



VAD has Moved!

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vad@vadsociety.ca

Open to appointments in the new location, call to book today.

Is remote access technology safe? How to protect yourself from the makings of an investment scam

We've all received those suspicious messages: a text from your favourite online shopping company claiming your package is stuck or an email seemingly from Canada Post asking you to click a link to reschedule delivery to a package that you never ordered. These tactics might seem cliché now, but these prompts are the beginning of a scam.

But what if the scam was more sophisticated?

Imagine scrolling through your social media feed. You come across an advertisement for a risk-free investment with incredible returns. Intrigued, you click the ad to learn more. Soon, you find yourself on a call with a company representative. They walk you through setting up an "investment" account and since they can't be there in-person to assist you with investing, they politely ask you to share your screen. This could be the start of a scam. Earlier this year, the Canadian Anti-Fraud Centre (CAFC) warned Canadians of a rise in investment fraud. According to the agency's annual report 2022, investment scams were the leading fraud category with the highest dollar loss. In most of the reported cases, the scams were cyber-enabled, with remote access or screen sharing becoming a common element to the scams.

What is remote access, and how does it work?

Programs like AnyDesk, Iperius Remote and TeamViewer are legitimate tools that allow a person to access your device from anywhere in the world. Once enabled, the software allows you to share your screen with a third party, granting them complete control over your computer, including private data, files, and passwords. In most cases, legitimate companies use this software to provide services, especially IT support.

But this is where scammers can slip through. Conmen can exploit this technology to steal private information or guide you toward fraudulent investment websites. Many times, the victims don't even realize that a scheme is in play.

What is an AnyDesk or screen-sharing scam?

While all investment scams have similar warning signs, the methods used to engage you can be complex and varied. AnyDesk scams may often begin with social media contact. This first interaction could be in the form of an ad on your social media feed, a direct message or even an unsolicited call promoting a seemingly too-good-to-be-true opportunity.

To establish credibility, the fraudster may even use AI to generate text, manipulate images and videos to fabricate a investment website that looks genuine. Once contact is established, they work quickly to build trust, offering to educate and assist you during your investment. This tactic involves social engineering and manipulation, where the scammer is readily available to provide support and answer all your questions. Their next step is usually when they deploy remote access software like AnyDesk to





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“walk you through the process” of investing with them.

How to spot the red flags of a remote access scam

These scams often involve complex investment concepts like crypto or Forex trading. Scammers exploit a lack of knowledge and jurisdictional complexities to craft an elaborate plan. As part of their trust-building scheme, they may fake returns on your money and even allow small withdrawals to entice the victims to invest larger sums. Here are common red flags:

- High-pressure tactics: Creating a false sense of urgency is a crucial component of these scams. Pressure and stress tactics are meant to keep victims from questioning the opportunity or thinking critically. Look out for phrases like “no-risk”, “guaranteed returns” and “once-in-a-lifetime opportunity.” Remember, if an investment offer elicits an emotional response, take a step back.
- Request to share screen: Personal information, including financial details, should always remain private. Never grant access to anyone who contacts you. Share your screen only if you initiated contact and it is with organization you trust, such as your workplace or an authorized service provider for IT support. Legitimate investment platforms, government organizations, or banks will never request remote access to your device.
- Demands to borrow money to invest: A request to borrow money for investments is suspicious. Borrowing to invest is high-risk, and legitimate registered financial advisors discourage this behaviour. If someone pressures you to borrow funds for an investment opportunity, be wary of a potential scam.

Can money or crypto lost to an investment scam be recovered?

Studies have shown that investment scams increasingly involve an element of crypto, making recovery difficult due to its untraceable nature. Recovering traditional money transfers can also be challenging, as scammers often operate in foreign jurisdictions and use multiple fake accounts to wire money.

Are there legitimate crypto recovery companies?

While some legitimate recovery services might help

with data or password recovery, many crypto recovery services could be another scam.

In a “recovery room scam,” fraudsters target previous investment scam victims with false promises of recovering lost funds for a fee. If you are someone who has fallen victim to a scam, be wary of bad actors offering to recover your money for a fee. Before you invest:

- Check the Investment Caution List: The ASC maintains a database of individuals, companies, and websites that may pose a high risk to investors. Firms or individuals mentioned on this list may be involved in fraudulent schemes.
- Verify registration: Before investing, always verify that a company or individual is registered with the Alberta Securities Commission, regardless of their global location. You can use the ASC’s list to confirm their registration status in Alberta. In the case of crypto investments, only use crypto trading platforms authorized to do business with Canadians.

How to report an investment scam in Alberta

If you’ve been scammed and lost crypto or money, recovering the funds is difficult. However, there are a few steps you can take.

- Contact the Alberta Securities Commission: Reporting scams to the ASC as quickly as possible helps us disrupt, stop and prevent future harm. If you suspect you or someone you know has lost money to an investment scam, file a complaint with the Alberta Securities Commission via email complaints@asc.ca or call us at 403-355-3888.

Technological advances like remote access software may make life more convenient, but they can also be exploited by bad actors. By staying informed, you can help protect yourself and your loved from falling victim to deceptive tactics.

Rebecca Vargese

Communications Coordinator

Alberta Securities Commission

Suite 600, 250-5th Street SW

Calgary, T2P 0R4

Phone: 403-297-4968 Cell: 403-542-9162

Email: Rebecca.Vargese@asc.ca



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Do you or a member of your family have a disability?

Many Canadians living with disabilities aren't getting the financial help they need today, to ensure they're better-off tomorrow. In fact, only 35% of those who qualify for an RDSP have opened one since the program's inception.*

We've made it easy for over 50,000 Canadians to open an RDSP. We can make it easy for you too.

How the Canadian Government can help

The RDSP is eligible for Canada Disability Savings Grants (CDSG) and Canada Disability Savings Bonds (CDSB) until December 31 of the year the beneficiary turns age 49. This means the RDSP may be eligible to receive up to \$90,000 in government money.



Did you know?

- Only 35% of Canadians who qualify have opened an RDSP since the program's inception*
- PFSL is the #1 RDSP dealer at Mackenzie Investments

To qualify for an RDSP, you must:

- Be eligible for the Disability Tax Credit (DTC)
- Be a resident of Canada
- Be less than 60 years of age
- Have a valid Social Insurance Number (SIN)

How money can grow: Jack's journey



Invested in a balanced mutual fund that returns 5.5% annually.

Peace of mind starts with a conversation. For more information, contact your Primerica representative today.



Tina Coulombe
587-873-0050



Sponsored in part by:

*Investor Economics, 2022.

Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Paid for in part by Mackenzie Investments. The Canada Disability Savings Grant (CDSG) and the Canada Disability Savings Bond (CDSB) are provided by the Government of Canada. Eligibility depends on family income levels. Speak to a tax advisor about RDSP's special rules; any redemptions may require repayment of the CDSG and CDSB. This should not be construed to be legal or tax advice, as each client's situation is different. Please consult your own legal and tax advisor.



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Accessibility NOW!

RALLY



WHY YOU SHOULD ATTEND

- Alberta is one of the LAST provinces without an Accessibility Act
- Show your support and solidarity for a barrier-free province
- Celebrate the strength and contributions of individuals with disabilities
- Unite as one voice to ensure everyone has the opportunity to live the life they choose

September
28
2024

1:30 PM -
2:30PM

Calgary

McDougall Centre
East Lawn
455 - 6 ST SW

Edmonton

Alberta Legislature
Building (Front Steps)
10800 97 Ave NW



barrierfreeab.ca

Strong and effective Accessibility legislation will benefit all Albertans.

ASL Interpretation available

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Apply for the Disability Tax Credit

To open an RDSP, you must be approved for the Disability Tax Credit—a non-refundable tax credit that helps persons with disabilities or their caregivers reduce the amount of income tax they may have to pay. The Canada Revenue Agency determines if you are approved for the Disability Tax Credit. Even if you do not benefit directly from the Disability Tax Credit, you need to be approved for it to open an RDSP.

All or part of the disability amount may be transferred to a spouse or common-law partner, or another supporting person, such as a parent or legal guardian. You may be approved for the Disability Tax Credit if you:

- are blind;
- receive life-sustaining therapy; or
- have an impairment that affects one or more of the following basic activities of daily living: walking, speaking,
- dressing, hearing, feeding, mental functions necessary for everyday life, or elimination (bowel or bladder functions).

To apply for the Disability Tax Credit, fill out Part A of the Disability Tax Credit Certificate (form T2201) and have Part B certified by a medical practitioner. Send it to the Canada Revenue Agency. There is no fee to apply for the tax credit, but some medical practitioners charge a fee to complete Part B of the form.

For more information, visit:

www.canada.ca/en/revenue-agency

or call 1-800-959-8281 (TTY 1-800-665-0354)

Canada Disability Benefit

What is the Canada Disability Benefit?

The Canada Disability Benefit is a new federal benefit of up to \$200 per month starting in July 2025, for low-income people aged 18-64 who have a disability. The benefit is intended to address the poverty faced by many people with disabilities and to increase their financial security. **You must qualify for the Disability Tax Credit (DTC) in order to receive the Canada Disability Benefit.** The federal government anticipates that about 600,000 Canadians will be eligible.

Have other provinces and territories committed to not clawing back the CDB?

Several jurisdictions have already agreed not to claw back the CDB, including Manitoba, Newfoundland and

Labrador, Nova Scotia, and Nunavut. Some have decided to augment the new benefit, such as Newfoundland and Labrador announcing a \$400 per month top-up to the CDB.

What is the difference between a refundable tax credit and a benefit? How does this impact CDB clawbacks?

Refundable tax credits, such as the GST tax credit, are received when you file your tax return. If a person is eligible, they can receive these credits regardless of whether they owe taxes: the amount of the credit either reduces the amount of taxes owed or is provided as a transfer if no taxes are owed. Benefits, such as the Guaranteed Income Supplement, are income supports that an individual can apply to at any time if they are eligible. While they are typically not linked to taxes owing, most benefits are income-tested and, therefore, require a completed tax return to assess eligibility. According to the recently released regulations, the CDB is expected to be treated as a benefit and not a refundable tax credit. Many social assistance regulations (for programs like AISH and Income Support) already exempt refundable tax credits from determining benefits levels. However, benefits typically have to be added to the list of exempt “unearned income,” otherwise they can claw back social assistance.

What is total welfare income?

Welfare income encompasses a household’s entire income from all government transfers. For eligible households, this may include social assistance payments where individuals and families who receive benefits from a social assistance program may also receive additional support through tax credits, child benefits for eligible households, and additional automatic social assistance payments. These jointly comprise the welfare income of a household. Note that the amounts differ based on the jurisdiction, other income and household composition.

You MUST be approved for the DTC to receive the CDB.



To apply for the DTC, please contact Teresa at 780-488-9088 and she will schedule you an appointment.

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Where can I find official CBD government documents?

- Canada Disability Benefit Act (Bill C-22): <https://www.parl.ca/DocumentViewer/en/44-1/bill/C-22/royal-assent>
- CDB regulations: <https://www.canada.ca/en/employment-socialdevelopment/programs/disabilities-benefits/summary-regulations.html>
- 2024 Federal Budget (section: Launching the Canada Disability Benefit): <https://www.budget.canada.ca/2024/report-rapport/chap2-en.html#>

Save for your future - RDSP

The Registered Disability Savings Plan (RDSP) is a long-term savings plan that helps Canadians with disabilities and their families save for the future. By opening an RDSP and contributing, you could qualify for up to \$90,000 from the Government of Canada.

If you, your family or your friends contribute to an RDSP, you could qualify for a Canada Disability Savings Grant of up to \$3,500 a year. The Government will deposit the Grant amount into your RDSP automatically after a contribution is made.

The Government will deposit a Canada Disability Savings Bond of up to \$1,000 a year into the RDSPs of low-income and modest-income Canadians. You do not need to contribute money to receive the Bond!

Build your savings - The Canada Disability Savings Bond

The Bond is money that the Government deposits into the RDSPs of low-income and modest-income Canadians with disabilities. If you have an RDSP and are eligible for the Bond, the Government will put up to \$1,000 a year into your RDSP—up to \$20,000 over your lifetime.

To apply for the Bond, you need to open an RDSP with a participating financial organization. You do not need to put money into an RDSP to get the Bond. If your annual family income is \$32,797 or lower, you could get \$1,000 per year. If your annual family income is between \$32,797 and \$50,197, you could still be eligible, but for a lower amount. These income amounts change each year based on the rate of inflation.

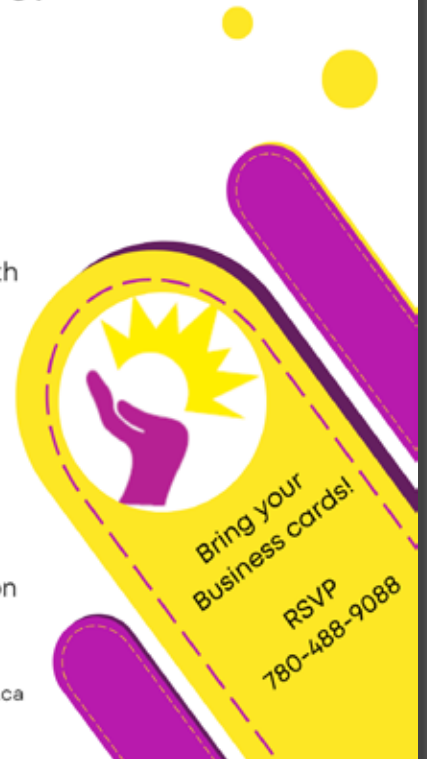
YOU ARE INVITED TO:

VAD'S OPEN HOUSE

Join Voice of Albertans with Disabilities for an open house and networking mixer at our new location.

- September 13, 2024
11:00 am - 3:00 pm
- 105 Royal Alex Place
10106 111 Ave, Edmonton

More information: vad@vadsociety.ca



You can apply for the Bond up until December 31 of the year you turn 49. A participating financial organization must receive your Bond application by December 31 of that year.

Contributing to an RDSP

Anyone with the written permission of the person who manages the RDSP can put money into it, up until December 31 of the year you turn 59. There is no annual contribution limit, but there is a lifetime contribution limit of \$200,000. Grants and Bonds you receive from the Government, and any interest earned do not count toward the contribution limit.

RDSP FACTS

<p>38% of eligible Canadians have opened an RDSP. That means that 62% are still missing out on free money.</p>	<p>\$20,000 For people living on a low to moderate income the government will put in up to \$1000 each year for 20 years.</p>
<p>\$352,600 The total amount of grants paid out from the Government of Canada to people's RDSPs.</p>	<p>X3 For every \$1 you put in, the government may match it with up to \$3, depending on income.</p>

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Gateway Holistic
Care Group

RESPIRE CARE AND TRANSITION SERVICES

WHO WE ARE

Gateway Holistic offers personalized in-home respite services to support caregivers and individuals in need.

WHY CHOOSE US



COMPREHENSIVE SERVICES

A wide range of tailored care options to meet diverse needs.



DEDICATED TEAM

Skilled professionals passionate about compassionate care.



PERSONALIZED APPROACH

Individualized care plans focused on client preferences.



EMPHASIS ON QUALITY

Highest standards ensuring safety, comfort, and well-being.



MISSION-DRIVEN

Rooted in compassion and empowerment for clients and families.

OUR SERVICES

IN-HOME RESPITE SERVICES

- **Overnight care:** In and out-of-home
- **24-hour respite:** In-home
- **24 hour respite:** Out-of-home
- **Hourly:** In-home respite
- **Hourly:** Out-of-home respite
- **Urgent care**
- **Community access**
- **Personal care:** In-home and out-of-home

SUPPORTED LIVING

- Independent Supported Living
- Support homes
- Supported Landlord Program (PDD)

ADDITIONAL SERVICES

- Behavioural Support
- Mental health
- Nutrition and Diet Counselling
- Physical Activity

CONTACT US

✉ info@gateway-holistic.com

☎ 780-239-6674

🌐 www.gatewayholisticcare.com

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This year Accessible Driver Appreciation Week runs from November 3 to 9, 2024. The hope is that in showing appreciation towards our drivers, and making noise surrounding accessible transportation, that we will be able to increase awareness.

Increased awareness about the need for appreciation of accessible transportation will help us move towards advocating for increases in funding, driver training, and an overall improved service.

This campaign is hoping to plant the seeds of appreciation, and encourage patrons, organizations, and truly any Albertan using Accessible Transportation, to consider thanking their drivers. The campaign hashtags are:

#AccessibleTransportation
#AccessibleDriverAppreciation

<https://vadsociety.ca/adaw-accessible-driver-appreciation-week-november-3-to-9-2024/>



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Accessible Driver Appreciation Week

Accessible Driver Appreciation Week runs from November 3 to 9, 2024.

We believe that by showing appreciation towards drivers, and making noise surrounding accessible transportation, we will be able to increase awareness in the community.

Increased awareness about the need for accessible transportation will help move towards advocating for driver training, and an overall improved service.

Join Voice of Albertans with Disabilities in showing your Community Drivers, assisting with accessibility services, how thankful we are!

SEND your photos, stories, testimonials, and your signs of appreciation and VAD will post them on our Blog.

More information contact Teresa: vad@vadsociety.ca or 780-488-9088

<https://vadsociety.ca/adaw-accessible-driver-appreciation-week-november-3-to-9-2024/>



ACCESS for ALL

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September 8th

1:30PM - 7PM

Visit our
Family
Fun Zone!

FREE
FOR ALL
AGES!

CANDORA *35 years* Music Festival In Olde Towne Beverly

Riverview Crossing Parking Lot (3210- 118Ave)

**Stevon and Kayla Artis
and the HEAVENLY BAND
SUNDAY, SEPTEMBER 8TH @ 6PM**

Starting at 2PM:
Doug Stroud | Stewart MacDougall
PraiseJesus Artis | David Jay



Stop by **The Auntie Bev's Food Zone** for their fresh recipes, local food trucks, tasty vendors, and more!
Follow our social media for updates @thecandorasociety



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