

THE VINEYARDS *Residence*



Senior
LIFE
A GUIDE TO ASSISTED LIVING

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Welcome!

When making a new move, we understand there are many places from which to choose. We want to thank you for considering The Vineyards Residence as your home for this new chapter in your life!

The Vineyards Residence is a beautiful community that offers a variety of service options. As the owner and operator, Sussex Retirement Living, is a Canadian innovative senior housing developer, specializing in state-of-the-art Memory Care, Independent Living, and Assisted Living communities. The management company overseeing The Vineyards is Better Retirement Living.

Better Retirement Living places the highest value on residents through friendships, healthy lifestyle, and medical care. The company's mission is to enrich the aging experience by providing opportunities for active, engaged, and purposeful living. This benefits not only the residents, but also their families, our staff, and the greater community.

At The Vineyards Residence, we think you'll be surprised and delighted with our approach to senior living. We believe every person is defined by so much more than just their care and support needs.

We believe that living in a beautiful residence that provides customized and unobtrusive support can allow people to go about life as they always have, despite experiencing changes to their mobility or their cognition. Here, you can create the life you want to live without the hassles associated with home maintenance. You can host family and friends, build new relationships, and you can rediscover and embrace new passions and experiences. As we say at The Vineyards Residence "Life's Better Here".

Our home is designed in the neighborhood model to provide a more intimate setting for residents to socialize and dine with peers with similarities and interests. Each neighborhood consists of up to 17 residents, with its own TV Lounge and Dining Room, both located in the centre of the neighborhood to ensure all residents are close to the area where social gatherings and events may take place. This also creates a "small home environment" that allows for relationships with a smaller number of neighbors and caregivers, to support structure, familiarity, and continuity.





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Memory Care & Assisted Living

WHAT IS MEMORY CARE?

The Vineyards Residence Memory Care program is designed exclusively to accommodate the unique needs of those with Alzheimer's and other forms of dementia. Each individual brings to us a unique set of experiences, a unique set of abilities, and a unique set of preferences and needs.

We seek a deep understanding of every resident's background so we can focus on what they can do, rather than what they cannot.

We take a highly personalized approach to our residents' care and support, and our team members are carefully chosen and specially trained to provide an unmatched living experience.

The Vineyards Memory Care floors, also offer enhanced care packages for those with complex care needs and 24hr support. We tailor the care plans of all our residents who require any of our enhanced care services.



WHAT IS ASSISTED LIVING?

Assisted Living is an ideal option for someone who wants to maintain their optimal level of independence with appropriate support and personal assistance such as bathing, meals, housekeeping, and social/recreational/therapeutic activities.

In Assisted Living you continue to be responsible for making decisions and organizing day-to-day activities such as making and attending visits to your doctor, going shopping and keeping contact with friends and family.

An individual suitable for Assisted Living has the ability to direct their own care but may require hospitality services and personal care services (like assistance with medication and meals) on a daily basis. Assisted Living provides an environment where an individual can receive the services they require and still maintain an independent lifestyle.

The philosophy is to support residents' independence and be responsive to their needs, values and preferences in ways that promote and protect their health, safety, and well-being.



Our Location

The Vineyards Residence is part of a growing community with easy access to Highway 97, yet minutes from downtown Kelowna. Surrounded by ravines and walking trails as well as the Brandts Creek, as a resident of The Vineyards Residence, you can explore the beauty of our countryside.

Our location is close to several golf courses, community centre complex and Senior Centre, as well as great shopping areas for you to enjoy. We hope you will explore all these areas as well as take advantage of all our amenities throughout our building, while enjoying our delicious meals and fabulous activity programs throughout the day.

HOURS OF OPERATION

The Vineyards Residence is staffed 24 hours a day. For your security and safety, the front doors will be secured and locked after office hours at 5pm. The front doors are operated with a keypad that requires a code to enter. This requires you to simply enter through the first set of doors and ring the bell to alert the staff and you will be let in once the call is answered. The doors will reopen at 9am every morning.

These doors are always secured for the safety of our residents.





Floor Plans

LIFE IS “SUITE” AT THE VINEYARDS!

The Vineyards sets a new standard in retirement accommodation by providing six thoughtfully designed studios and one-bedroom layouts to choose from. Like all design elements at The Vineyards Residence, the forethought that went into the finishes and fixtures of the suites is impressive. The development team, including the experienced operations group, the architects and the interior designers, scoured the globe for the newest and best items that would make living in a Vineyards’ suite not only enjoyable, but safe and convenient.

Each suite comes with durable and thoughtfully designed millwork that includes a desk and a built-in armoire for clothing. In the Assisted Living suites, the millwork incorporates a mini kitchenette with storage, a sink, a compact fridge and a microwave. Anyone who has slept in a room with large, bright windows like The Vineyards’ suites, will appreciate the room-darkening blinds, as well as the sun-glare blind (which allows you to still enjoy the view outside, while blocking the bright sun rays).

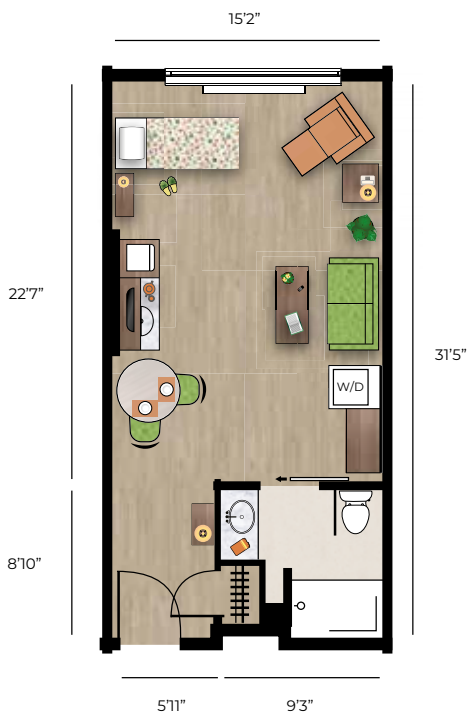
Not having to struggle to mount a flatscreen TV at The Vineyards. A 43” smart TV comes pre-mounted and with the Telus Essential cable package - which also includes a telephone line with local and long distance.

For avid internet surfers, including those who love to game online, the complimentary WIFI is a welcome feature. The in-suite stackable washer and dryer have been a real hit with both residents and families. Unlike many residences, which do all residents’ personal laundry in communal machines, the convenience of the in-suite machines means your laundry isn’t mixed with others. And The Vineyards provides the laundry soap!

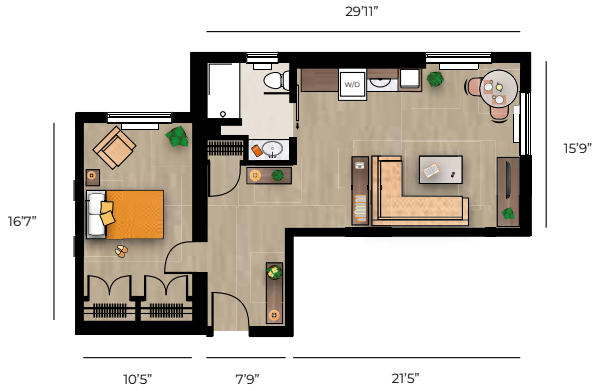
The thoughtful approach to design also extends to the bathroom. There’s built in shelving and innovative mobility safety rails throughout. Each suite also has a Surgically Clean Air filtration system that helps purify the air.

WHAT IS SURGICALLY CLEAN AIR?

Surgically Clean Air Inc. provides clean, pure, reenergized air to The Vineyards Residence through one of the world’s most advanced standalone medical-grade air purifiers. Residents, staff and visitors can feel reassured, knowing that the system can remove almost 100% of air pollutants, viruses, bacteria and fungus present in indoor air. And, as we have learned during the pandemic and Okanagan fire season, air quality has never been more important. You can learn more at surgicallycleanair.com.

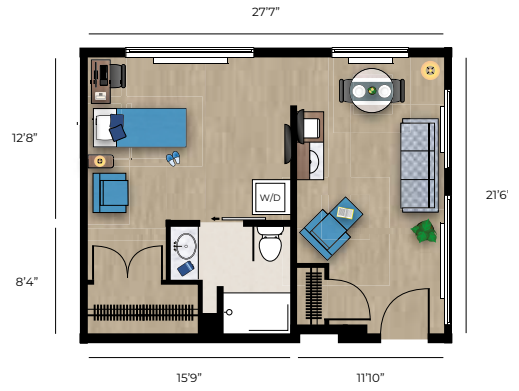


THE TUSCANY
Studio, 530sq ft



THE NAPA

One Bedroom, 859sq ft



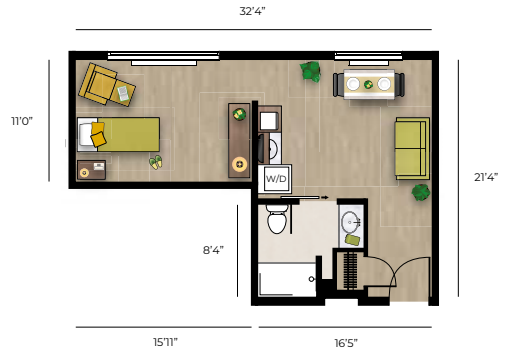
THE BURGUNDY

One Bedroom, 642sq ft



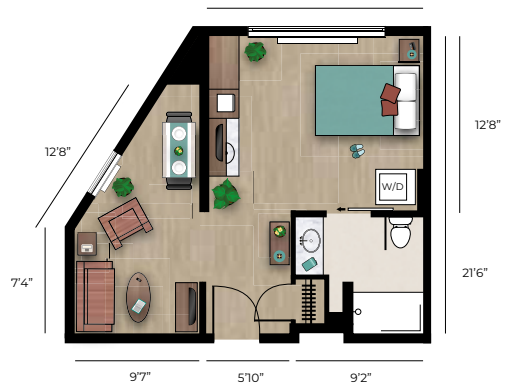
THE BORDEAUX

Studio, 371sq ft



THE OKANAGAN

One Bedroom, 568sq ft



THE SONOMA

One Bedroom, 520sq ft





Amenities

THE BUILDING FEATURES

- Complimentary Wi-Fi for all residents (password is suite specific)
- Surgically Clean Air filtration in common areas and each suite
- Emergency response call bell system through residence telephone system
- Fire safety systems in common areas include: smoke detectors, sprinklers, heat sensors, fire alarm, and fire suppression systems over range
- Emergency lighting in main common areas
- Unassigned parking for you and your guests subject to availability
- Patio areas on each floor for residents to enjoy sitting and relaxing in the outdoors. Patio furniture is available for use when weather permits. A pathway around the perimeter of the residence allows for easy and safe exercise and fresh air.

LIST OF AMENITIES

The Vineyards Residence has so much to offer! Our extensive amenities have been designed to provide every convenience to our residents. Amenities include:

- TV Lounges in each neighborhood
- Common dining rooms in each neighborhood
- Private dining room for family or personal events
- The Bluff Pub & Dining Lounge
- Hair Salon
- Spa Room with Hydrotherapy Spa Tub
- Reflection Room
- Library / Computer Lounge
- Fitness Room

INTERACTIVE PLAY AT ANY AGE!

Created in the Netherlands by Dre Hester Le Riche, Tovertafel (which means "magic table" in Dutch), is a care solution for people living with Alzheimer's or cognitive disorders. The Tovertafel is based on research and co-creation with collective living environments.

Tovertafel projects interactive games and vibrant images onto a surface. The various games react to players' movements and have one thing in common: they have a useful purpose in addition to providing joy and entertainment. Residents at The Vineyards enjoy exercising their minds and practicing their hand-eye coordination by playing a wide range of interactive games.



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Sample Menu

FOR YOUR DINING PLEASURE

It's the perfect recipe for enjoyable dining. Start with an experienced, creative and incredibly knowledgeable Executive Chef. Add a wide variety of menu items and dishes customized to the tastes of the resident diners. Stir in a lovely atmosphere, sprinkle with the friendliest servers, and garnish with new friends as dining companions. The result? Every meal is a warm, friendly and delicious event at The Vineyards.

The Vineyards offers intimate, on-floor dining rooms. In addition, there's the Atrium Café on the main floor, where specialty coffees, refreshing juices and joyful conversations take place. Enjoy the spectacular fifth-floor Bluff Pub that offers a range of refreshments and breathtaking views.

Breakfast at The Vineyards is a relaxing start to the day, with dining options available from 7:00 to 9:30 am to suit both early-risers and those who like a more leisurely morning.

Your mouth will be watering as you make your choices that include French Toast, waffles, eggs, and a variety of cereals. With delicious juice, and piping hot coffee and tea of course!

Lunch service is offered at noon, and dinner at 5:00 pm. There are standard menu items, but it's the two daily chef-prepared menu options at each meal that show the flair and proficiency of The Vineyards' kitchen.

Have special dietary requirements? No problem at The Vineyards. Our Executive Chef always rises to the challenge of accommodating special diets such as diabetic, low-sodium, gluten-free, vegetarian and others.



BREAKFAST

Assorted Juice, Coffee and Tea

Eggs Any Style

French Toast

Waffles

Buttered Whole Wheat Toast

Additional choices: Fresh Fruit, Yogurt, Hot & Cold Cereals, Freshly-baked Muffin

LUNCH

Tomato Bisque Soup

Kale and Apple Salad

Choice of: Sweet Bell Pepper & Feta Pasta or Canadian Club Sandwich

Featured Dessert: Lemon Macaroon Bar

DINNER

Corn and Black Bean Salad

Choice of: Fish and Chips with Tarter Sauce and Creamy Coleslaw, or Mushroom Ravioli with Cream Sauce

Caesar Salad

Garlic Bread

Featured Dessert:

Raspberry Cheesecake

Additional standard menu options always available



Thinking about buying or selling your home, work with an SRES®

A Seniors Real Estate Specialist® (SRES®) is a REALTOR® who is uniquely qualified to assist those 55+, including seniors, in housing sales and purchases.

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QUESTIONS?

Contact me today and get started on your Real Estate journey!



SCAN ME

With more than 17 years' experience in Alberta & BC spanning new & resale residential home sales, rental management, and strata site management. My clients can rest assured that I will be there helping them to make sure their biggest financial decision is a quality decision. Designations include: Master Certified Negotiation Expert, Accredited Buyers Representative, Sellers Representative Specialist and Seniors Real Estate Specialist plus many other sales achievement awards.

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Let us share ideas that may allow your savings to last longer plus enhance your retirement.



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Kevin Purnell:

250-860-6067

Web:

experiorfinancial.com

Address:

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Western Star Auctions holds weekly auctions at our location in Kelowna, British Columbia. In addition, we also conduct estate sales, storage locker auctions and business liquidations. The following are some of the types of businesses we have assisted in getting maximum value at their liquidation:

- ESTATE AUCTIONS
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- LIQUIDATION AUCTIONS
- AUTO SALES
- ESTATES
- COLLECTION AGENCIES
- ANTIQUES & COLLECTIBLE

We are members of the Auctioneers Association of Alberta. Holding auctions of estates, antiques, collectables, stamps, coins, tools and general merchandise weekly as well conducting On Site and Storage Locker Auctions.

TYPICAL ITEMS

At our auctions, we sell complete estates, antique, modern furniture, decorative items, coins, stamps, jewellery, automobiles, tools, electronics, sporting goods, and collectables etc. Every auction usually has a wide range of items offered for sale.





“My experience dealing with The Vineyards Residence was nothing short of exceptional.

All the staff are professional, responsive, and caring individuals. The building is high quality from the ground up, unmatched, and not like any others in the Kelowna area. Trust me, I did my homework prior to moving my dear mother here. I was in a difficult place and having to make hard and time sensitive decisions on my mom's behalf, it was so much easier after walking through the front doors of The Vineyards Residence.

”

Mission

To offer a senior living option that residents are proud to call home; somewhere that, despite physical or cognitive limitations, people will not just live, but thrive.

MISSION DETAILS

To provide the best possible environment which will serve to support residents, as well as their loved ones, through memory care and other health-related journeys. Foster a culture of dignity, compassion, integrity, and understanding that serves to promote the wellness of all residents; striving to improve both physical and mental health, as well as overall wellbeing, to whatever extent possible, thus enabling residents to live life to its fullest potential.

VISION

To be the prominent provider of memory care and assisted living in the Okanagan, giving all residents access to the best possible care, improving the quality of life for both residents and their families.

VISION DETAILS

Using best practice of dementia care and programming to assist residents as they age in place, creating an environment in which all residents can flourish, despite mental or physical restrictions. A focus on what a resident can do as opposed to what they cannot, that will not only serve to simply maintain health, but improve overall quality of life and wellbeing, helping to navigate the journey of physical or cognitive disabilities in the happiest, healthiest, most dignified manner possible.

VALUES

Resident Wellbeing: To foster and improve health, happiness, wellness, and dignity in every resident, as well as their families.

First Class Residence: Operate and maintain a state-of-the-art residence, with industry-leading design, services, and programming.

Empowerment: Empowering staff, residents, and families to take a lead in and employ strategies that will help best guide residents through their journeys of memory care and physical limitations.

Teamwork and Growth: Providing the policies and tools that will allow all staff and managers to work in unison, this positive environment inherently leading to optimal care for residents.

Dignity and Respect: Treating every person, especially residents, with the utmost dignity and respect. Recognizing residents both for who they are today, and how much they are capable of doing, but also recognizing who they were through the incredible lives they have led.

Bring People Together: Embracing both organic and planned initiatives to provide the most varied social experience possible, including the “small home environment” that allows for relationships with a smaller number of neighbours and caregivers. Projects like the intergenerational living program for post secondary students; programming specifically tailored to groups and interactivity; training for staff in terms of working with and interacting with residents with both physical and cognitive ailments.

Health and Safety: Providing the safest and most health-conscious everyday living conditions, to minimize any instances of outbreaks or disease spread.

Life's Better Here: Both a slogan and a guiding force. By providing the incredible services, The Vineyards Residence residents are able to thrive and live their best lives.



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Age-related eye problems

Aging is a natural process of living, but so is reading, watching the sunset, and seeing your grandchildren grow-up. Don't let eye problems go untreated. With modern technology, malfunctions of the eye can be detected before they cause any damage. Getting regular checkups at your local ophthalmologist can ensure that these problems will be diagnosed before they cause other problems.

As you age, your body changes and vision loss is one of the most common side effects. Cataracts and

uncorrected refractive errors are the two leading causes of vision impairment. Recent scientific studies have also suggested that a positive correlation exists between cataracts and uncorrected refractive errors, and so having one may heighten the risk of getting another.

The key to battling vision loss is an ongoing process that involves awareness through informing yourself on the topic and by undertaking regular eye exams.

“With modern technology, malfunctions of the eye can be detected and treated before they cause any damage at all.”

“Laser eye surgery, glasses, or contacts prescribed



by your local
optometrist can
have you seeing
better in no time.”

Uncorrected refractive errors is a group of complications that can be a direct result of your body changing with age. When focusing on things near or far, eyes alter their shape to be either convex or concave. Throughout time the elasticity in the eye weakens, making it more difficult to contort into these positions naturally. This is called nearsightedness and farsightedness, all normal side effects of growing older. Laser eye surgery, glasses, or contacts prescribed by your local optometrist can have you seeing better in no time.

Over 90% of people over the age of 65 have at least one cataract. At age 75, half of the people have experienced vision loss caused by a cataract. While regular checkups are crucial in monitoring known cataracts, checkups can also help identify newly formed ones.

Treatment options include cataract surgery, a safe procedure that can usually restore all impairment, or physical aids such as sunglasses, brighter lighting, and magnifying glasses for early onset symptoms.

On top of aging, the accumulation of certain behaviors such as not wearing sunglasses, smoking, heavy drinking, and obesity also contribute to age-related vision loss. If you find yourself with a cataract or refractive errors, there is no need to worry. Vision loss due to cataracts, even vision loss caused by uncorrected refractive errors, can generally be avoided altogether.



At Glenmore Dental, we believe that good oral health is a key component to your overall health. We strive to provide the highest quality of care necessary to achieve optimal oral and overall wellness.

Glenmore Dental has created a unique space, staffed by caring, compassionate humans. We offer a wide scope of services to patients of all ages and stages of life. If it's time for a dental care visit, Dr. Ersilia Coccaro and the staff would love to meet you and your family.

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Website: www.glenmoredental.ca

Address: Unit 103-1932 Summit Drive, Kelowna



FALL PREVENTION FACTS! - DO NOT BE A STATISTIC!!!

- 1 in 3 people over 65 fall at least once a year, and 1 in 3 of those falls cause serious injury
- 75% of falls occur in your own home and while doing daily tasks
- Falls are the most common cause of injury and 6th leading cause of death in seniors
- Nearly half of falls lead to long-term care admissions, only half recover to their level of functioning
- Seniors can develop a fear of falling causing them to restrict their activities which causes weakness, joint stiffness and poor balance and increases the risk of falls
- Lack of balance and inability to recover balance is a major factor in future falls

**MOTIONWORX PHYSIOTHERAPY CAN HELP YOU BUILD CONFIDENCE AND PREVENT FALLS!
WE CAN WORK ON YOUR MOBILITY, STRENGTH AND BALANCE!**

These are some examples of daily exercises you can do to help prevent falls

(please always have something sturdy to hang on to close by as you are learning these movements):

SQUAT



SINGLE LEG BALANCE



FUNCTIONAL INDEPENDENCE QUIZ:

1. Have you had a fall in the last year?
2. Do you have poor balance or feel unsteady on your feet?
3. Do you have trouble lifting and carrying your grocery bags?
4. Do you have knee, hip or back pain while standing and walking?
5. Do you find it difficult to stand up after sitting?
6. Do you have a hard time putting on your socks and shoes?
7. Do you find it difficult to reach overhead for items on a shelf?
8. Are you unable to walk as far as you would like to?
9. Do you wake up in the morning feeling stiff and sore?
10. Do you have neck and shoulder pain while reading, cooking or cleaning?
11. Do you wish you had better endurance, strength and flexibility for everyday activities?

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SCAN ME



Dental Health

With today's technology long strides have been taken in the advancement of modern dentistry. Tools such as electric toothbrushes, interdental cleaners, and water picks give us the ability to better care for our dental health. Oral care education has also been revolutionized. We now know how best to keep our teeth for longer and in better condition. As we age, oral health problems such as untreated tooth decay, gum disease, and tooth loss may arise, but keeping a few things in mind when taking care of our teeth can make all the difference.

Increase your use of antibacterial mouthwash and floss.

Creating a good brushing regimen is the most important step to good oral hygiene. Mouthwash and flossing can get into the places normal bristle tools can't and is a great addition to your daily brushing. A good antibacterial mouthwash can help reduce bacterial growth and prevent plaque buildup. If flossing is a bit difficult, try out a water pick.

Add more fluoride to your dental regimen.

Toothpaste with 1350 to 1500 parts per million of fluoride is usually adequate. Increasing fluoride will help counter demineralization in the teeth, a process that can break down tooth enamel.

Avoid ingesting too many irritants like tobacco, sugar, and alcohol. Cutting down on sugary substances will prevent unnecessary cavities while reducing or stopping use of tobacco will lower your chances of gum disease and oral cancer.

Even at an older age, slowing down or quitting tobacco and alcohol will have a large positive effect on your health. A healthy diet becomes increasingly important as we age, and centering your diet around calcium rich foods like fish, nuts, and fat-free milk will strengthen your teeth.

And, finally, make and keep regular appointments with your dental professional.

The best step to take towards good dental hygiene is to consult your dentist regularly about your oral health needs. Your dentist knows your mouth best and will be proactive about any oral health problems that may arise due to aging and can create a regimen that optimizes for your personal health needs.

“Calcium rich foods like fish, nuts, and fat-free milk will strengthen your teeth.”



Daily Living Aids

Limbs don't work like they used to, but it doesn't mean you have to stop enjoying regular activities. Mechanical daily living aids have been around for centuries. One of the earliest references of the use of daily living aids dates back to 4000 BC in Indian mythology where a warrior queen used an iron prosthetic in place of one of her legs lost in battle. Nowadays, daily living aids aren't just prosthetics or wheelchairs, but a wide array of helpful products that are easily available and make modern day life a little more manageable.

Writing Aids

Having difficulty holding things can be frustrating when trying to write a letter or use modern technology. These actions require precise finger dexterity. Thankfully, slip on hand aids allow the wearer to forego the use of fingers in exchange for a well-fitting band that goes around your hand. Difficulty pressing buttons that are close together - such as on a keyboard - can be a thing of the past, along with dropping the pen or veering off the page while writing.

Kitchen Aids

It's not uncommon to experience other types of hand deterioration besides loss of dexterity in the later stages of life. Strength, too, can be a problem. Aids such as tippers and jar openers, for example, are great tools to combat this. There are many different kinds out there, from manual to electric. Usually triangular in shape, tippers help you pour things without spilling by keeping things steady,

such as kettles. Opening a jar and pouring some tea seem like simple tasks but without the use of tools they may be impossible. Having these tools at your disposal can feel very empowering.

Mobility Aids

Mobility aids assist in improving the mobility of people, such as assisting in walking or allowing a person to forego walking all together. Depending on the level of assistance needed, there is an assortment of products available. For those with very limited mobility, electric wheelchairs and seated scooters are the best option. Plenty of customizable options with these: speed, comfort, tire quality, packaged tools... Other people who still prefer to walk, but have difficulty in doing so may benefit more from walkers or canes. There are even canes that double as grabbers, for reaching things far away.

“Make modern day life a little more manageable.”



Things you didn't know
about pharmacists

"They are an underutilized wealth of knowledge."

“According to the Center for Disease Control (CDC), at least 30% of all prescribed antibiotic courses are not necessary.”



Being a pharmacist isn't all about filling prescriptions. Pharmacists spend anywhere from seven to eight years educating themselves, and eventually obtaining a doctorate degree. On top of this, many burgeoning pharmacists will spend an extra year or two after their studies completing a pharmacy residency to specialize in fields such as pediatric or geriatric care. They are an underutilized wealth of knowledge.

They can administer more than your yearly flu shot.

Other vaccines commonly administered at pharmacies are polio, shingles, pneumonia, tetanus, and chicken pox. Many pharmacists also have access to travel immunizations such as typhoid and meningitis. They will go over your medical history with you and help you choose which vaccines are appropriate. When finished, don't forget to ask the pharmacist to forward proof of your vaccination to your primary care physician so they can update your records.

They can give you all the information you need on that prescription you're picking up, possibly saving you and the world.

This sounds like an exaggeration, but in fact it is not. The rise of drug-resistant super diseases is caused by widespread overuse and misuse of antibiotics. According to the Center for Disease Control (CDC), at least 30% of all prescribed antibiotic courses are not necessary. Asking your pharmacist about

your prescription will help you defend against over prescription of antibiotics. Just because the drugs you're picking up are prescribed by a physician, doesn't mean they can't be administered incorrectly.

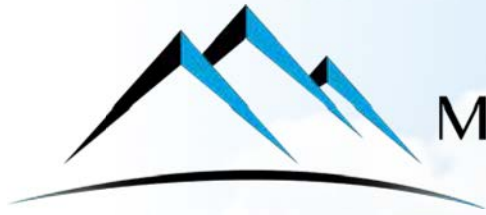
They can advise on over the counter medicine, too, and may even save you money.

When you ask your pharmacist about how to take your new prescription properly, also ask their opinion on the drug itself and if there are any cheaper alternatives. With their wide breadth of knowledge regarding medications they will most likely be able to recommend a cheaper generic version of the medication you are taking. They are also knowledgeable about rebates, coupons, and loyalty programs that can help cut down your medical expenses.

The next time you see a pharmacist, make sure to strike up a conversation.

There is a lot to be learned from the person at the counter doling out your medication, all you have to do is ask!

“They will most likely be able to recommend a cheaper generic version of the medication you are taking.”



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Financial planning for personal care



When it comes to big life events, it's too easy to get wrapped up in making the many arrangements necessary to plan that you may forget to take into account the cost of it all. However, financial planning for this situation is vital, as there are so many moving parts: you have to take into account the different resources available to source financial aid, out of pocket expenses and the potential of selling off assets, among other things.

Canadian seniors have a variety of options when it comes to paying for care in later life. Old Age Security (OAS) and the Canada Pension Plan (CPP) can help towards these costs but depending on the level of care required, seniors may need to draw upon their personal investments and savings, or even rely on financial aid from family members.

Paying for senior care may be problematic for the following reasons:

You require more care than you planned for. This might include memory care or other specialized care plans.

You haven't planned well enough for retirement. It may be the case that you have very little funds at your disposal other than government pension or no savings at all.

Scenarios such as these are unfortunate and can lead to increased duress at a difficult time. This basic overview and informational guide can help you understand your options; however, we highly recommend that you seek professional advice from financial experts on these matters.

BASIC GOVERNMENT PENSIONS

The Canada Pension Plan (CPP) and Old Age Security (OAS) are two fundamental benefits used by Canadian seniors. These represent a basic income available to cover the costs of a retirement home or residence for seniors in later life.

Old Age Security (OAS) benefits currently begin at age 65; this will not change until April 2023, when the age of availability is set to be changed to 67.

The good news is that you may not be restricted to just the benefits from this program as there are three additional supplements to the OAS. These include:

The Guaranteed Income Supplement (GIS) is available for eligible applicants with a low income who reside in Canada. This is a monthly non-taxable benefit to Old Age Security (OAS) pension for all recipients who qualify.

The Allowance is an additional benefit which is available to the spouses or common-law partners of Guaranteed Income Supplement recipients.

Allowance for the Survivor is available to eligible low-income Canadian residents whose spouse or common-law partner is deceased. You must meet a variety of criteria to apply for this benefit. Learn more about this allowance from the Government website.

Canada Pension Plan Benefits (CPP) is a monthly benefit for those who have contributed to the plan over the course of their working lives. Applicants can apply for a full CPP retirement pension at age 65. The benefit can be received as early as age 60 with a reduction, or as late as age 70 with an increase.

Additionally, there is the CPP Post-Retirement Benefit, payable to those who have paid CPP while receiving CPP benefits. Other supplemental benefits include the CPP Disability Pension and the CPP Survivor's Pension. It's important to check the criteria as you may be eligible for some or all of the financial aid available. These benefits can make a real difference for low-income seniors.

Legal assistance for seniors

It's important to have trustworthy legal aid close at hand. Conditions such as end of life arrangements, estate management, and public benefits are not only for necessary admin, but age or disability discrimination and abuse can happen at anytime and it is important to know where to get help quickly if ever the set of circumstances arises. The consideration of a legal professional is crucial to ensure the rights and property of the elderly are protected.

When do I or my loved one need legal aid?

Legal aid can be required for many varied reasons. One of the biggest categories is life planning. An attorney can be of great use:

- In going over contracts when first moving into an assisted living housing development
- To help create a living will, delineate power of attorney, funeral planning, or estate planning
- Seek advice and gather required documentation in regards to elderly tax benefits, pension, and access to public benefits
- Drafting advance directives
- In getting refunded for financial exploitation

It is important to recognize symptoms of any abuse and get the help required early on. During this late stage of life, it is often the case that we or our loved ones have to rely on increasing amounts of help from caretakers and are more vulnerable to situations of abuse. Abuse can take the form of:

- Financial abuse
- Physical abuse
- Neglect
- Emotional abuse
- Scams, such as those over the telephone

If you or a loved one is being put in this circumstance, it is important to seek legal assistance right away.

How to seek the legal aid

It can be daunting with all the options for attorneys out there. Thankfully there are law practices dedicated specifically to elder law. Hiring an attorney that has a history with elder law or specializes in it can make all the difference.

“It’s important to have trustworthy legal aid close at hand.”



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LEGAL ASSISTANCE FOR SENIORS

It can be daunting to deal with life's many challenges, however working with a trustworthy law firm can help reduce stress and put things in order when important life decisions must be made, especially those that may be complex or sensitive in nature. A lawyer can be of great assistance in making arrangements such as:

ESTATE AND TRUST PLANNING

When a major life event occurs, it is important to review your estate planning to ensure it meets your current needs. In British Columbia the three most common estate planning documents for planning for death or incapacity include:

1. A Will, which ensures that your wishes with respect to your assets are followed upon death.
2. A Power of Attorney, which allows another individual to make legal or financial decisions on your behalf while you are still alive and provides for situations where you cannot manage your own affairs.
3. A Representation Agreement, which allows another individual to make health care and personal care decisions on your behalf while you are still alive.

TAX PLANNING

Lawyers can provide information and advice to minimize probate fees and other taxes on death and can develop strategies for your unique circumstance to minimize your tax burden.

FAMILY LAW

A family lawyer can assist with family matters including, but not limited to, negotiating separation agreements which outline issues such as the division of family property and family debt, child support and spousal support and drafting cohabitation and marriage agreements.

LEGAL DISPUTES

Lawyers can assist with legal disputes to protect your interests at a time when circumstances can be stressful and unpredictable. This can involve issues such as family matters, insurance, and personal injury claims. A lawyer will determine a strategy that meets your needs and will work hard to achieve the best outcome for you and your family.

This is provided as information only; it should not be construed as legal advice. You should consult with a lawyer to provide you with specific advice for your own situation. For more information, please contact Pushor Mitchell LLP at (250) 762-2108 / www.pushormitchell.com.

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When it's time



A little assistance provided; a lot of independence gained

Retirement can be one of the most glorious stages of life. After a lifetime of hard work, there's the opportunity to sleep in a little later, spend more time with friends and family, embrace hobbies, maybe become more fit, cook leisurely meals, travel and do so much more.

As the retirement years pass, however, though our zest for continuing to do many of those things may not diminish, our confidence in doing them can be tested. Mobility, eyesight or other health issues can play a role in how much we can comfortably and confidently do, and home maintenance may become a real burden.

What's changed isn't our desire for an active retirement, it's our capacity for doing quite so much. It can be frustrating.

How is it possible to regain the ability to partake in some of those things you initially loved about retirement? The key is in accepting some assistance so you can safely and confidently enjoy some of those activities. Putting some safeguards in place and arranging for help with some areas of daily living, means you can embrace those things you want to do.

At The Vineyards Residence, we have heard the question "Why didn't I do this sooner?" many times. The services and amenities at The Vineyards mean that there are opportunities to do things you want to do – without worrying about driving a car, slipping on ice, or becoming exhausted by home maintenance.

A perfect example is the on-site hair salon. No more worrying about whether it's going to snow – since the salon is in house so no driving required.

Inviting friends for lunch doesn't mean having to shop and prepare it, or clean up. Just make a reservation in the dining room. Or maybe you want to go for a stroll with the walking club; no more worries about falling and looking to strangers to assist.

Life still has so much to offer once you realize that accepting a little assistance can mean you gain a whole lot of independence.



“Your quality of life may benefit from moving to The Vineyards Residence.”

Volunteering at the Vineyards!

Volunteers are an integral part of resident life here at The Vineyards Residence. They can provide friendship on an individual basis, continued contact with the community, and increased opportunities for our residents to live fully every day.

People choose to volunteer for a variety of reasons. For some, it offers the chance to give something back to the community or make a difference to the people around them. For others, it provides an opportunity to develop new skills or build on existing experience and knowledge.

At The Vineyards Residence, we have volunteers, whose family members are in our care, some are

students looking for extra class credit, and some are retired people who enjoy filling their day helping others in a wide variety of roles such as arts and crafts, music programs, reading programs, or assisting with administrative duties.

Volunteering at The Vineyards can be as little or as much as you would like. Most volunteers have a set shift one day a week or one day a month, ranging between two to four hours a shift. If you are interested in volunteering at The Vineyards, stop in today and speak with one of our staff.



“The best way to find yourself is to lose yourself in the service of others.” - Mahatma Gandhi

Helpful Numbers



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236-420-4400

Book a Tour or Enquires
ext. 703 or ext. 706

info@vineyardsresidence.ca

VineyardsResidence.ca

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Phone: 250-862-4000

LAB

Valley Medical Laboratories

1940 Kane Road

Phone: 250-762-2709

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Kelowna Medical Imaging

3330 Richter Street, Suite #101

Phone: 250-762-4420

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As many are not aware, the legal regime here in British Columbia offers some unique mechanisms that can make your estate plan much more vulnerable to legal challenge than in the rest of Canada. Sometimes a simple will is enough - sometimes a simple will can stir up a storm that will shipwreck your family for years after you are gone. Sound legal advice is essential.

You can trust Sabey Rule LLP to provide you with the advice, assistance, and support you need to create a future safe harbour for you and your loved ones.

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