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Wade Klimpke DD, Denture Specialist



Office Hours

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Wednesday: 8:00am - 4:30pm

Thursday: 8:00am - 4:30pm

Friday: 8:00am - 1:00pm Saturday & Sunday: Closed

> **Joey Whang** DD. Denture Specialist



WWW.MYBITE.CA



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 neighbours 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.





Hoor 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 roomdarkening 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 with the Telus Essentials cable package, which is easy to top up if you wish to add more channels, as well as a telephone line with local and long-distance calling is included.

For avid internet surfers, including those who love to game online, the complimentary Wi-Fi 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, re-energized 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 NAPA

One Bedroom, 859sq ft



THE BORDEAUX

Studio, 371sq ft





THE BURGUNDY

One Bedroom, 642sq ft



THE OKANAGAN

One Bedroom, 568sq ft



THE SONOMAOne Bedroom, 520sq ft



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
- 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.

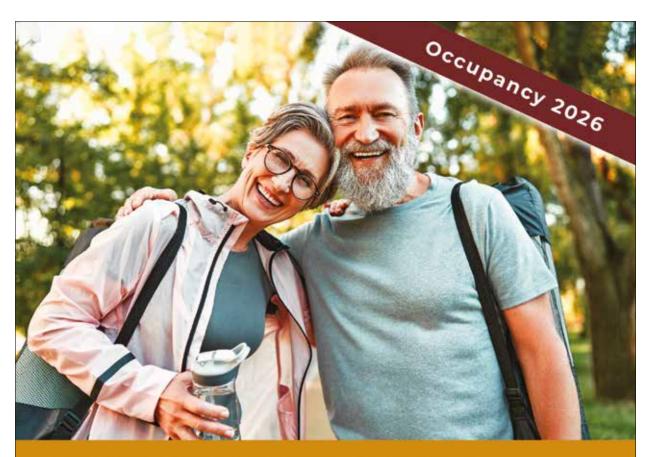
Amenities include:

- TV Lounges in each neighborhood
- Common dining rooms in each neighborhood
- Private dining room for family or personal events
- The Bluff Pub
- Hair Salon
- Spa Room with Hydrotherapy Spa Tub
- Reflection Room & Movie Theatre
- Library
- · 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.



Redefine Your Golden Years

Because your best years deserve the best setting.

Active Senior's Living Offering:

- · Home Services Available on an A La Carte Basis
- · Safe & Secure 24/7 Concierge and Security
- Weekly Housekeeping Services
- Covered Resident Parking
- Fitness & Amenity Programming
- Managed TV & Internet Services
- Pickleball Courts



728 Valley Road Kelowna, BC



Pre-register Today!



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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 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

Spinach 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 Tartar Sauce and Creamy Coleslaw, or Mushroom Ravioli with Cream Sauce

Cream Sauce

Caesar Salad

Garlic Bread

Featured Dessert:

Raspberry Cheesecake

Additional standard menu options always available



Harmony Across Generations:

The Multi-Generational Enrichment at Vineyards Residence

At the Vineyards Residence, we have redefined the paradigm of senior care by adopting a multi-generational approach that infuses vitality, learning, and shared experiences into our community. On a weekly basis throughout the school season, our residents engage in purposeful activities with elementary school children. These interactions, encompassing reading sessions, board games, and art projects, transcend the conventional, fostering a unique environment where intergenerational bonds are forged.

For the younger generation, this engagement extends beyond a mere outing. It serves as a profound opportunity to cultivate comfort and understanding with older adults, building emotional connections that transcend generational divides. The reciprocal nature of these interactions allows children to glean valuable life lessons, wisdom, and cultural insights from their older counterparts, creating a harmonious blend of youthful exuberance and seasoned experience.



Moreover, the Vineyards Residence takes its multi-generational commitment a step further by providing housing to university students in purpose-built basement dorms. In exchange for low rent, these students dedicate 10 hours per week to voluntary service, contributing significantly to the enhancement of our community's offerings.

From managing Movie Nights to assisting with resident outings and showcasing their musical talents, these students bring a wealth of enthusiasm and innovation to our dynamic living environment.

This symbiotic exchange has proven to be a highlight since the inception of the Vineyards Residence. Residents benefit from the infusion of fresh perspectives, energy, and enthusiasm

introduced by both children and university students. It is a testament to our commitment to creating a holistic, vibrant living space where generations converge, learn from one another, and collectively contribute to a thriving community. The Vineyards Residence is not merely a residence; it is a meticulously curated experience that seamlessly integrates the richness of diverse life stages.









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.

Pestimonials

I would like to express my sincere gratitude and appreciation for the care my mom has received since moving into the Vineyards.

Moving someone with dementia from one location to another can be very stressful and overwhelming for everyone involved.

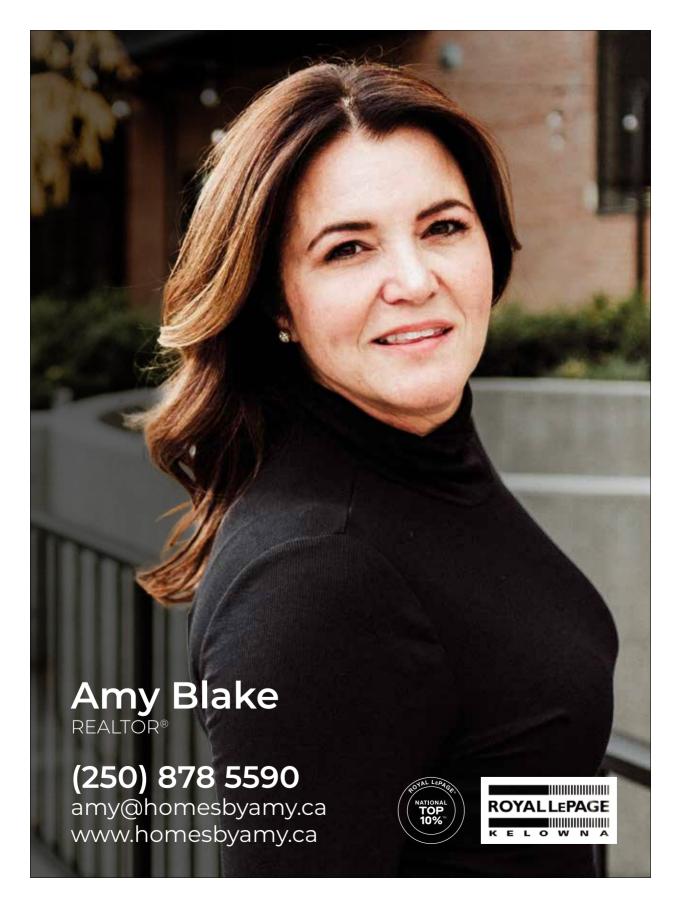
From the day she arrived 2 months ago, we have been welcomed with open arms and a smile... right from the front end screeners and reception, to the wonderful Care Aides, Nurses and Housekeeper working on the 1st floor. She is always treated with compassion and respect and they do whatever needed to make her feel happy and safe. I am SO thankful that we are now part of the Vineyard's family.





I just wanted to give a big thank you for all your continued help, patience and hard work helping our mom feel more settled at the Vineyards.

I also wanted to thank you for welcoming all of us as a family and working with us for the best solutions for our mom. We appreciate so very much that we can spend so much quality time with her such as enjoying meals with our mom/nana in the family dining room. Please know your hard work and perseverance with our mom is noted and appreciated so very much.



I WORK WITH SENIORS

I understand the unique journey of transitioning into assisted living. It can have a lot of moving parts and sometimes be met with mixed emotions. I will be with you every step of the way with patience, empathy, and respect.

DON'T LIFT A FINGER

You have enough on your plate! With my hands-on, boutique style of real estate service I'll take care of all of the details - from our first meeting to handing over the keys.



I was fortunate to have Amy Blake undertake the task of selling my residence which had been home for 37 years. From the initial contact and subsequent listing of my home, Amy was always professional, courteous and competent. I never felt pressured and appreciated her valuable suggestions. It was important that I be apprised of activity surrounding the sale of my home and Amy kept me informed in an upto-the minute manner in this regard. Amy understood the difficulties associated with a move such as mine and I know Amy would provide top-notch service. **Avona C, 85**

Amy helped sell my mom's condo in Kelowna when we were moving her to assisted living. Amy was respectful and patient with my mom who struggles from a stroke as well as dementia. She was kind and great at communicating with her, oftentimes needing to repeat details that my mom forgot. She worked closely with me and my mom together to make the sale a smooth transition. The sale was quick at the price we were hoping for. Amy took care of all the details - we didn't have to worry about a thing! She was also very reliable and always available to help us and answer any questions. I would highly recommend Amy to a senior who is looking to sell their home when they are transitioning to assisted living. Kristy C, 45



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 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.





The kids will take care of everything ""

Pre-planning saves your family from overwhelming questions best answered by you.

You may think you are being thoughtful by leaving it up to them, but the best thing is to leave them some guidelines.





Charlotte Lutzer Pre-Planning Director

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Your family will be glad you did.

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Think Local

Comfort Keepers elevate human spirit with care.

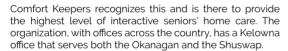
HOME CARE FOR SENIORS

Good, quality and caring home care for seniors is not only helpful for the person receiving it, but it also gives their family members peace of mind.

As we age, many of us find we may not be able to do everything we once could but we want to stay in our homes and continue to enjoy the quality of life afforded us by the familiar surroundings we have grown to love.

778 214-2464

www.comfortkeepers.ca



Operated by Nadina Hadzi-Wiens, a veteran nurse with more than 23 years of experience, Comfort Keepers provides a wide range of care services for seniors, that help their mental, physical, nutritional and practical needs.

Mind: Creativity is not in short supply when it comes to cognitive help. Comfort Keepers care aides interact with their clients, talking, teaching, playing board games and helping with a senior's hobby and providing social care for those with dementia and Alzheimer's.

Body: As we age muscle tone, flexibility, balance and range of motion are all invaluable but can deteriorate. Comfort Keepers staff help their clients find a safe level of exercise that works best for their health. Taking clients for walks, helping them exercise and making it fun at the same time helps both the client's physical and mental acuities. Care aides also help with personal hygiene, bathing and numerous other personal care tasks, as well as taking them to a doctor's appointment and making sure they stay on medication regimes.

Nutrition: Comfort Keepers can prepare, or help the senior prepare, healthy nutritional meals that not only keep them nourished but also helps keep their minds active, all with a watchful and well-trained eye on the dangers found in a kitchen.

Safety: We can all find ways to make our homes safer. Comfort Keepers care aides will help point out potential fall hazards, can recommend safety equipment, move appliances and tools to easier-to-reach places and help with cleaning to make sure their clients avoid the pitfalls many face living on their own and getting older. Comfort Keepers offers personal emergency response systems, fall detectors and other devices to help keep clients safe.

Whether it is a quiet time talking, playing a board game, going for a walk or out to an event, helping seniors live at the pace and comfort level they desire is important to Hadzi-Wiens.

"We don't talk about clients, we involve them," she says. And it is not just the clients who benefit from Comfort Keeper's high level of care.

The Kelowna office has a unique online family portal where information about each visit is posted so loved ones with access can see how their family member is doing. With one central repository for regular information updates, all family members with access can get the same information at the same time no matter how far away they live, keeping everyone on the same page and avoiding the risk of misunderstanding something or the need to seek out the caregiver for the latest information.

Comfort Keepers care aides are all licenced, trained and experienced, their vehicles are fully insured to transport clients and it operates from Osoyoos to Salmon Arm and provides respite services as well.



To get started, go to Comfort Keepers at www.comfortkeepers.ca or call its Kelowna office (1789 Harvey Avenue, Suite 209) at **778 214-2464.**

You can do a quick self-assessment to begin to understand your, or your loved one's, needs and can



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 centring 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."



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."



"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."

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."



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 of 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



THE VINEYARDS RESIDENCE

236-420-4400

Book a Tour or Enquires ext. 703

info@vineyardsresidence.ca

VineyardsResidence.ca

HOSPITAL

Kelowna General Hospital

2268 Pandosy Street

Phone: 250-862-4000

LAB

Valley Medical Laboratories

1940 Kane Road

Phone: 250-762-2709

XRAY CLINICS

Kelowna Medical Imaging

3330 Richter Street, Suite #101

Phone: 250-762-4420

Pacemaker Clinic

2268 Pandosy Street

Phone: 250-862-4450

NEWSPAPERS

Kelowna Daily Courier

Phone: 250-763-4000

Kelowna Capital News

Phone: 250-763-3212

TRANSPORTATION

Kelowna Cabs

Phone: 250-762-2222

Current Taxi Kelowna

Phone: 250-864-8294

handyDART

Phone: 250-860-8121





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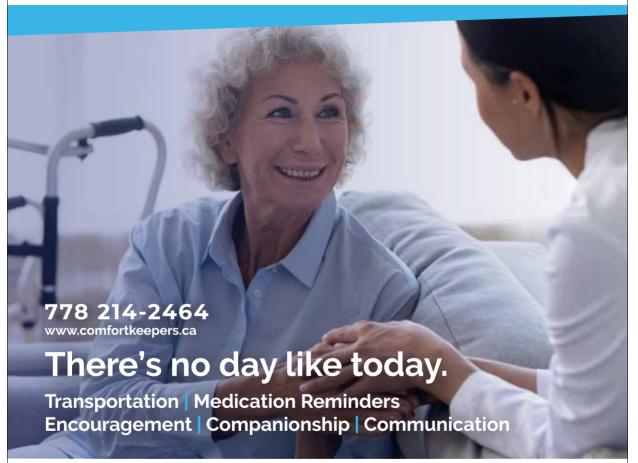
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Think Local

Comfort Keepers elevate human spirit with care.

HOME CARE FOR SENIORS



A unique, individualized approach to care...

Care is all-encompassing. It's more than just doing a task for someone else—when you truly care for someone, it starts in the heart. At Comfort Keepers®, nearly two decades of service have shown us that care can transform a life for the better, create a lasting friendship, and elevate a person's spirit.



To get started, go to Comfort Keepers at www.comfortkeepers.ca or call its Kelowna office (1789 Harvey Avenue, Suite 209) at **778 214-2464.**

You can do a quick self-assessment to begin to understand your, or your loved one's, needs and can arrange an in-home assessment to determine the best ways that Comfort Keepers can help.



Life's Better Here

236-420-4400

info@vineyardsresidence.ca VineyardsResidence.ca

726 Valley Road, Kelowna, BC V1V 0E9