



**Home health care services**

How seniors can stay independent within their own home



**Higher standards of living**

What to look for when choosing a retirement community



August 2012

# RETIREMENT LIVING & HOME HEALTH CARE



**LITTLE KNOWN FACTS ABOUT CANADA'S AGING POPULATION**




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## CHALLENGES

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BY 2036, THE NUMBER OF SENIORS IS PROJECTED TO REACH BETWEEN 9.9 MILLION AND 10.9 MILLION.



WE RECOMMEND



**An easy transition**  
Residents share their experience moving into a retirement community.

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**MEDIA  
PLANET**

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**BEST TIPS**



**Make the most out of your second half of life by following these three key steps to energize your retirement!**

**1 Move your body:** Exercise increases your energy and helps you stay active longer. Exercise can help you prevent up to 70% of the decay we associate with aging.

**2 Grow your mind:** Invest 15 minutes per day to learn something new to keep your mind sharp. Contrary to what most people think, your brain is astonishingly adaptable and can generate new brain cells at any age.

**3 Live your passion:** Enjoy your retirement by using your creativity and pursuing hobbies, volunteer work or meaningful experiences. This is your time to do all the things you never had time to do when you were working and raising a family. Doing something you love is the key to remaining young. Research has even shown that a positive outlook can actually help you live up to 7 years longer!

DR. CAROLYN ANDERSON

FOUNDER OF THE IMPOWERAGE MAGAZINE

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Otto Wuersh and Nigel Hall share a laugh at Nanaimo Seniors Village.

PHOTO: ERIC SIMARD/IMAGESOURCE ADVERTISING GROUP, INC.

It is estimated that **Canada's 65+ population will double in the next 25 years** and by mid century one quarter of Canadians will be considered senior citizens. Preparing for retirement and senior years are what baby boomers need to be considering.

## Put the 'life' into your retirement plan

**W**hen you think about your plans for retirement, what vision comes to mind? If you are like most Canadians you will likely look at the things you want to buy and the trips you want to take. After all, isn't retirement the beginning of a thirty-year long weekend and a life of leisure?

### A realistic vision

Retirement is a time of opportunity, a time to refocus on all of those things that you always wanted to do and now have the time to spend. The idea that retirement represents independence and the freedom to live the life you want is firmly entrenched in retirement planning.

However, the vision that you might have of becoming that couple sitting on the beach and drinking margaritas now that work has passed may not actually be a realistic way to look at this next stage of life. While the commercials suggest that all you need is to achieve a "number" in your financial planning, that is not the best starting point to build a retirement plan. Retirement is not as much a financial

or workplace issue as it is an emotional challenge. If you really want to get the most out of your vision of the future, there are some planning considerations you may not have considered.

Your retirement is a transition from one life phase to another. When you hear that "sooner or later, everyone retires", that may be true but not in the way that you might think.

### A new phase

When you wake up one morning and decide that, from this day forward, you can do what you want, when you want and how you want, you are 'retired'. For many Canadians that may still mean that they work, because they want to work and not because they have to.

This is a new life phase and the exciting thing about it is that it is full of opportunity, fun and possibilities. However, you could say the same thing about any life phase depending on how optimistic you are about the future! Think of it instead as yet another transition in your life.



**Barry LaValley**  
Founder, The Retirement Lifestyle Center

### MY 3 BEST TIPS

- 1** Many people are clear on what they are retiring from, but not clear on what they are retiring to. Understand both.
- 2** Never put anything off or assume that your life will be without change. Do it now!
- 3** Don't think of retirement as a destination, but as a transition. A good way to think about it is to consider retirement as the next phase of the life you already live.

**Your retirement life areas will still be the same as they are when you are working.**

- Your vision and values
- Your work
- Your health
- Your relationships
- Your leisure
- Your home
- Your sense of 'financial comfort'

In each of these 'life areas', you will have needs, concerns, opportunities and goals for the future. There will be the inevitable changes that life brings and you have to plan for those along the way; retirement, like life will have its ups and downs and a sensible retirement plan looks at both.

Figure out what you want in each of these areas first, and then work with a financial advisor to develop a financial strategy around them.

**BARRY LAVALLEY**

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## Retirement Living – time to live your preferred lifestyle

**If you are wondering what you want out of your retirement, it might be time to ask yourself: "what do you want out of your life?"**

Rein Selles, PRP, co-author of the book, *10 Things I Wish Someone Had Told Me About Retirement* defines "retirement" as the time you live your preferred lifestyle; whether you are working or not. While "retirement" is still the word most often used to describe your life after you stop working, Canadians like you are redefining what retirement looks like. Staying active, being involved and feeling fulfilled are now part of living your preferred retirement lifestyle.

### A growing population

Statistics Canada (2011 census) reports there are nearly five million seniors (age 65 and over) making up

14.8% of the population and projects that by 2031, seniors will make up almost a quarter of the population. Although age 65 is associated with time to retire, many Canadian seniors continue to work because of financial considerations or personal satisfaction. Just because you may be "retirement age", this no longer automatically means classic retirement is right for you.

### Importance of planning

Recently a woman who retired after loving her 35-year career as a primary school teacher shared, "the first year of retirement was hard. Ahead of time, I did not think about what I would be doing instead of working and it took me a long time to adjust." Her advice is to start planning and living your preferred lifestyle well before. However, another retiree observed,

"retirement planning is like writing a will. Even though we need to do it, we don't." How many of you have a will? How many of you have a retirement plan? According to a January study released by TD Canada Trust just 16 per-



**Ida-Jean McIntyre**  
Professional Retirement Planner,  
Retirement Planning Association of Canada;  
Director, Canadian Institute of Financial Planners Board

cent of Canadians say they have a clear picture of retirement. Achieving your preferred retirement lifestyle will be easier if you consider and plan for what founder of Retire to the Life you Design Nell Smith, PRP, calls the "options, obstacles, opportunities" relating to your health, relationships, self-renewal, finances and fulfillment.

### Start planning now

Would you like to design your preferred lifestyle but don't know where to start? A retirement planning specialist may have the expert guidance you need. Envisioning and living your preferred lifestyle will make the transition between your working life and retirement living smoother. Why not start today?

**IDA-JEAN MCINTYRE**

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# CHALLENGES

## Make your retirement more comfortable with a solid financial plan



**W**hen it comes to renovating our house or fixing our car, we usually turn to a professional for help. Why is it then when it comes to our finances most of us just muddle along instead of seeking a professional to help guide us? If the results of a recent Ipsos Reid survey conducted for ABC Life Literacy Canada are any indication, a lot of us need some help. Only 20 percent of Canadians have confidence in

their math and money skills as they relate to helping plan a secure financial future, and almost 80 percent say they lack confidence in their ability to teach others about money, saving, and budgeting.

These numbers aren't surprising to Greg Pollock, President and CEO of Advocis - Financial Advisors Association of Canada, but he is seeing a positive trend as more people are seeking the assistance of an advisor. "There is a growing sense among Canadians that they can no longer rely on government programs to help support them in their retirement, and that they need to

be more self-reliant when it comes to their finances," he says.

### What to expect

Typically a financial advisor will meet with you to review your finances and life goals, and develop a plan so they are compatible. The key is to revisit the plan regularly, at least once a year, because goals and life events change. Pollock compares a financial advisor to a personal trainer at a fitness club. Without that trainer making sure you stay on top of your fitness plan, you might not be as successful.

Doug and Carol Williams, both retired

and in their late sixties have sought the assistance of a financial planner for more than a decade, and credit them with developing a plan that fits their lifestyle and circumstances. "We didn't really know a lot about financial planning, but they gave us advice on different options, and we have confidence in our current advisor," they say. "It's good to seek expertise that you may not have, and it's something that we really should have done sooner."

### Seek a professional

Credentials ensure higher standards for competence and ethical behavior,

such as the CFP® designation, are voluntary, Cary List, President and CEO of the Financial Planning Standards Council, says "it's important for people to do their homework before engaging a financial planner. Ensure you ask the prospective financial planner what qualifications they hold; what their experience includes; what types of services they can provide and how they are compensated," he advises. "We recommend that you interview more than one financial planner. The right fit is important. If you don't feel comfortable discussing personal issues with a particular planner, continue your search."

Both Pollock and List say there needs to be compulsory lessons about money and personal finance beginning in early grade school. "Young people must develop a positive relationship with money, and learn that their relationship with money is a life skill, as important as their relationship with language, with reading, or with math," says List. For more information visit [www.fpssc.ca](http://www.fpssc.ca) and [www.advocis.ca](http://www.advocis.ca).

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Martha Krinsky  
sharing the gift of reading



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## INSPIRATION

Dorothy Petrescu, Lois Paul, Lilian Miller, Jollean Shallard enjoying a movie at their Pacific Carlton home.



**Question:** Having a hard time deciding whether it's time to downsize and move into a retirement community?

**Answer:** With all of the different options and benefits, the only hard decision will be which great community to choose from!

## Moving on: Transitioning from your current home into a community

**Change can be challenging. Getting older fosters a new way of life and making simple activities can also be a challenge to execute. As the aging process takes hold, many people find themselves faced with the decision of what the next step is to make their life more comfortable. The transition from the home into a retirement residence or community is a positive experience – it can signal a bright new phase of one's life.**



LOIS PAUL  
Pacific Carlton,  
a Unicare Homes community

### Time for a change

Lois Paul moved into Unicare Homes Pacific Carlton in White Rock three years ago. "I decided it was time and I sold my waterfront home,"

she says. Paul says she and her friend "did their homework and ultimately chose to settle at Sunnyside." The move was not without its challenges. "I didn't know anybody at first and I just made up my mind that I'd go around and talk to every body and find their names," adds Paul.

Then she got an idea. Having worked in the drama department at New Westminister Secondary School for many years, Paul decided to bring a little bit of her own fun to the home. "Christmas was coming up so I talked to the manager and asked what kind of party they put on and he said they'd never really done that," she says. Paul went around gathering people to take part in a Christmas skit show, which turned out to be a hit. "When you do it once, they expect you to do it every year," says Paul with a chuckle. She credits her outgoing personality with smoothening the transition. "It's your own personality that gets you going," she says.

### East to West

John O'Day moved into Terraces on 7th (a Retirement Concepts community) about a year ago. "There was no way I can manage on my own," says O'Day. "All the little things like laundry and cleaning - laundry was a pesky nuisance." Originally from Ontario, O'Day spent 35 years at Stats Canada before heading west to escape the winters. He's glad he did. "I can safely say that once I moved in it was just a dream," says O'Day.



JOHN O'DAY  
Terraces on 7th,  
a Retirement Concepts community

All the little things that used to be a challenge are looked after, giving him time to enjoy a game of bridge with friends. His advice - "Relax and enjoy it."

### The right move

Dorothy McCloy's move from her house of 65 years to Amica at Arbutus Manor was a tough one. "I'd only lived in two houses in my life." But after being widowed for 8 years, she decided "she couldn't spend another winter in the lonely house. "I knew it would be a big adjustment after living by myself," says McCloy. Once she settled, she was glad with her decision. "People are very friendly," she adds. "And the staff try very hard." For the cold and dreary

nights, the retirement home has a built in theatre. "Some of the movies are rather ancient, but then again so are we," says McCloy. She says the staff keeps them busy with day trips, pub nights and activities. "They want you to feel like it's your home."



DOROTHY MCCLOY  
Arbutus Manor,  
an Amica community



### BEST TIPS



PHOTO: UNICARE HOMES

**Question: Considering moving to a retirement community?**

**Answer: Here are a few things to consider.**

- 1 Each community has a personality shaped by the owner, management, staff and residents. Communities offer varying services and attract people with varying personalities and interests, so visit several residences in your preferred location.
- 2 Work through the finances of retirement. Costs are determined by the type of housing and services offered, as well as location and level of health care on site. Investigate what is and is not included in the monthly rate and then decide if an all-inclusive plan or an options package would be best suited for you.
- 3 When downsizing, consider how much space you currently use as storage or rarely go into and how much you actually need to live in.
- 4 View your new home as an opportunity to make some new friends, take part in activities you always wanted to do or just relax and let someone else do the chores for a change.
- 5 Do some research to better understand the various types of retirement communities and think about what services are or may become important to your well being. Planning ahead allows for better choices and you have more control in deciding your preferences and wishes.
- 6 Consider who in your family, social and community circle you will need near you for assistance and companionship. Easy access to amenities such as health care, seniors centers, shopping and entertainment may be important to being comfortable in your new community. Plan for your transportation requirements if you need to venture away from home.

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**AMICA™**  
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## NEWS



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**IN 2009, 83% OF WOMEN AGED 65 AND OVER LIVING IN A PRIVATE HOUSEHOLD REPORTED HAVING AT LEAST ONE LONG-TERM HEALTH CONDITION.**

**Question:** Are you aware of all of the home care services there are available for you or your loved ones?

**Answer:** From cooking to cleaning and bathing to dressing, the services are endless and cost effective too.

# Home is where the care is

Home care for seniors is growing in popularity — and for the right reasons. David Hurford, spokesperson for the BC Care Providers association says that home health care is not only more economical for families but also desirable to Canada's aging boomers. "When you ask families where they would like to age and be, they will tell you that the home is the most comfortable place for them," says Hurford. "It's convenient for everyone involved — certainly the most cost effective form of seniors care in the system."

## Variety of services

Senior home care is quite diverse. Services are all across the board, usually falling under three categories: nursing care services, which help with pain and wound management for seniors; home care, which can include homemaking, companionship services and grocery shopping; and personal care, which usually includes help with medicines, grooming and meal assistance. "Things that are very important to the quality of life for seniors," adds Hurford. He notes that there are plenty of home care workers available to assist seniors.

John Schram, President of Canadian Home Care Association, says the bulk of home care for seniors is per-

sonal support and homemaking. He points out that even daily activities like getting out of the bed, using the washroom, and cooking light meals can be a challenge for some seniors. "Seniors prefer to stay in the home as long as they can," he says. The idea is to keep seniors safe within their own environment. Senior home care also has considerable financial advantages says Scram.

## Financial benefit

It is estimated that it costs about \$64/ a day to keep and care for someone in their home compared to \$170/ a day in a long term care facility. Scram says he's noticed a push by government to

further integrate home care with the health authorities pre-existing services. The government recently contributed \$15 million to the United Way to expand some of their community home support programs. And the governments support for senior home care couldn't come sooner. "Seven of the top ten communities with highest percent of residents 65 and over are located in British Columbia," adds Hurford. "The idea that the aging demographics wave is coming is a bit outdated, it's hitting us right now."

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## HOW TO SELECT A HOME CARE PROVIDER



Choosing to allow Caregivers into your home, or the home of a loved one, is an important decision which requires careful consideration. By taking the time to find the right agency to deal with can save you potential stress and heartache down the road

➔ **Know what your specific needs are:** make a list of the duties you may need help with, such as cooking, cleaning, shopping, escorts to medical appointments, medication management, personal care (dressing, bathing and toileting), physio therapy, nursing care etc.

➔ **Find one agency that can meet all of your needs:**

some companies only provide driving escorts; others can do the shopping and cleaning but not personal or nursing care; while others only do hourly or live-in care, not both; you'll want to find one company that can meet all of your home healthcare needs. Although you may only require minimal assistance today, you'll want to know that you won't have to hire two or three more companies should your needs increase in the future.

➔ **What is included in the cost:**

does the agency charge extra if you ask for a supervisor to visit and assess your status; do they charge a premium for nights or weekends; are they available by phone after-hours and on weekends, and will you reach someone who knows you, or an answering service?

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PRESIDENT, SHYLO NURSING  
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NEWS

3

IN THE NEXT GENERATION, THE NUMBER OF PEOPLE LIVING WITH DEMENTIA WILL GROW TO 1.1 MILLION FROM 500,000.



DON'T MISS!

Senior living options to best suit you or your loved ones needs

**Independent Living**  
Independent Living is just that - you are independent and make your own decisions about your life. You could be living in a single family home, an apartment or condo, a housing cooperative, a retirement community or a laneway cottage, but you are managing your own needs just fine.

**Supportive Living**  
In supportive living housing you could reside in any of the independent housing styles previously mentioned, or you could be living in a multi-unit building where you have your own apartment, but come to a central dining room and recreation rooms. The difference in supportive living is that you receive some or all of the following "hospitality" services: meals, housekeeping and laundry, recreation programs and 24 hour emergency response.

**Assisted Living**  
Assisted living includes the "hospitality" services but also provides for what are referred to as "Activities of Daily Living" or ADLs. These include personal care assistance with bathing, dressing, grooming, eating, mobility and medication reminders. Depending upon the caregiver's professional training and licensing, the caregiver may or may not be able to distribute medications.

**Skilled Nursing Care or Complex Care**  
Complex care homes are staffed around the clock with professional care givers, such as registered nurses and care aides. In our complex care homes today we are seeing more residents who have a "complexity" of health issues requiring heavier levels of care.

MILINDA SCHULZ  
SENIORS ADVISOR & FOUNDER OF  
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Fergie Paul in Fernbrae Manor's beautiful garden.

**Question:** Are you or your loved ones searching for a retirement community?  
**Answer:** With communities being awarded for their high standards, you won't have to search for long.

# Raising the bar – approving the standards of BC retirement communities

Currently, thousands of British Columbia seniors choose to live in independent or supportive communities because they offer another lifestyle option. The attraction to seniors of this type of living includes safety and security, healthier and flexible meal plans, social, spiritual and recreational engagement and peace of mind for both the senior and their family. The resulting benefits for seniors are that they are able to remain independent and engaged much longer. Their physical health often remains stronger due to healthier eating and an active lifestyle. They maintain better cognitive skills through social interaction and mental stimulus. Both lead to increased quality and longevity of life.

BC Seniors Living Association represents 130 independent and supportive communities in BC, most of which voluntarily participate in the **Seal of Approval Program**. These communities do so as a way to publicly demonstrate their excellent service, professional integrity, and



"This comprehensive review enables communities with the Seal of Approval designation to proudly boast they provide seniors with the best quality of service and care."

Marlene Williams  
Executive Director, BC Seniors Living Association

industry leadership in serving seniors.

To obtain the **BCSLA Seal of Approval**, the senior community commits to a thorough internal self-assessment consisting of 79 operational procedures within the Seal Assessment Tool. These procedures cover the areas of **safety measures, infection control, staff training, resident services, and assisted living supports**. The BCSLA Assessor then meets with the community for a full day external assessment in which together they review all 79 operational procedures and corresponding docu-

mentation to ensure they meet the standards BCSLA has set.

"This comprehensive review enables communities with the **Seal of Approval** designation to proudly boast they provide seniors with the best quality of service and care," Marlene Williams, Executive Director of the BCSLA said. "We know seniors and their families will value this independent assessment and it will provide piece of mind knowing their loved ones are being cared for in the highest standards".

When looking for a senior living community in BC for yourself or a lo-

ved one, look for the **BCSLA Seal of Approval**. For a detailed look at the Seal of Approval criteria and a full list of BCSLA communities with the Seal designation go to [www.bcsla.ca](http://www.bcsla.ca) and click on the Seal of Approval links. For more information call 604-689-5949.

\*The BC Seniors Living Association Seal of Approval Program was originally developed by the Ontario Retirement Communities Association w/ORCA and amended by the BCSLA to match the needs of BC seniors.

BC SENIORS LIVING ASSOCIATION  
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[www.augustinehouse.ca](http://www.augustinehouse.ca)  
604 940 6005



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604-531-1160



[www.diversicare.ca](http://www.diversicare.ca)

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604 273 1225

*The Concorde*  
250 490 8800

*Gilmore Gardens*  
604 271 7222

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250 861 6636

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604 524 6100

*The Cedars at Beulah Gardens*  
604 251 4114