constant stream of activities to get students talking and friendly with each other. Trivia nights are common and, from my experience, a lot of fun! They breach plenty of topics and help raise awareness for various things. The one I went to was centred around the LGBTQ+ community. They remind people that while school is stressful, we aren't alone! Additionally, therapy is offered on campus as well. We have the option for those in more challenging courses or needing someone to talk to. As a social work student, I put a lot of value into mental health, and ensuring that I keep myself aware of my own is vital to ensure I'm offering the best help I can to clients when I see them. Knowing that should I ever need help while learning is a huge relief.

Grant MacEwan and its professors also take great care in ensuring the classroom is a safe space for those with cognitive or learning disabilities. Tests and coursework are altered to suit their needs better while additional assistance is offered. Assistants and aids are provided to those who need someone to read through questions or require them to be digitally enhanced.

While it's not perfect, it's an improvement from other institutions I've attended or visited during an open house. Grant MacEwan makes it a point to ensure that the students know they are a priority and that their needs matter. It's shown in the little things that most non-disabled students would overlook, but if you look, it's there. And that's what matters most.



Today many of us that have lived the disability journey, myself included, have gained a variety of tools, knowledge and wisdom over the years. Imagine if when you were first diagnosed or when you were a young child developing with limitations or challenges if you were provided a toolbox of encouragement, insights and wisdom from those who experienced this journey before you. Many of our paths through life may have been bumpy, yet it has been through these challenges we grow and develop gifts and unique personality traits. Each lesson we learn may be providing a refinement we may not be aware of until years later as we get to an age when we reflect on our cup as half full rather than half empty.

Being that it is February 1st, "Ground Hog Day" when the shadow may provide insight into our journey of seasonal change, as we enter a longer winter period or the transition into warming spring development. Either way, I love to utilize this time to reflect on the meaning of my life and where I am today on my journey. Throughout our lives we are provided with so many opportunities to grow and gain wisdom especially when our unique journey involves living with disabilities. But what do we do with this wisdom gained? Who do we pass this gift on to?

Working over the years in Geriatrics and Palliative care, I often was witness to a vast amount of wisdom that unfortunately was not always passed on. This is one of the reasons I love the idea of a "VIDUI". A "VIDUI" is a way to pass on the wisdom you have gained, the meaning you saw in your journey through accomplishments and losses, Hope, blessings, dreams for your family and community, self reflected forgiveness, lessons gained from the experience of your core relationships, a legacy of wisdom you pass along. When it comes to the later seasons of our life, many of us may have prepared "WILLs" or "Living Wills" as a plan of the distribution of our assets, special gifts or the details of what we wish for our care journey to aid those making decisions on our behalf when we are unable to. Yet, one thing that is often missed is that of a "VIDUI".

What if we chose to share the amazing lessons, we have all gained along our unique journey living with challenges and disabilities to the future generations. Imagine the wisdom toolbox we could all create together to soften the journey for others. Today as I take time to reflect, I also ask you all to do the same. Choose to focus your thoughts on the blessings you have gained. I invite you all to send in wisdom nuggets from your journey so we here at Voice of Albertans with Disabilities can share with everyone in the future newsletters. Some days we just need to hear a piece of wisdom with a warm fuzzy message that puts a spark back in us all. Let's create an Abilities Toolbox for everyone to share.

No matter if the groundhogs shadow is seen or not this year, our season will change, spring will be around the corner with new life to display all around us. Let's rise out of our winter hibernation renewed and ready to be open to the wisdom this new year will bring to us all.

Katrina Breau
VAD President



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