



Cherry Park
Retirement Residence

Tammy Antrobus,

REALTOR®, SRES®



Your South Okanagan
Real Estate Specialist



I endeavor to provide quality service through understanding my client's needs and acting in their best interests. I am dedicated to pursuing excellence through a commitment to high ethical standards, quality education and professionalism in real estate as well as all personal undertakings.

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Trustworthy
Loyal
Caring

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Cherry Park Retirement Residence



Welcome to Cherry Park Retirement Residence

Cherry Park offers the best of Penticton, BC, just a short walk from downtown and the beach. Enjoy mountain and lakeside views from the comfort of our vibrant residence and the charm of nearby street markets and festivals.

Enjoy delicious, healthy meals, housekeeping services, exercise classes, a theater for movie nights, and a lounge for relaxing with friends. Explore the local heritage park, invent new recipes in our demonstration kitchen, or play games.

Take advantage of our shuttle bus for excursions and shopping trips, and experience the best of Okanagan breweries and nearby restaurants.



The compassion and dedication of our staff creates a warm, welcoming environment. At Cherry Park, you'll find everything you need to live life to the fullest in a place you'll be proud to call home.

317 Winnipeg Street,
Penticton, BC V2A 8J9
250-492-2447



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Happy clients, successful
outcomes... our specialty!



Call us!
We are at your service



Always putting our clients first!

We are your trusted **Local** choice!

D	E	S	X	R	N	B	U	Y	P	L
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AGENT
 APPRAISAL
 BUYER
 CLOSE
 CONTRACT
 DOWNSIZE
 INSPECTION
 KEY
 LAWYER
 MORTGAGE
 PROPERTY
 LOCATION
 SELL
 SOLD
 VIEW



SAVE ON COMMISSIONS



With a competitive, affordable 3% commission, we've got you covered!

- Professional photos AND full MLS coverage
- Walk-through video tours of your home and property
- Social media and glossy magazine advertising

A STRESS-FREE JOURNEY

We will take care of you from start to finish!

- Negotiate top dollar for your home or property
- Seamlessly coordinate your move-in / move-out details
- Send all your documentation to the lawyers
- Provide utility and other checklists



COMPLIMENTARY MOVE-OUT CLEAN

Complimentary gift card for professional cleaners
 They will come tidy and clean, ON US!... so you don't have to!

(up to \$200 value)

201 - 311 Main Street, Penticton

www.skaharealty.com

skaharealty@gmail.com

Independent Living

Independent Living at Cherry Park in Penticton, BC offers the freedom & flexibility of living on your own with no day-to-day responsibilities.

Like grocery shopping, cooking, housecleaning, shovelling snow, maintaining a yard, home upkeep and maintenance to name a few. You also have the option to add laundry service.

Social Life and Activities

Here, you'll be able to keep up an active social life with family and friends, pursue your hobbies, explore new interests and friendships, and engage in a wide range of activities if you wish to. How you spend your time is completely up to you.

Private Suites with En-suite Bathrooms

Our retirement living options offer a variety of private suites of varying sizes with en-suite bathrooms to suit different tastes and budgets.

TESTIMONIALS

"Choosing Cherry Park Retirement Residence in Penticton, BC, was very easy because of their professional and caring method of explaining the many questions we had."

- Mr. Gregory

"Cherry Park Retirement Residence is a great place to work. I strive every day to bring joy to the lives of seniors. We are truly a team with a unified belief that we are fortunate to work in the homes of seniors and together it is our mission to help seniors live fully every day."

- Michele C



Housekeeping and Optional Laundry Service

Weekly housekeeping service includes a change of linens and towels, with personal laundry service available for an additional fee.

Chef-prepared meals and snacks

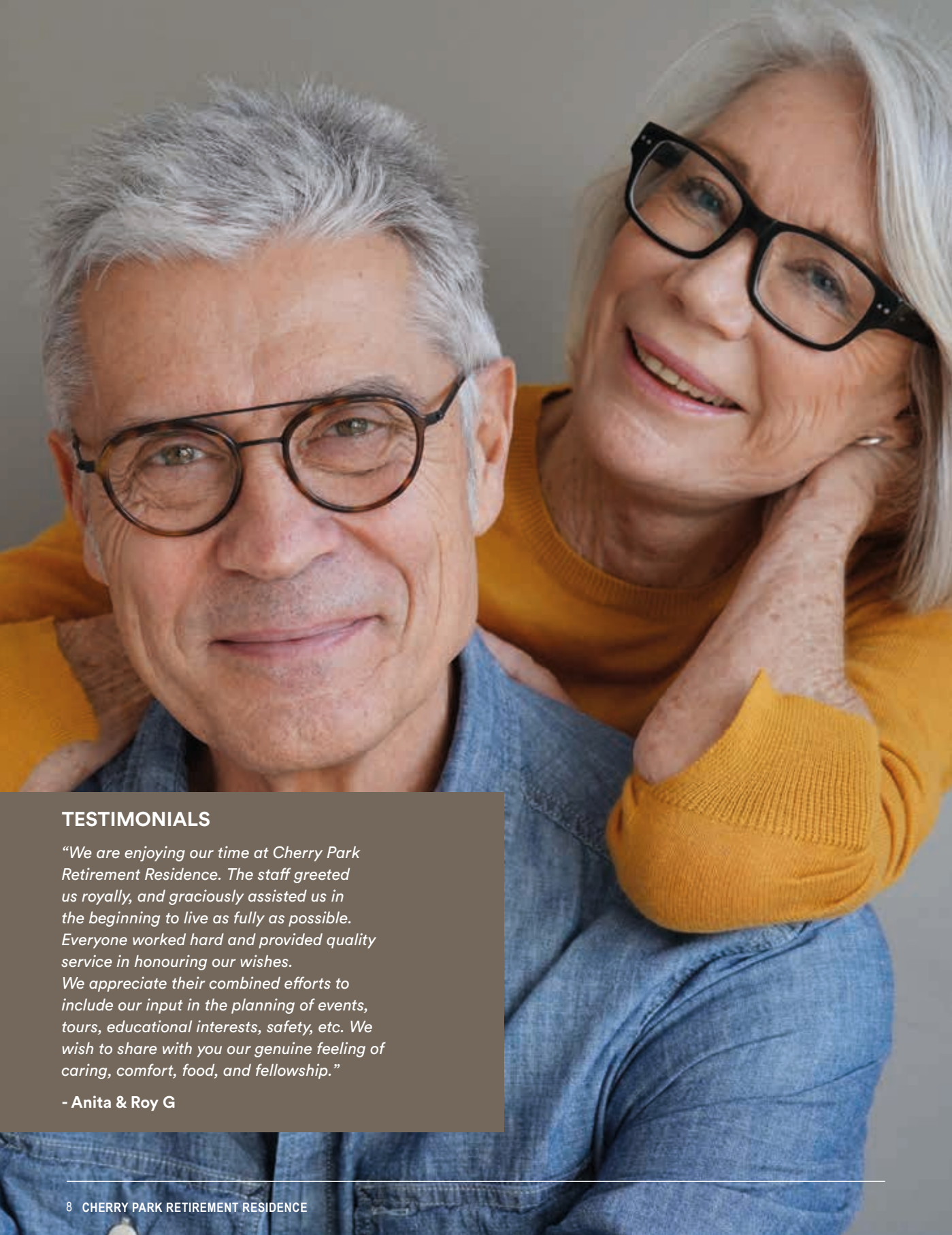
You'll enjoy up to three delicious meals a day, prepared by our professional Chefs; snacks, and a wide selection of health and leisure programming every day.

Safety and Security

Finally, you'll always benefit from the peace of mind that comes with on-call support available day and night, as well as an easy-to-reach in-suite emergency response system.

FLOOR PLANS





TESTIMONIALS

"We are enjoying our time at Cherry Park Retirement Residence. The staff greeted us royally, and graciously assisted us in the beginning to live as fully as possible. Everyone worked hard and provided quality service in honouring our wishes. We appreciate their combined efforts to include our input in the planning of events, tours, educational interests, safety, etc. We wish to share with you our genuine feeling of caring, comfort, food, and fellowship."

- Anita & Roy G

Respite Stays

Cherry Park Retirement Residence is snugly nestled between two lakes in the quaint and charming city of Penticton. Boasting over 2,000 hours of sunshine per year, the city's name translates to "a place to stay forever," and once you're here, you'll soon understand why!

Penticton Respite Stays at Cherry Park

If your family is going out of town and you don't want to be alone, if you need a small vacation, or if your caregiver is taking time off — a short-term respite stay might be for you.

As one of the city's leading retirement communities, Cherry Park is pleased to offer short-term respite stays in Penticton. We welcome you to recover or recharge in our beautiful facilities, enjoying mountain views and lake-side sights.

Enjoy peace of mind knowing that you have easy-to-access emergency support and that our friendly team is available 24/7 if you need them.

All residents enjoy delicious meals and snacks, and access to all of our programming, activities and amenities. With a variety of convenience services available to you, we'll make sure your stay with us has all the comforts of home, without any of the household tasks you want to take a break from.

With respite care at Cherry Park you'll have the flexibility to meet your needs on your timeline in Penticton, BC.

For your comfort

- Friendly and attentive staff available at all times
- 24-hour emergency response and security features

For your convenience

- Weekly housekeeping and access to laundry
- Access to all amenities, including leisure programs and services

For your well-being

- Continental breakfast and two nutritious meals
- Fun exercise classes to build strength and mobility

Dining

Our goal is to give you as much choice as possible, with services tailored to your needs. We offer fresh, healthy meals unparalleled in their deliciousness with a variety of choices for all courses.

At mealtimes, there is always lots to choose from.

Breakfast

Daily breakfast, baked goods, cereal, yogurt and seasonal fruits to start your day.

Lunch and Dinner

You will love our 3-course meals with lots of options:

- Daily homemade fresh soup
- Familiar comforting classics
- Market-inspired fresh & seasonal options
- Fresh fruit or something light & sweet for dessert
- Fresh baked bread, served at dinner

And there's always an à la carte menu with even more choices.

Afternoon Tea

Join your friends for afternoon tea at 2pm for a selection of cookies and cakes to choose from.

TESTIMONIALS

"Congratulations to Cherry Park for a most outstanding and marvellous buffet. There were 14 items on the menu; everything one could desire from as you like it omelettes, to succulent roast beef and cold salads. Pecan pie and other colourful dainties for dessert. A very successful buffet"

- Ethel S.

(Excerpt originally published in the Opinion/Business section of the Penticton Herald, Thurs., May 16, 2019)



Sample Menu

LUNCH

SOUP KETTLE

Potato and Corn Chowder (V)

CHEF'S LUNCH FEATURE

Grilled Reuben Sandwich with Sauerkraut and Swiss Cheese

FRESH AND SEASONAL

Fresh Baked Croissant, Cottage Cheese, Fruit Salad

DINNER

CHEFS APPETIZER

Broccoli Salad with Red Onion, Grapes and Dried Cranberries

MARKET INSPIRED COMFORT CLASSIC

BBQ Ribs

FRESH AND SEASONAL

Honey Garlic Chicken Thighs

MARKET VEGETABLES

BBQ Baked Beans
Corn on the Cob

SEASONAL ACCOMPANIMENT

Baked Homemade Macaroni and Cheese

FEATURE DESSERT

Mixed Berry Crumble

Lifestyles & Activities

Your choices, and your interests. Our approach is designed around nurturing your body, mind, and spirit in the ways you like best.

Active by Aspira

With our Active by Aspira signature fitness program, you'll keep and maintain all the pep in your step with classes at your comfort level. When you don't have to worry about meals or housework, you stay open to all the exciting possibilities Aspira has to offer.

Explore by Aspira

Immerse yourself in new hobbies or passions in our Explore by Aspira recreational programming. Join a community with friendly neighbours and the chance to learn and grow together. Whether you're celebrating milestones, enjoying meals, or exploring the surrounding area, you will always feel like you belong. So, if you're ready to be welcomed to our community with open arms, Aspira is right for you.

Each day, you will have the option of participating in a range of free activities, such as learning seminars, visiting performers, fitness classes, and wellness programs. Or, you can join an organized outing with transportation — from live performances, to local museums, to shopping trips and seasonal celebrations in the community.



Our programming is designed around you.

Your choices, and your interests. Our approach is designed around nurturing your body, mind, and spirit in the ways you like best. Do you like to spend your afternoons reading? Do you have a talent for teaching others? Would you like to get back to volunteering? We're here to reconnect you to past hobbies and to help you fulfill lifelong interests and dreams. We also look forward to introducing you to some things you've never considered before.



Age-Related Eye Problems

“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.”



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.

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 behaviours 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.

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.”



Hospice Care

There are a lot of negative connotations that surround the idea of hospice care. As a result, people tend to avoid the subject until a dire situation arises where hospice care may be necessary. This creates unnecessary stress due to not knowing exactly what hospice care is, how to afford it, and where to seek it out. This article will help clear up some of the most basic questions surrounding hospice care.

What is hospice?

Hospice is palliative care for those with end-of-life illnesses.

What care does hospice provide?

Hospice provides palliative care: treatment that focuses on relieving or alleviating the pain caused by life-limiting illnesses such as cancer, AIDS, dementia, heart failure, and Parkinson's disease.

What care does hospice not provide?

Treatments focused on curing terminal illnesses are not covered by hospice, nor is treatment related to other non-terminal illnesses the patient may have.

Can a patient receive care related to curing the terminal illness while in hospice care?

No, only hospice care will be provided for the terminal illness. However, if the patient has other illnesses that need to be treated, those conditions will still get the medication and attention they need.

Who can receive hospice care?

Before, hospice care was just for older adults, but now anyone can receive hospice care regardless of age, including children.

What are the signs that someone should have hospice care?

If you or a loved one is ready to forego receiving cure-based care for a terminal illness and wish to live more comfortably, hospice can help make this transition.

Who treats the patient?

Hospice care provides the patient with a team of specialists dedicated to making the life of the patient as comfortable as possible.

This includes social workers, doctors, therapists, nurses, and spiritual advisors. There will always be someone available to the patient at all hours of the day and each person works personally with the patient to ensure they are being cared for the way they prefer.

How long can someone remain in hospice care?

Someone can remain in hospice care as long as they meet the criteria of having six months or less to live, according to a physician.

Do you have to be moved into a hospice facility to receive hospice care?

No, you can receive hospice care in the comfort of your own home if you wish. You can receive hospice care anywhere: nursing homes, retirement homes, hospitals, or wherever you are living.

Who pays for hospice?

Private health insurance, depending on the plan, may cover all or some of hospice care. Medicare covers all care. Hospice care is not something anyone should shy away from, and should be considered seriously when thinking about making end-of-life arrangements. Those who receive hospice care at the end of their lives are able to have greater control over this moment of their lives and greater comfort. Those within hospice care are less likely to have to go through unnecessary painful treatments or take medications they no longer wish to take. Though it can be a difficult topic to discuss, it is important to be open in talking about hospice care with family to ensure you get the control and guidance you deserve when it is that time.

Hearing Loss

Hearing is essential for enjoying life and connecting with family and friends. But many people have trouble hearing well, especially as we get older. Fortunately, new technology has made modern-day hearing aids better than ever before.

These new hearing aids help to make sounds clearer and more natural. They can help people focus on what someone is saying and reduce background noise, so conversations are easier to hear. This helps people with hearing loss enjoy talking with others and better able to hear everything around them. Simple things like being able to listen to music and watch a movie can significantly improve our quality of life.

Unlike the bulky, uncomfortable hearing aids of decades past, the latest hearing aids are small and hard to see when worn. They're designed to look discreet and feel comfortable. This means people won't feel self-conscious wearing them and can wear them for longer without any problems.

Another advantage of modern hearing aids is that they can connect to smartphones and other devices using Bluetooth. This means people can take phone calls, listen to music or audiobooks, and even join video calls through their hearing aids. It helps people with hearing loss stay connected to the world around them.

Some new hearing aids can even change their settings to fit different places automatically. Whether someone's in a quiet room, a noisy restaurant, or outside on a windy day, the hearing aid adjusts to make sure everything sounds crisp and clear.

Untreated hearing loss has been linked to cognitive decline and an increased risk of conditions such as dementia. By using the latest technology to address hearing loss, individuals can lessen the risk of developing these kinds of conditions. Improved hearing not only aids in better communication but also fosters a sense of connection, reducing feelings of isolation and improving emotional well-being.

With these new advances in technology, people with hearing loss can now enjoy a richer and more connected life. Modern-day hearing aids don't just help with hearing; they make sure people can fully take part in the world around them. It's about using technology to help everyone live life to the fullest.



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.”



Welcome to Premium Mobility Products in Penticton and West Kelowna, BC.

Our products are designed to assist anyone looking to live independently and move freely around their homes and communities.

We provide a wide range of products such as wheelchairs, power wheelchairs, walkers, and scooters to keep you mobile as well as everything you need to stay at home from lift chairs, homecare beds, lift chairs to bathroom safety.



We are locally owned, offering sales and repair services to all communities in the South Okanagan. Our staff is highly experienced and happy to provide advice to both healthcare professionals and individuals.

Come into the largest mobility product showroom in the interior! Browse our large inventory and chat with our staff to get your questions answered.





WE OFFER:

- Free Home Assessments
- Free Delivery
- Fast Quotations
- Free In-Home Product Trials
- Two Convenient Showrooms in Penticton & West Kelowna

**PLEASE CHECK
OUT OUR WEBSITE
FOR MORE
INFORMATION!**



Testimonials:

“While there may be competitors, there really is no competition. The Professional Staff at Premium Mobility are second to no one. For all your Mobility and Home Independence needs there is really only one place to go. I'd give 6 stars if I could.” ~ D. Bauer

“Premium mobility is the best mobility store we've ever dealt with.

They are prompt and honest with great prices.

No bad attitudes there.

they are always friendly and very helpful! I wouldn't shop anywhere else for our mobility needs!” ~ S. Christiansen

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Tammy Antrobus,

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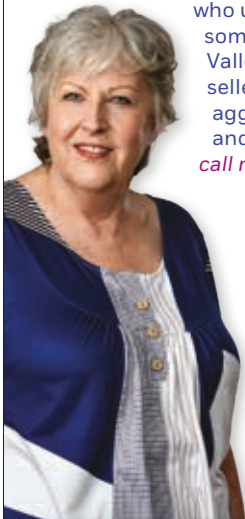


Your South Okanagan
Real Estate Specialist

Family means more to me than just the people you were born, married or raised with. I truly believe that the concept of family is forged by people who share a bond of love, friendship, ideas, passion and common interests.

To most, family is the most important priority in our lives and that is why I strive to make the whole home buying and selling experience as easy as possible. By doing my job the best that I can, you can get back to spending time with family.

If you are looking for a Real Estate representative who understands that each family needs something different, knows the Okanagan Valley, has years of experience working with sellers and buyers, will listen to your ideas, be aggressive in her marketing and advertising, and give you all the attention you deserve, *call me, you won't be disappointed!*



Trustworthy | Loyal | Caring

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My Goals Are To:

- ✓ Build trust and rapport
- ✓ Define your parameters
- ✓ Help you form realistic expectations
- ✓ Learn your needs and goals, life stage, health and activity stage and motives for buying/selling
- ✓ Learn of anyone who will be involved in the decision making (family members you want involved)
- ✓ Find out how this purchase/sale fits into long term plans
- ✓ Plan a strategy for finding the right property- and/or...
- ✓ Plan a strategy for selling your property

Part of My Approach:

- ✓ A customized approach to your real estate needs
- ✓ I have the knowledge and expertise to counsel you through lifestyle transitions Involved in relocation and/or selling the family home
- ✓ Help you understand the differences, the pros and cons to different communities and lifestyles
- ✓ Never take more than I can handle



What Are Senior Move Managers?



Moving into a retirement community is a big decision that takes careful preparation of finances, belongings, and emotional inventory. Deciding what to do with your home is one of the more difficult choices seniors and their loved ones are faced with. A Senior Move Manager can make that move effortless.

“They are usually trained in the psychological factors of this type of moving and can be a great source of comfort.”

What exactly is a senior move manager?

A Senior Move Manager is a person who is placed in charge of your move. They help organize and plan executive decisions, being trained to tackle the specific problems that arise with selling a home in old age such as difficulties with physical tasks, the emotional stress that is placed on the elderly and family members, and the confusion brought on by the financial aspects of selling a home.

Why take on a senior move manager?

Making a big move at a later stage in life can be difficult. There are professionals in this field who know proper prices for services and the most efficient way to organize and pack. Not only this, but they are usually trained in the psychological factors of this type of moving and can be a great source of comfort for older adults, especially if family members are not readily accessible to aid in moving.

What does a senior move manager do?

Senior Move Managers are like the conductor of an orchestra but, instead of directing music, they conduct the process of selling a home. The extent of their work varies, but generally they:

- Develop a plan for the whole move
- Organize belongings and aid in downsizing
- Schedule and hold auctions, estate sales, and other ways to sell off items
- Arrange storage for things not being taken to the new home
- Research, interview, hire, and direct real estate agents and moving companies
- Unpack and organize at the new home
- Oversee and supervise work by others such as overnight packing
- Use expertise to avoid financial exploitation during the moving process

Prices are flexible depending on what needs to be done, there is a service available for every need.

Things You Didn't Know About Pharmacists



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 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.”



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.”



CIBC PRIVATE WEALTH

Are you prepared
for your move to
Cherry Park
Retirement Residence?



With a personalized financial plan,
we can help you manage your wealth
and plan your move confidently.

Robert Van Alphen, CFP®, CIM®

Senior Wealth Advisor

250 770-2116

www.vatwealth.com



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Your ambitions deserve unique solutions.

We offer customized support and advice that can address all of your financial needs, including:

- Financial planning
- Investment advice
- Registered savings solutions
- Estate planning
- Business transition planning
- Charitable giving



CIBC PRIVATE
WEALTH

Van Alphen Advisory Team

www.vatwealth.com

The Van Alphen Advisory Team partners with **CIBC experts** to address all your wealth management needs.

CIBC Private Wealth Partners



Anne Leistner
CIM®, CFP®, RRC, B.B.A.
Senior Private
Banking Advisor



Monika Kriedemann
CFP®, CLU
Financial Planning
Specialist



Brian Einarson
B. Comm., CFP®, RRC
Senior Trust and
Estate Consultant



Aaron McEwan
Senior Estate
Planning Specialist

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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 specialised 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.

“You have to take into account the different resources available to source financial aid.”

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.

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



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.



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Signs It's Time For In-House Care

Sometimes it is obvious when an extra set of hands is necessary in caring for yourself or a loved one: maybe you frequently leave the stove on all night because you forget to turn it off or you had a bad fall and realized in that moment, when you were already on the ground, you are no longer able to pick yourself back up. But it's not ideal to wait for these moments. They're dangerous situations with possible life-threatening outcomes that no one should have to deal with alone.

This guide will help you pinpoint early signs that your quality of life may benefit from receiving home health care.



1. Safety concerns

Safety is the number one priority when it comes to taking care of yourself or another human being. If you notice you or your loved one is unable to protect themselves against harm, or are beginning to show signs of forgetfulness in dangerous situations, hiring in-home care can give you or your loved one peace of mind.

2. Mobility is an issue

Basic chores can be a hassle when you have mobility issues. Things like sweeping and laundry turn into menacing tasks. People with mobility issues often also have difficulty standing up for long periods of time and because of this, chores such as doing dishes and cooking may feel unbearable. Help will lighten the physical and emotional burden, and help plan and prepare healthy meals.

3. Desire to retain a feeling of independence

A home health care aid is a good alternative to assisted living, if what is most important is to maintain a feeling of self-sufficiency. To remain living at home can reduce the toll of aging by providing a comforting and familiar environment. An aid can assist in dressing, bathing, basic grooming, among other things, in a respectful and knowledgeable manner.

4. Loved ones not able to provide enough care

For many families, caring for loved ones isn't possible. With work and children, it can all become too much to handle. A home health care aid can help guide the family into a less stressful routine by assisting in the more difficult daily or weekly activities.

“Your quality of life may benefit from receiving home health care.”



Notes



Notes

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Tammy Antrobus,

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Your South Okanagan Real Estate Specialist

Looking to downsize or transition smoothly into a new chapter? Your local Senior Real Estate Specialist is here to help. With years of experience and a compassionate approach, Tammy understands your unique needs and can guide you through each step of the home-selling process. From evaluating your home's value to coordinating with trusted resources for a seamless move, Tammy is dedicated to making this transition stress-free and successful.

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