The VOICE of Albertans with Disabilities

May 1, 2024

National AccessAbility Week: MAY 26, 2024 to JUNE 1, 2024

What is National Access Awareness Week?
The goal of National AccessAbility Week is to create awareness of barriers of all kinds and to celebrate those who work to eliminate and prevent them. The purpose of NAAW is to get everyone talking, thinking and learning about access and inclusion, and the one in five people with disabilities/impairments.

Send VAD your photos and write ups about how you celebrated NAAW to vad@vadsociety.ca.

VAD welcomes Executive Administrator: Leslie Lambert

Voice of Albertans with Disabilities welcomes Leslie Lambert as the new Executive Administrator. Leslie's duties include overseeing the staff, and finances for VAD as well as working closely with the BOD. A bit about Leslie...

I grew up on a mixed farm just south of Wainwright. Have 3 grown children (2 daughters and 1 son) and five grandchildren.

My oldest daughter, her husband and two children live in Australia and I like to visit them as often as I can. My son lives in Grande Prairie and both he and his wife work in the oil industry. And my youngest daughter lives in Edmonton and works for the RCMP.

I worked for the Military as a civilian in Administration, Finance and Human Resources for over 30 years.
While in Wainwright I was an active member of Quota International - a women's organization with the mandate of helping women and children in need, as well as the hearing impaired.

I assisted in fundraising for sound systems in the local schools, supplies and education for women and small children in need, a sunshade at the local splash park, exercise equipment along the walking trails, and food for children with an auto-immune disease, amongst other needs within the community which included helping at the local Food Bank in Wainwright.

During my time in Wainwright, I was on the Board of Directors for the Gables Condominium Association and was both the Treasurer and the Secretary of this Association for over 20 years.

Prior to moving to Wainwright to be more help to my aging parents, I was the Director for the Creative Arts Centre in Grande Prairie, I was responsible for the Administration, Programming, Human Resources and Advertising for this Non-profit organization. I was involved in the organization and volunteers for the Casinos and other fundraising events we held. I also volunteered at the Alberta Summer Games and did some administration for the local Theatre.

I look forward to working with you and being a successful part of this very important Society.

Planning ahead: Preparing for retirement

Most Canadians aspire to having a happy and comfortable retirement. Achieving this goal requires proper financial planning and wise investment decisions. One of the commonly used investment vehicles to achieve this goal is a registered retirement savings plan. However, the question remains if this traditional investment method still holds merit.

It's that time of year when we contemplate our financial future and decide whether to invest in an RRSP. Contrary to popular belief, the RRSP season doesn't start in late winter. Ideally, it's best to start making contributions within the first 60 days of the new calendar year.

What is an RRSP and how do they work?
An RRSP is a government-registered retirement savings plan in Canada designed for individuals to contribute funds with the specific aim of saving for their retirement. Advantages of investing in an RRSP include:

- Tax-deductible contributions,
- The option to make early withdrawals for a first home purchase,
- Compounded growth, and
- The flexibility to convert an RRSP to a Registered Re-

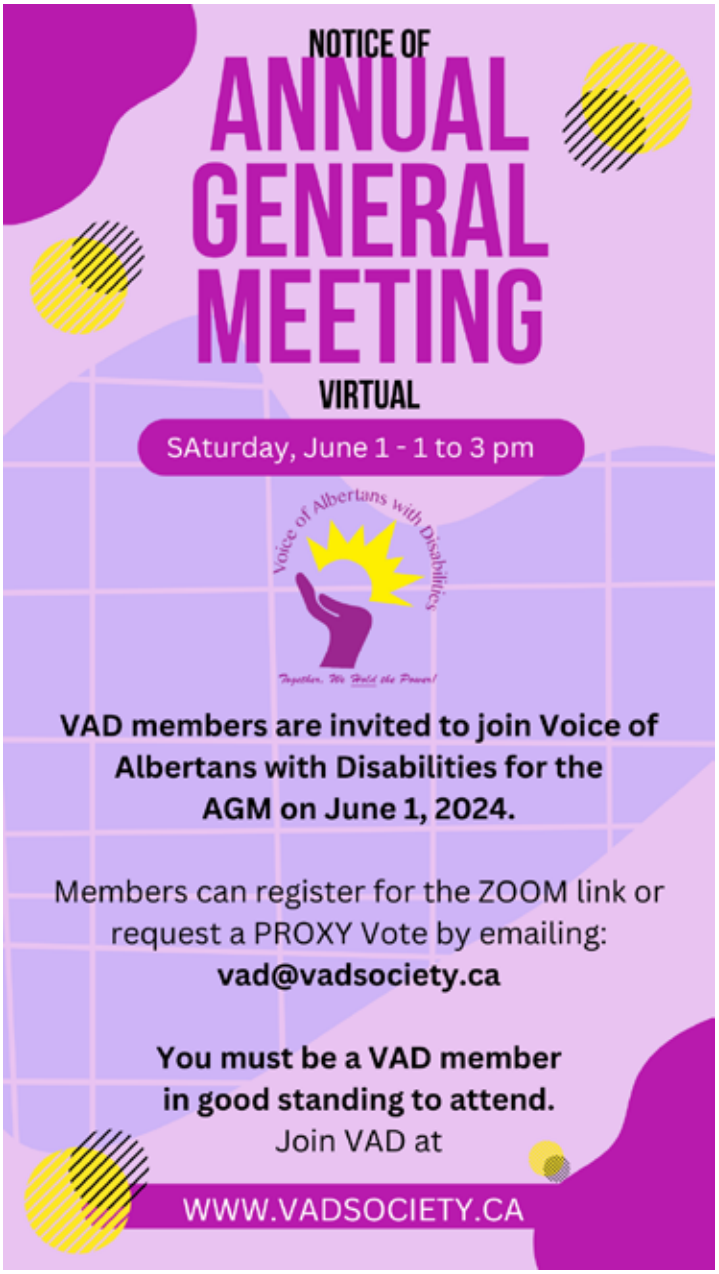
tirement Income Fund (RRIF) for structured periodic payments as early as age 55.

An RRSP must be opened before the age of 71 as stipulated by the Canada Revenue Agency. The annual contribution limit for RRSPs is set at 18% of the previous year's earned income or a maximum dollar limit, whichever is lower. For 2024, the maximum contribution limit is $31,560. Exceeding this limit by more than $2000 will result in a 1% per month tax penalty on the excess contributions.

Withdrawals from your RRSP before turning 71 years of age will incur withholding tax. The exact rate of tax depends on your province of residence. It is important to note that early withdrawals must be declared as income on your tax return and they will be taxed at your marginal tax rate. Additionally, withdrawals from an RRSP can result in permanent loss of the contribution room. Starting RRSP contributions early in life can help you leverage the power of time and compound interest. This means that your investments have more time to grow, potentially resulting in a more substantial retirement fund. Additionally, early contributions allow you to take advantage of tax-deferred growth, which means that you can reduce your taxable income now and enjoy the benefits of tax-sheltered growth until retirement. Ultimately, starting an RRSP early can help you lay the foundation for a more secure retirement. Use the ASC's RRSP calculator to see how contributing often and early can benefit your retirement plan.

What types of RRSP options exist for investors?
If you are considering opening an RRSP account, it's crucial to know the available options to make an informed decision for your financial journey. Essentially, you need to decide whether you want to invest individually or in collaboration with others.

1. Individual RRSP: An individual RRSP is registered in your name, providing exclusive ownership of the investments and associated tax benefits. This option is ideal for those seeking full control and ownership over their RRSP portfolio. Consider choosing a self-directed RRSP if you prefer to make investment decisions on your own. With a self directed RRSP, you have the flexibility to purchase and sell various qualified investments, such as GICs, bonds, mutual funds, and more. However, keep in mind that commissions on transactions apply, similar to a non-registered brokerage account. Additionally, an annual administration fee may be applicable. Learn more about the different types of investments available to you.



STEPS Society of Red Deer
Family Resource Centre

Available throughout the Central Region (Rocky Mountain House to Lloydminster and Camrose to Drumheller) - Staff are available in person and through a variety of online formats

Program Features:

Providing assistance to families and staff connected to: Family Support for Children with Disabilities (FSCD), PDD Family Managed Services (FMS), community service providers and families awaiting services. Services include:

50+ Available Trainings include:

- Abuse Prevention and Response Protocol (APRP)
- Positive Behavior Supports
- Trauma Informed Care
- Individual Support Planning (ISP)

Connections:

- Connections in your Community
- Connecting with Professional Resources
- Family Resource Staffing Database
- Guest Speakers

Navigating Services and Supports:

- Understanding the benefits of individual supports and transition planning
- Supporting families in their role as employers (hiring, training and managing staff)
- Developing skills and strategies that will help enhance the individual's quality of life
- Information and support to apply for the Disability Tax Credit and Registered Disability Savings Plan

Contact us at 403-343-6249 (Toll Free: 1-877-643-6249) or frc@epssworks.com

Contact us to receive a copy of our monthly newsletter or to obtain a catalogue of our available courses

Funded through the Alberta Government – all services and training are delivered at no cost

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STEPS Society of Red Deer

2. Group RRSP: A Group RRSP is a retirement savings plan that your employer offers. It may come with some enticing benefits, such as matching contributions – which means your employer will contribute to your RRSP too, essentially free money for your retirement savings. Additionally, you may also enjoy lower management fees on the investments held within your RRSP, and the convenience of automatic contributions directly from your pay cheque.
3. Spousal RRSP: A spousal RRSP is an account designed to benefit couples by allowing income splitting during retirement. Contributions made by the higher-earning spouse generate tax deductions, while withdrawals are attributed to the lower-earning spouse, potentially reducing overall tax liabilities.

Each option caters to specific needs and preferences, providing flexibility in aligning your RRSP with your unique financial goals. Consulting with a financial advisor can further guide you in making an informed choice tailored to your circumstances. Additionally, it's worth exploring other tax-advantaged accounts like Tax-Free Savings Accounts (TFSA). TFSAs prove advantageous, particularly for those with income taxed at lower rates or anticipating increased income in the future. To learn more about financial planning and investing basics, visit CheckFirst.ca.

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ABOUT VAD

Did you know that VAD Society tracks all incoming support and referral phone calls and emails. During the reporting period of January to March 2024, VAD received a combined total of 391 phone calls, and emails into the office for support. All relevant information gathered is entered onto a spreadsheet for tracking purposes.

The majority of the phone calls we receive are from people inquiring about programs and services for people with disabilities (AISH, CPPD, DTC). We are able to either help directly (filling out forms and providing information), or we refer them to agencies and organizations whose work is relevant to the nature of the respective inquiry.

In this fiscal year VAD has had over 1835 telephone calls, and emails asking for support and referrals. During the reporting period, VAD had 132 in-person office visits, where most consultations involved assisting clients with applications for AISH, CPPD, and AISH Denial letters, and Disability Tax Credit forms. VAD offers support in the following areas:

- ☐ AISH Application forms
- ☐ CPPD forms
- ☐ Leisure Access Pass forms
- ☐ Personal Taxes - low income/simple taxes only
- ☐ Disability Tax Credit forms
- ☐ Old Age Security forms
- ☐ Alberta Adult Health Benefit forms
- ☐ Accessibility Coordination
- ☐ Education & Awareness presentations
- ☐ Referrals to other organizations.

The VAD website provides information about VAD activities and programs and services available to persons with disabilities in Alberta. VAD had high of 2735 website sessions during this reporting period. Our newsletter generates a large push to our website with a high of 1929 users between January and March. VAD's website is accessible and interactive and our analytics have shown an increase in website usage since the launch of the new site. We also have seen an increase in the contacts from the website, including online bookings, membership renewals, accessibility requests and presentation requests.

VAD continues to grow in our social media with our followers. 60 Twitter followers (this number dropped when they changed to X), 2853 Facebook likes, 1250 LinkedIn Connections, 1012 Instagram followers)

VAD organizational membership includes organizations that have paid to come together with a united voice on issues of importance to Albertans with disabilities. There are 28 organizational members and 10 corporate members to date. VAD shares information and collaborates with federal, provincial, and municipal government to affect positive changes in the lives of Albertans with disabilities. Our membership renewal date is March 31 each year. VAD is currently in the renewal phase of the membership drive for 2024/25 fiscal year, to date we have 72 iVAD members. Membership fees help offset the

costs of our support services, accessibility assessments, and a movement to full inclusion for individuals in the province of Alberta.

VAD has transitioned meetings to a both virtual formats, using Zoom for most interactions and meeting engagements, and in person when acceptable. This has allowed for a more diverse attendance at meetings with the option of offering closed captions with the increased need for accessibility and inclusion.

www.vadsociety.ca

Become a VAD BOD!

A board of directors is an independent governing body of VAD. Those who serve on the board are elected by shareholders (aka the individuals and entities that have investment in the organization - VAD Members) to help to oversee its strategy and make decisions. The members of a board are tasked with giving organizational leaders advice and representing the shareholders' best interests. Their job is to be of service in a way that's consistent with the goals and values of the company.

1. Safeguard the interests of the shareholders.
Board members are responsible for protecting the interests of the stakeholders. All board members ensure that organizations have good governance. This looks like treating employees and volunteers fairly, and spending the money it raises in ways that are consistent with its mission and bylaws.

2. Ensure that the leadership is right for the job.
Board members are responsible for the functionality of the senior leadership team at the company or organization were they serve. The board also ensures that the company has a succession plan to replace them (even on an interim basis) if necessary.

3. Show commitment.
The commitment to serve on a board means showing up for meetings, as attendance is taken. The VAD board meets monthly; in between these larger meetings, it's common for smaller committees with more specific responsibilities — like reviewing the company's governance, compensation structure, and so on — to meet throughout the year and report to the full board at the monthly meetings.

Materials for board meetings are usually provided ahead of time, and board members are expected to have read all the information in advance and be ready to engage in discussions. These discussions occur between fellow board members and the company's leadership team. They're opportunities for board members to ask questions and share their advice and perspectives. The more informed a board member is, the more robust and meaningful the discussion becomes.

The board is responsible for the highest level of decision-making and legal authority in an organization. Governing boards have responsibility for:

- **Purpose**, by establishing and implementing the organization's mission and vision;
- **Continuity**, by providing continuity for managing and implementing the organizations affairs;
- Progress, by setting the rate of progress that the organization takes in reaching its mission and vision;
- **Identity**, by securing the community support and appreciation for the organization's objects, beliefs, vision, mission, and long-term direction.

VAD is seeking Board of Director volunteers for the upcoming 2024 to 2026 term. Elections will be held at the VAD AGM on June 1, 2024. VAD would like to have individuals that meet the qualifications and desire to take VAD into the future with a definitive direction and committed volunteers join our board. Interested in becoming a VAD BOD member? Send your resume with contact information to vad@vadsociety.ca and the current board will contact you with more information about the selection process.

BOARD OF DIRECTORS - TERM APPOINTMENTS

Ending in 2024:

- ☐ Bernard Boulanger – Grand Prairie -Term 2
- ☐ Sean Crump – Calgary - Term 2

Ending in 2025:

- ☐ Katrina Breau – St Albert - Term 3 (Final Term)
- ☐ Valeria Palladino – Edmonton - Term 2
- ☐ Koryn Krekoski – Fort McMurray - Term 2
- ☐ Scott Douglas –Stettler - Term 1

To be voted in:

- ☐ Mieke de Groot – Grand Prairie
- ☐ Bob Farley - Calgary
- ☐ Dom Shaw - Calgary
- ☐ Andrew Green – Fort McMurray

ADVISOR

- ☐ Mark Lantkew, Phd – Calgary

vad@vadsociety.ca
780-488-9088

Accessibility! What does this really mean to you on a daily basis?

Today we often hear how many areas are working to become more accessible, but is it really working for every-one?

Our Federal Government adopted "The Accessible Canada Act" in 2019. The goal of the Act is to create a Canada without barriers by 2040.

My question for you all is, is the Act positively impacting your life, are you noticing these positive changes in our society and how have you been touched by these changes?

When we look at the "Principles of the Accessibility Act", Organizations must consider each of these Prin-ciples when preparing their accessibility plans.

Dignity:
Everyone must be treated with dignity.

Opportunities:
Everyone must have the same opportunity to build the life they want.

Barrier-free access:
Everyone must have barrier-free access to full and equal participation in society.

Choices:
Everyone must have meaningful options and be free to make their own choices, with support if they want it.

Laws, Policies and programs:
Laws, Policies, programs, Services and Structures must take into account:

- Peoples Disabilities
- The different ways people interact with their environments
- The different and overlapping types of marginalization and discrimination people face.

Involving People with Disabilities:
People with Disabilities must be involved in creating, laws, policies, programs, services and structures.

Highest Level of Accessibility:
Accessibility standards and regulations must aim for the highest level of accessibility.

The Act also focuses on reducing barriers in seven areas:
- Employment
- The Built environment (Physical Spaces)
- Communication
- Information and Communication Technologies
- Procurement (Buying & Renting things & places)
- Programs & Services
- Transportation

I invite you all to review the many areas of "The Accessibility Canada Act" and ask how it is or isn't working for you in all areas of your life journey. I believe positive change can happen for our future, just as it has been making positive pivots in our past. We may not have achieved full clarity of the target yet, but as we participate in many gatherings and discussions feedback on the true impacts of our lives continue to bring forward the gaps we experience. All of these insights contribute to new positive pivots for us all.

Feel free to write in to our office at VAD to share the wisdom of your experiences and insights every example may improve our toolboxes as we come to tables to share.

Check out the Accessible Canada Act:
https://laws-lois.justice.gc.ca/eng/acts/A-0.6/FullText.html

Katrina Brown

Council of Canadians with Disabilities

48 years strong and "On The Road to 50 Years"

As part of our Road to 50, we celebrate and honour all the people that centred their lives to ensure change and equity in Canada, from the intersectional cross Disability and Deaf communities and our allies.

We honour them by ensuring their sacrifice, tenacity and commitment, forever lives on in our Disability Justice History and is never forgotten.

This month, we share the Chapter below as a historical document that tells the real story of the landmark advocacy work done by members of CCD then called COPAH, and many other committed people in the Disability Rights movement which resulted in Disability being finally added to the then draft Charter of Rights and Freedoms. This Chapter was written by Yvonne Peters who along with the people she interviewed are and where the people who were there. This is their living history and continues our commitment to:
A Voice of our Own.
42ndAnniversary of the Charter of Rights
April 17, 1982

CCD is a national human rights organization of people with disabilities working for an inclusive and accessible Canada.

Mission
The Council of Canadians with Disabilities (CCD) is a social justice organization of people with all disabilities that champions the voices of people with disabilities, advocating an inclusive and accessible Canada, where people with disabilities have full realization of their human rights, as described in the UN Convention on the Rights of Persons with Disabilities.

Mandate
The Council of Canadians with Disabilities (CCD) unites advocacy organizations of people with disabilities to defend and extend human rights for persons with disabilities through public education, advocacy, intervention in litigation, research, consultation and partnerships. CCD amplifies the expertise of our partners by acting as a convening body and consensus builder.

The **Annual General Meeting** of Voice of Albertans with Disabilities will be held Saturday, June 1, 2024, via Zoom from **1:00 pm to 3:00 pm.**

Members must register for the meeting by contacting vad@vadsociety.ca and they will be provided with the zoom link

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2024 Proxy Voting Form

2024 Annual General Meeting

The undersigned member of Voice of Albertans with Disabilities (VAD Society) hereby appoints the President of the Board of Directors of VAD or a VAD member in good standing, as nominee to attend, act and vote on behalf of the undersigned at the Annual General Meeting of the members of VAD to be held **June 1, 2024, at 1 pm.**

Member Name: _____

Phone/Email: _____

Organization Name (if applicable): _____

Signature: _____

Date: _____

Proxy: ☐ VAD President **or** ☐ Proxy Name: _____

Please scan and send your completed Proxy Form by **May 29, 2024 at 4 pm** via email to:

Teresa Makarewich
Program & Services Manager
Voice of Albertans with Disabilities
vad@vadsociety.ca