

The VOICE of Albertans with Disabilities

May 1, 2025

AGM

The Annual General Meeting of Voice of Albertans with Disabilities Society will be held Saturday, June 21, 2025 from 11:00 am to 1:00 p.m. by Zoom. Attendees must register for the meeting at 780-488-9088 or vad@vadsociety.ca

Notice of Annual General Meeting

The Annual General Meeting is a meeting conducted annually where the members of VAD gather to discuss and vote on key issues. This year the key issues will include:

- 1. Approval of financial audited report
- 2. Approval of new and returning board members
- 3. Business of the Society
- 4. Strategic Plan
- Bylaws

Included with the office mail out notice of the AGM (in May), is a proxy voting form for those that cannot attend in person, to be able to vote on matters of the Society. Members must be in good standing and must choose a proxy vote a member by name that is in good standing with the organization to vote on their behalf.

We look forward to your attendance at this year's Virtual Annual General Meeting on June 21, 2025, from 11 am to 1 p.m.. You must register by calling 780-488-9088 or emailing vad@vadsociety.ca to be on the list of attendees or on the list of proxy votes. Please call and let VAD know if you are interested in attending and VAD will send you the link to the AGM on Friday, June 20, 2025.

VAD uses Roberts Rules of Order, here is a quick reference for your review.

VAD AGM Proxy Voting Form

Completed Proxy Forms must be received in the VAD office no later than June 13, 2025, at 4 p.m.. Send your proxy form by email to execdirector@vadsociety. ca or mail to VAD before mid June:

Leslie Lambert

Executive Director

Voice of Albertans with Disabilities 105 Royal Alex Place, 10106 111 Ave NW Edmonton, AB., T5G 0B4

If you are not a VAD member currently, but want to vote at the AGM, you can join today! https://vadsoci-



Quick Reference								
				Vote Count	May Be			
	Must Be	Open for	Can be	Required to	Reconsidered or			
	Seconded	Discussion	Amended	Pass	Rescinded			
Main Motion	\checkmark	$\sqrt{}$	\checkmark	Majority	$\sqrt{}$			
Amend Motion	\checkmark	$\sqrt{}$		Majority	$\sqrt{}$			
Kill a Motion	\checkmark			Majority	$\sqrt{}$			
Limit Debate	\checkmark		\checkmark	2/3 ^{rds}	$\sqrt{}$			
Close Discussion	\checkmark			2/3 ^{rds}	\checkmark			
Recess	\checkmark		\checkmark	Majority				
Adjourn (End meeting)	\checkmark			Majority				
Refer to Committee	\checkmark	\checkmark	\checkmark	Majority	\checkmark			
Postpone to a later time	√	V	√	Majority				
Table	V			Majority				
Postpone Indefinitely	√	√	√	Majority				



Advertising in the VAD Membership Directory

Voice of Albertans with Disabilities' Membership Directory is published annually and provided free of charge to individuals and organizational members in the disability community all over the province.

The directory is published in an easy-to-use format for each type of listing. Advertising space is available on the outside back cover, inside front cover and within the directory.

The deadline for membership directory ads is June 15.

Highlights of the directory:

- Circulation throughout the province to member individuals and organizations
- Distributed annually each year to paid VAD members
- Advertising in the directory demonstrated you are a corporate leader that has invested in VAD, reflecting positively on your business
- Directory encourages members to shop locally and use VAD members for services
- Directory is used as a guide throughout the year as a resource that is popular among VAD members

Costs for Ads

Back Outside Cover full colour	\$500.00
Inside Cover full colour	\$500.00
Full page full colour	\$300.00
Half page colour	\$200.00
Half page black & white	\$150.00
Business Card ad colour	\$125.00
Business Card ad black & white	\$100.00
Logo full colour	\$50.00
Coupon black & white	\$25.00

Expired VAD Membership!

As of April 1, 2025, any former member of VAD that has not renewed their membership, will be archived in the database.

This means that if you try to sign in the back-end of the website, you will be denied access. In order to access your membership information, you will need to contact VAD to reinstate your membership status. We apologize for any inconvenience this causes, however the database is set to remove people and organizations who are no longer a VAD member according to time lines.

Please contact vad@vadsociety.ca for renewal or support with the online website or member's information in the back-end of the database.

Did you know that VAD's website and database are encrypted for safety. That means that the information it contains is safe and secure from outside threats. VAD uses Fresh Focus Media as our service provider, and they use a program called ROOK Connect. This program is where members get their access to the back-end of the website where the news board sits for more community resources.

Saving and investing towards your first home with the Tax-free first home savings account (FHSA)

In a January 2023 poll conducted by The Harris Poll on behalf of NerdWallet, nearly two-thirds of Canadians (67%) listed owning a home as a priority. For those with the financial goal of buying their first home, the Canadian government introduced the Tax-free first home savings account (FHSA) on April 1, 2023, to help Canadians over 18 save and invest towards home ownership.

The FHSA is a registered plan that allows you to save and invest up to \$40,000 tax-free toward your first home purchase. Learn what you should consider before opening an FHSA account.

1) The FHSA offers the best perks of the RRSP and TFSA

The FHSA takes the best benefits of a Registered retirement savings plan (RRSP) and a Tax-free savings account (TFSA). Your contributions to your FHSA within a particular calendar year will also reduce your taxable income when you file your tax return. Unlike RRSPs, where your withdrawals are taxed as income, withdrawals from your FHSA to purchase your first home are tax-free, including all the investment income you may have generated in the account, like a TFSA. This allows you to maximize your savings towards your first home purchase while minimizing income tax.

2) The FHSA has annual contribution limits and qualifying withdrawals

For those wanting to use this registered account, the Government of Canada imposed limitations on

Together, We Hold the Power!





how much you can save and invest in your FHSA before incurring penalties. Starting in 2023, Canadians can contribute up to \$8000 in their FHSA yearly, with any unused contribution amounts carried forward to a max of \$8000. Over-contributing to your FHSA will incur a 1% tax on the over-contributed amount each month unless brought below contribution limits.

To make a qualified tax-free withdrawal or series of withdrawals, you must be a first-time home buyer when you make the withdrawal(s). To qualify as a first-time home buyer, you must not have lived in a home you owned at any time during the part of the calendar year before the withdrawal is made or at any time in the preceding four calendar years. Any non-home related purchases may result in withdrawals being treated as taxable income.

3) You can combine your FHSA savings with the Home buyer's plan

Before the FHSA was introduced, Canadians could use the Home buyers plan (HBP) to pay for a down payment. The HBP allows you to take up to \$35,000 from your RRSP without taxation for your first home purchase. Any amount withdrawn through an HBP must be paid back to the RRSP within fifteen years or you lose the contribution amount from your RRSP and it is





treated as taxable income. Combining the use of both accounts, potentially gives you access up to \$75,000 in savings and investments towards your home purchase.

Saving and investing toward your first home purchase can be challenging, but leveraging the unique benefits offered by the FHSA can help you reach your goal quicker and more efficiently than any other registered

plan or account currently available.
Damilola Ibirinde
Advisor, Investor Awareness & Education
Alberta Securities Commission
Suite 600, 250-5th Street SW, Calgary, AB, T2P 0R4

Phone: 403.355.1504 Fax: 403.297.6156

Email: Damilola.Ibirinde@asc.ca



Together, We Hold the Power!

Full Participation - Accessibility - Equity



n. The State ole Flower!								
		Cumulative	Annual Repor	t				
April 1, 2024-March 31, 2025								
Reporting Requirements								
		Non- Indigenous	Indigenous On Reserve/ Settlement	Indigenous Off Reserve/ Settlement	Total			
Total # of received referrals	Accepted	2273	2	88	2363			
	Not accepted	0	0	0	0			
		2363						
	Number of refe condition/impa	33						
	Number of refe condition/impa	174						
	Number of refe condition/impa	86						
	Number of refe condition/impa	222						
	Number of refe condition/impa	1						
	Male	1012	0	23	1035			
Total # of unique clients served	Female	1247	0	26	1273			
	Other	55	0	0	55			
	Total # of clients served:							
Total # of new files opened for this reporting period:		1913	0	76	1989			
Total # of closed files for this reporting period:		1324	0	64	1388			
<u>Waitlist</u> # of clients	Less than one month	1492	0	76	1568			
# or clients waiting to	1 - 3 months	51	0	0	51			
receive service	4 - 6 months	0	0	0	0			
after meeting	7 - 12 months	0	0	0	0			
the eligibility	12+ months	0	0	0	0			
requirements	Total # of client	1619						

Together, We Hold the Power!

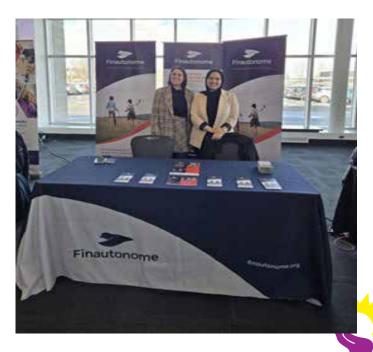


Finautonome en route...

13 mars 2025-Semaine québécoise de la déficience intellectuelle pour sensibiliser l'ensemble de la population aux réalités que vivent les personnes ayant une déficience intellectuelle et leurs proches https://www.sqdi.ca/fr/



25 et 26 mars 2025- Journées de l'Appui. Un événement incontournable pour les professionnels et intervenants en proche aidance https://www.lappui.org/fr/





Together, We Hold the Power!



27 et 28 mars 2025-Centre des congrès de Québec-Salon de la chambre des notaires du Québec (un des partenaires de Finautonome) https://www.cnq.org/





Finautonome-nos prochaines conférences:

Simplement inscrivez-vous gratuitement via ce lien: https://www.finautonome.org/ Pages/conferences

24. avril: Découvrir les grands avantages du Régime enregistré d'épargne invalidité

(REEI) avec notre partenaire Plan Institute BC

28. avril: Survol des mesures fiscales et programmes

29. avril: Conférence sur le CIPH avec notre partenaire Plan Institute BC

Faits partie de notre route et suivez nous au https://www.facebook.com/Finautonome





https://www.eventbrite.ca/e/national-accessibility-awareness-week-bbq-silent-auction-tickets-13030534409192aff=oddtdtcreator

