

# **AGING WITH GRACE**

#### **VISION STATEMENT**

To establish a not for profit organization based on Christian values, providing a caring community for seniors by respecting their needs with dignity and compassion.

A LETTER TO THE COMMUNITY

**ISSUE 14** 

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# **TOUR CHINOOK VILLA**

Get a visual of the layouts, locations and views of the apartments, as well as construction methods and materials. You will see the location of the duplexes nearby. Maximum of 10 people on the construction site. Guests must be able to walk up flights of stairs, and will be required to wear a hard hat and vest. More tours will be organized in the future when the elevators are operational. Look for these features and more:

- \* Non-combustible building designation
- \* Layouts and views of units
- \* Heating and cooling system
- \* Roofing system
- \* Parkade and storage area
- \* Public areas
- \* Penthouse top floor with high ceilings and transom windows





Photo taken on October 25, 2019. Front view of Chinook Villa, with top roof panels up and most of the windows in. The curbs and roads are under construction for the duplexes to be built in early spring.

A newly added option is to lease a duplex with an unfinished basement for a savings of approximately \$40,000.

# Interview with Victor and Gem Fitch

Victor (Vic) and Gem Fitch live in Red Deer. They have three adult children, nine grandkids and three great-grandkids. Of the grand- and great-grandkids, nine are girls. This is fitting, as Gem is one of seven girls in her family! They've lived in the same house for 30 years now. Many of us, myself included, have had the privilege of eating a fabulous dinner in their home. Here's their take on moving to a duplex in Charis Village Senior Housing, Lacombe.

S: You are moving to Lacombe (insert a happy dance here!) What helped you decide to make this move?

**Vic:** The most pressing is that Gem has mobility challenges and there are 15 stairs from the den to the bedroom. She is excited about a house where the bedroom is on the main floor. I still plant a small garden and take care of the flowerbeds, but for the last two years, I've hired someone to mow the grass. I wonder how I ever managed to do all that when I was working! I won't have to worry about mowing and snow shoveling, and I guess at our age, that's a good thing.

**Gem:** Victor goes to Lacombe often for meetings and events, and I'm relieved that he won't have to drive so far. We will be just minutes away from Burman and the College Heights church. Another thing I like is that it's not that much of a downsize. We'll have a finished basement with two spare bedrooms for family and guests, and a double garage for projects.

**S:** What will be hard about this move? Do you have (or need) any advice on how to deal with the tough parts of moving?

**Vic:** We have the greatest neighbours in the world. We will miss them a lot and will keep in contact with them. Our consolation is that we will meet new, wonderful neighbours in Lacombe.

The other challenge is getting rid of stuff. We live in an 1800 sq ft house with a *full* (literally) basement, so we need to downsize. We don't want to leave a big job for our kids to deal with, so we are doing the work of downsizing now.

**Gem:** The kids have been gifted with some "treasures" - the grand piano, (*Gem is a wonderful musician and composer*), the Wedgewood dish sets, furniture, a souvenir plate from the Taj Mahal, and so on. Other things can be sold or donated. It's a lot of work and there are some tough decisions to make. We can take our time and sift through things gradually because our new home isn't ready yet.

S: You both are so well-known and well-loved. Any suggestions on how to become more involved in our communities?

Vic: Be a good neighbour and the opportunities come. We look forward to meeting new friends and being good neighbours.

**S:** You are involved with Adventist education in many ways – teaching and feeding students, supervising teachers, President of Canadian Union College (now Burman University) from 1991-1997, fundraising, and more. What activities are you looking forward to now? Will you take a class? Teach a class? Join the senior exercise class? Go to Sunday at 4? Start a choir? Join the choir? Take vegan cooking classes?

**Gem:** Maybe all of the above! We are really looking forward to being near the university and the College Heights church.

Vic: I am planning to join one of the many small groups at the church. I've had an idea for a small group that I would like to start. And I'm going to join the exercise program - I'm looking forward to that.

**S:** Thanks so much! All the best with your move!

## BUILDING AN AGE-FRIENDLY COMMUNITY

If you are not from Lacombe, we WARMLY INVITE YOU to join our city. Lacombe is already a pretty great place for seniors, and with the addition of Charis Village, it is getting even better.

The World Health Organization (WHO) has outlined eight criteria that make communities "AGE-FRIENDLY."

We are proud to contribute to making Lacombe an Age-Friendly Community.

### Housing—The First Criteria of an Age-Friendly Community



Charis Village has designed age-friendly living spaces by considering problem areas: stairs, entryways, doorways, passageways, bathrooms and parking.

All our homes, both the condos and the duplexes, have open living spaces, 36" wide doorways throughout, wide hallways, raised toilets, low-curb showers (1 to 1.5") and main floor master bedroom and laundry room. Closet and pantry organizers are adjustable and put everyday items within reach. The flooring is high quality vinyl plank that is easy care and wheelchair / walker friendly.

Chinook Villa has 2 elevators from the heated underground parking garage to the top floor and full generator backup power. The front entrance has a covered drop-off area, a large open gathering room and a public bathroom on the main floor.

Duplexes have entry stairs that are low enough to ramp from the attached, heated garage. While there are stairs to the basement, first owners can opt for an unfinished basement at a reduced cost and live comfortably on the main floor.

For wheelchair access in Chinook Villa, particularly in the bathroom, some extra modifications can be made. If you or someone you know is looking for wheelchair accessibility, talk to us about your specific needs.



### Other Age-Friendly Criteria for Charis Village Residents to Enjoy

**Outdoor spaces and buildings**: Large terraces, 16 acres with plenty of green space, landscape plantings, paths, a barbeque patio, gardening beds, gazebos and access to lake trails

**Transportation:** Generous inside heated parking spots, extra parking outside, easy route to QEII Highway and into town, access to FCSS Connex Van

Health Care: Assisted living and long-term care facilities planned; high quality care in coordination with Alberta Health Services.

**Social Inclusion:** A gathering room for social events, games, and visiting; an amenities building with space for a variety of activities and hobbies; access to university courses and events; a variety of churches, an active FCSS, an art guild, and other senior-friendly groups in Lacombe

Respect: a Christian philosophy of caring for each other and living abundantly and actively with dignity and inclusivity

## FINANCING THE VISION OF CHARIS VILLAGE

The Charis Village co-treasurers have been actively engaged with several financial institutions for construction financing and are now getting close to finalizing a loan with a bank. Although it is prudent to make sure the necessary financial arrangements are in place with a bank, it is preferred by Charis Village to raise its required project construction financing with supporter-based financing.

For the residents of Charis Village, it is more economical when Charis Village can borrow from the supporting community because paying a lower interest rate and no fees means lower costs. For the Charis Village supporter, it is beneficial to invest because of a higher rate of return on their supporter loan, as well as giving support to Charis Village in providing a senior's community based on Christian values, allowing prospective residents to live together with dignity and compassion. Consequently, Charis Village is encouraging their supporters to join in this important project by providing supporter loans for a two year term. In return, Charis Village is offering unsecured promissory notes to supporters for loans of a minimum of \$50,000 or greater at a rate of 4% per annum with interest paid annually.

If you wish to extend a loan or require a different length of term or need more information, please email Peter Zuidhof or Jeff Van Olst at info@charisvillage.ca. Phone / text Peter at 403-318-1693 or Jeff at 587-876-7390.

We welcome your participation.

### NON-RESIDENT LIFE LEASE HOLDER

For those who are interested in becoming a **NON-RESIDENT LIFE LEASEHOLDER (NRLLH**), here is a great investment opportunity with very little management.

The NRLLH can now purchase a life lease and **SUBLET** the unit to an approved tenant with the opportunity of earning 3% on investment. The units would be maintained by Charis Village and the NRLLH would only be responsible for finding tenants and cleaning and damage *above normal wear and tear* if a tenant moves out. We have a list of excellent potential tenants who are looking to move into Charis Village.

With this kind of community, there is very low risk of tenant problems, and no need to invest time and money in upkeep of the building, compared to typical rentals. This option also makes it conducive for a family or corporation to life lease a unit for a senior family member. Because NRLLH's can set their own rental fee, it is a great way to offer affordable housing to a loved one.

NRLLH's can be any age. NRLLH's can use this option to secure a DUPLEX or CONDO for themselves in the future or simply as an investment. We are excited to help you **earn 3% on your investment** without the usual risks, expenses and upkeep associated with being a landlord. We are currently accepting deposits on brand new units at Charis Village on a first-come, first-serve basis.

#### **CHARIS VILLAGE BOARD MEMBERS**

Peter Kuipers	403.748.4265	Co-Chair
Wim Schakel	403.885.2912	Co-Chair
Pauline Prins	403.782.2600	Secretary
Peter Zuidhof	403.885.5263	Co-Treasurer
Merle Jacobson	403.783.5779	Co-Treasurer
Glenda Johnson	403.782.6853	
Mary-Joan Pyper	403.350-6270	
Warren Schnoor	403.782.3800	
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SALES OFFICE HOURS: 10:00-5:00 pm weekdays LOCATION: #306 Parkland Place, 5033-52 Street Lacombe

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