

# **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 11** 

AUGUST 2019

#### PROGRESS REPORT ON CHINOOK VILLA

The first and second floors are almost completed! The grand front entrance is taking shape. Residents and guests can safely and comfortably arrive at this covered entrance without dealing with rain or snow. Just inside the entrance is a large gathering room where friends and family can visit, play games and hold events. The windows are going in, and it is exciting to see how large they are! The views to the northwest on this side of the building will include Alberta's famous sunsets over Henner's Lake.





The south and east facing units, located on the back side of Chinook Villa, allow residents to enjoy sunrises over the grain fields and bright morning light. For those who love sunshine and sweeping views, did you know that the windows in Chinook Villa are the maximum size allowed to comply with Alberta's Energy Code requirements? For privacy or room-darkening, all apartments come with window coverings.

Also, every unit has individually controlled airconditioning, so residents will stay comfortable.

#### **UPCOMING EVENTS**

What is Charis Village all about? Charis Village is a not-for-profit, community-led senior housing project led by local volunteers. Come to a free information session (and bring a friend) to hear more about Lacombe's new independent living, assisted living and long-term care village, founded on Christian values of grace and caring.

<b>Lacombe Memorial Centre County Room</b>					
7:00 pm	Wednesday September 25				
7:00 pm	Wednesday	October 2			
7:00 pm	Wednesday	October 9			
7:00 pm	Wednesday	October 16			

# **SIMPLIFYING 101**

Simplifying a home is tough, but it opens the door to freedom when we aren't servants to our **STUFF**. And when the time comes to move (I'm thinking of you, Charis Village) packing will be a breeze! Here are 3 tips to help you simplify your home.

First things first, remember that lasting joy and contentment come from faith, loved ones and friends, not objects. There, now that the priorities are in order, here are some suggestions for simplifying.

- Take before photos of the room you plan to work on. Include drawers, counters, art and closets. Photos are brutally honest!
- Now look at magazines or Pinterest pictures that you like of a similar space. Compare these photos to yours.
- Then remind yourself that these homes are carefully staged for the photo shoot! Whew! Pressure's off! Still, it is helpful to have an ideal, so let's look at those highly edited magazine photos and at your photos again as we ask these 3 questions:

# QUESTION ONE: How many LARGE PIECES are in the magazine room compared to yours?

If your room is crowded because of furnishings, remove a LARGE ITEM from the room. Sell it before you change your mind. Maybe a second dresser or a seldom-used chair in the corner. Now feel the room open and breathe! AHHHH! I really do suggest starting BIG! When you start big, you see results right away, you don't get discouraged with minutia, and you have some space to work. Isn't that great? Oh, and by the way, while you empty out the dresser or take stuff off the chair, sell, donate, recycle or toss out the things you no longer use.



This room has a simple, clean feel that evokes calm and airiness. Note that there are only a few pieces of furniture. Although it may be too sparse and empty for some, the peacefulness is appealing. Take intentional steps towards a simplified space that you are happy with.

Light, neutral colours add tranquility to a room, stay in style and make decorating easier. Charis Village is designed with soft whites and neutral colours. White cabinets and subway tile are enduring classics, and creamy white and pale grey paint colours keep rooms light and calm.

In both Chinook Villa and the duplexes, there is no carpeting. This allows for cleaner surfaces,

lowered allergens, reduced cleaning costs, better durability and a timeless aesthetic.

### QUESTION TWO: How many SMALL THINGS are in the magazine room compared to yours?

There is very little gained if we just reorganize the excess without downsizing. *Get rid of stuff!* What do you do with gifts and mementos that you no longer want to display? Perhaps it's time to let them go. I kept a handmade quilt in a box through many years and moves. It wasn't my style, but because it was a gift from a dear friend, I felt guilty to give it away. Finally, I donated it to a charity, and let someone else enjoy its coziness. Lesson learned. Gifts are not meant to be guilt-ridden shackles. By letting go, we will have more time and space to spend with others.



Moving is a perfect time for simplifying. Nine years ago, we moved overseas. Before moving, we still had some of our grown kids' belongings, so we tried to give it to them. Guess what? They didn't want it! Lesson #2 learned. Don't keep things in hopes that someone else will want it someday.

A fun perk of moving is that it gives the opportunity to reinvent your style. One couple moved to a condo, taking only their suitcases and photo albums. The money they saved and made by not paying movers, selling everything and going to a smaller space enabled them to splurge on their new "adult" home.

If the idea of moving is overwhelming, focus on positive outcomes like freedom to travel and a new community of friends. And hire movers! (Unless you are just taking a suitcase and photo albums!)

## QUESTION THREE: What ORGANIZING SYSTEMS are in the magazine room?

Everyone needs a certain amount of stuff, so look for ways to hide or prettify the stuff you want to keep. Consider a basket for bedside reading, underbed storage for winter clothes, a hook over the door for bags, shelves in the laundry room, and boxes in drawers for T-shirts, socks and belts. These systems will help you decide what to keep and what to remove because of their inherent size limitations. It's surprising how well you can live in a smaller space when everything has a nice place to go.







Realistically, most of us don't live in a tiny, empty home, despite the TV shows featuring brave people moving into miniature places.

It's great to simplify, but we still want a comfortable space and special things.

That is why every condo-like apartment in Chinook Villa is roomy. Apartment sizes range from 908 to 1394 square feet, not including the terrace. Each unit has open living areas, spacious closets with organizers and a good-sized laundry room, along with a private storage locker in the heated underground parking area. The duplexes are 1294 or 1422 square feet, and this does not include the fully finished basement and attached garage. There are plenty of options here for guests, hobbies and abundant living.

**{AUDIBLE SIGH OF RELIEF!}** 

### **NON-RESIDENT LIFE LEASE HOLDER**

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

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 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, this 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.

We are accepting names of those interested in **RENTING** a CONDO or DUPLEX as they become available. Must be age 60+ to qualify.



Merle Jacobson





### 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 residents. 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 the interest paid annually.

If you are interested but require a different length of term or have questions or wish to extend a loan, please email Peter Zuidhof at info@charisvillage.ca. You can phone or text Peter at 403-318-1693.

## The Charis Village Board Members invite your questions and welcome your participation.

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