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Tips and Tricks for Financial Planning

For families of individuals with a disability, the importance of future planning is vitally important, and that includes financial planning. There are many tools and resources available that families may not be aware of and we have provided some links below.

It is also important that the entire family look at their financial picture and plan for times of uncertainty, such as an unknown expenditure of a medical issue. It is also important to plan for retirement as well and the use of a registered saving plan can be discussed with any bank or financial advisor. Here are some other tips that may help:

1. Try to prepare a monthly budget detailing your income and expenses and then compare your actually spending against that budget
 - a. Some expenses can't be helped such as rent/mortgage payments, insurance, property taxes
 - b. Important to focus on the expenses that can be somewhat controlled such as entertainment, food (to an extent), travel
 - c. Update your budget (at least quarterly) as expense will change over time
 - d. Be sure to factor in some expense for "fun" each month – going out for dinner, movie, bowling, etc.
 - e. Try to budget some savings/investments each month in order to build a rainy day fund and/or plan for retirement. It's amazing how much small monthly amounts can turn into over time
2. Make use of tax-friendly investment vehicles available to you such as RRSP, TFSA, RDSP, RESP. Never hurts to consult your banker/investment advisor on the use of these accounts

[RDSP Information from PLAN Institute](#)

[Pooran Law - Henson Trusts](#)





MEET OUR NEW BOARD MEMBERS

Kenneth Maclam

I have been working with adults with developmental disabilities for almost 20 years at CLTB and grew up with a family member with unique support needs. A proud graduate of the DSW program at Confederation College and HBA psychology at Lakehead University, I am a strong and passionate advocate that everyone should be able to live a full and meaningful life. In my downtime, I like to spend time with my family, friends, my dog Heman, or you can find me outside walking, fishing or at the gym.



Melanie Jackson

I am Melanie. I have 3 children; one with unique needs. I volunteer with numerous organizations such as Special O and Victim Services to name a few. I have throughout my career worked as a residential counsellor and am currently a Cultural Coordinator with-in the community. I Facilitate a parenting program for Care Givers called Circle of Security Parenting International; I also facilitate a Traditional Parenting Program. I enjoy my family time, participating in community events, Pow Wows, Special O on Sundays. I have 1 cat. I enjoy my time at the sewing machine and beading.



Brandi Wanzik

I joined the board of directors for TBFN in November of 2024. I am a Developmental Service Worker with over 25 years of experience in the field. I have worked the front lines of the developmental services field for the majority of my career. I enjoy helping others live a life full of enrichment, opportunity and happiness. I believe everyone should be treated with respect and dignity regardless of any barriers they may face. I am a strong advocate for equality and I will be the voice for those that need assistance. I am the proud mother of 3 children, who are my life. My goal when supporting others has always been to help them to see their own strengths and abilities and strive to meet their goals. I look forward to the learning and experiences that being a member of the board of directors may bring as well as any challenges I may come across.





ICAN Happenings

The fall time was a blast, lots of exciting Halloween and fall inspired activities, including a costume contest for the ICAN Halloween Party. We had a talent show in November and so many people showcased their talents and skills! It was a wonderful turn out with some fantastic performances. We had some dancing, some singing, and some comedy! At the end of November we started to get more into the Christmas mood with a cozy movie night and watched The Grinch Who Stole Christmas. In December, we enjoyed some fun Christmas themed activities like creating cards and ornaments as well as a Christmas party on December 18th to end the 2024 year. We are very excited to enjoy 2025 with all our ICAN members!



Peer to Peer Gatherings

The Peer to Peer gatherings have moved to a more permanent day. Going forward, we will be gathering on the 3rd Tuesday of every month at 717 John Street

Lutheran Community Care and Thunder Bay Family Network are pleased to host monthly Peer to Peer Gatherings!

The 3rd Tuesday of each month is

- Jan. 21
- Feb. 18
- Mar. 18
- Apr. 15
- May. 20
- Jun. 17
- Jul. 15

Free!

Connect, Share, Support, Have Fun!

Email: info@tbfnc.ca
Phone: 807-577-0034

Open to anyone who is a parent, loved one, and/or caregiver to an individual(s) with a developmental disability

Time: 6pm
Location: 717 John Street



BIG NEWS!

JOIN US FOR DINNER AND CONVERSATION AT CULTIVATING CONNECTIONS!



MARCH 8, 2025

Please note that the priority for registration will be for families; however we will keep a list of others who wish to attend and will confirm if we have space

Doors Open at 4:30pm

Welcome: 5pm

Keynote: 5:15pm

Dinner: 6pm

ICAN Spotlight: 6:45pm

Round Table Sessions: 7pm

Location: DaVinci Centre (340

Waterloo Street, South)

To register, please email
info@tbfm.ca

Deadline is Feb. 21st

***FREE Dinner
Cash Bar***



Keynote Speaker: Judith McGill of LifePath Training

Thunder Bay Family Networks is honoured to have writer, mentor, and adult educator, Judith McGill join us to talk about the benefits of independent facilitation and the power of connections! As an Independent Facilitator for over 30 years, she spends time with individuals and their families and/or friends supporting them to take up their adult roles and actively "re-imagine" their futures one step at a time.

In addition to our keynote speaker, we will be holding round table sessions with a number of subject matter experts on topics of interest to families that have been collected through surveys and our monthly gatherings.

Support staff will be on hand to assist families and individuals. We have also secured a quiet room for those who may require it and staff can provide support and activities there as needed.

COMMUNITY LIVING
Ontario

INTÉGRATION
COMMUNAUTAIRE
Ontario

This event is made possible by a
grant from Community Living
Ontario!



Upcoming Adventures

Community Links

Exciting News!!

We are elated to announce that our friends, Lori Beesley and Nina Hotak, from Partners For Planning are coming to Thunder Bay!! They will be joining our Community Links event and providing information on all the wonderful planning tools they have for families. Come stop by and visit with them!!

Join us for the return of our Community Links event! Various community agencies and groups will be hosting booths to share resources and information on what they provide in our community! If you or someone you know utilizes support services, this is a great opportunity to find out about the many programs and services available!



JANUARY 30TH
12PM-7PM

INTERCITY SHOPPING CENTRE

1000 Fort William Road
Thunder Bay

For more information:

info@tbfm.ca
807-577-0034

THUNDER BAY FAMILY NETWORK PRESENTS.....

Bridging the Gap

Navigating the Transition from High School to Adult Life

Finishing high school marks the end of one stage of life and the beginning of another. For individuals with a developmental disability and their families, it also includes exploring opportunities for independence, community involvement, and finding support services. Information and support can help us navigate through these decisions and work towards helping our loved ones secure a future that is positive and one of their own choosing.

Saturday, February 22, 2025

9am-4pm (lunch is included)
St. Bernard School (655 River Street)

TOPICS INCLUDE:

- DREAMS AND GOALS
- TRANSITION PLANS AND TOOLS
- PERSONAL SUPPORT NETWORKS
- SUPPORT SERVICES
- AND SO MUCH MORE!

REGISTRATION IS FREE, WILL BE ON A FIRST COME, FIRST SERVE BASIS, AND STUDENTS MUST BE 16 YEARS OF AGE OR OLDER

For more information or to register: info@tbfm.ca
807-577-0034

EACH REGISTRATION CAN INCLUDE ONE STUDENT AND UP TO TWO FAMILY MEMBERS



THIS WORKSHOP IS MADE POSSIBLE BY THE CAPACITY-BUILDING GRANT FOR FAMILY SUPPORT NETWORKS THROUGH THE ONTARIO CAREGIVER ORGANIZATION.



Be sure to bookmark our Events page to keep track of all our current and upcoming adventures! [Click Here](#)



RESOURCES AND COMMUNITY PARTNERS

PARTNERS FOR PLANNING

LUTHERAN COMMUNITY CARE CENTRE

COMMUNITY LIVING THUNDER BAY

WILLOW SPRINGS CREATIVE CENTRE

LET'S KEEP IN TOUCH!
FOLLOW OUR SOCIAL MEDIA OR
BOOKMARK OUR WEBSITE AND
STAY UP TO DATE WITH OUR
OUR NEWS!

FACEBOOK

TWITTER

INSTAGRAM

WWW.TBFN.CA

807-577-0034
info@tbfm.ca or
facilitator@tbfm.ca



Mission Statement: Foster a future to create a more inclusive community for individuals and their families through networking, empowerment, compassion, and family-to-family connections.