

TECHNOLOGY

Technically Speaking

55+ are the most with it generation.

WHO'S WHO

There's a Doctor in the House!

Meet Construction Science PhD Chick Matthewson.

IN THE VILLAGE

What a Party! Upper Mill Pond launches on Canada Day!

GOOD COOKING

Get Sauced!

With Gary Zock's Yummy Tomato Sauce.

COMING ATTRACTIONS

Special Events and Activities

> There's always something happening at The Village!

> > **EIGHT**

FOUR FIVE SEVEN SEVEN



Sneak Peek of the Town Square

A vibrant commercial centre at the heart of The Village at St. Elizabeth Mills will offer residents and guests a dynamic place to shop, dine, entertain and play.

Upscale, upmarket, uptown!

Our design team at FORREC (the internationally acclaimed architects of well-known recreational properties throughout the world) has recently released new plans for the Town Square that will be located at the centre of The Village. Central to the plan is the creation of a vibrant downtown resort that seamlessly integrates commercial and residential services, amenities and entertainment. Here residents and guests will have the opportunity to meet, dine, shop and play in an authentic "village" atmosphere that is both quaint and convenient.

The Old Mill Building in the Town Square is the focal point of the newly created "restaurant alley" that will feature five distinct restaurants. Other attractions of the Town Square include specialty retail stores, a boutique hotel, health and wellness services and a Market Hall plus banquet hall/auditorium.

The lifestyle experience that the Town Square will offer is unlike anything else out there. It is a groundbreaking set of amenities – the first of its kind in Canada – destined to change the concept of "retirement" living forever. Residents of The Village at St. Elizabeth Mills will have the luxury of an upscale, upmarket and uptown area within a stroll of their home. Everything one needs to live a convenient and quality life is right here.

Stay tuned! More exciting news is coming. Register Now LivingWithZest.com



Styled like an old Ontario village, the Town Centre will offer the ultimate in charm and convenience.



The concept is delightful, incorporating commercial, residential and entertainment components into a walkable village that has it all.



The plan includes a state-of-the-art Town Square stage for live performances, seasonal market and vendors and other entertainment.



PREVIEW SALES CONTINUE

SUITE LIVING AT UPPER MILL POND

Smart suite designs offer the ultimate in convenience and aesthetics.

Created especially for 55+ living, these are homes that work for today and tomorrow...

making it possible to age in place with the least interruption to your lifestyle.

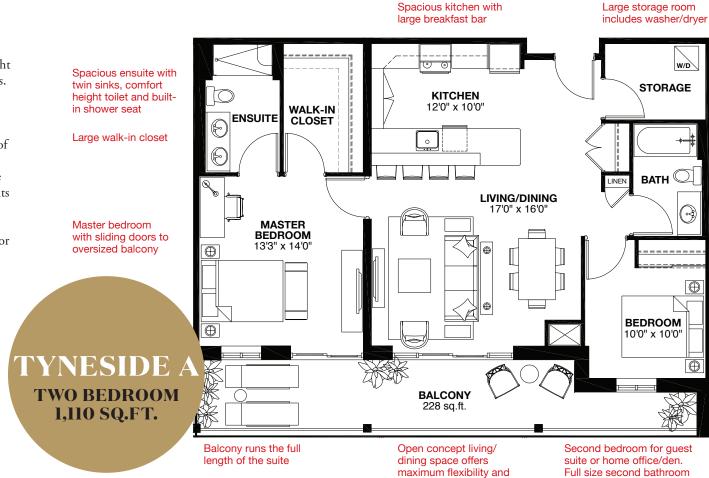
Designed for Living!

The suites at Upper Mill Pond have been meticulously designed for 55+ living and offer important features like wider doorways, walk-in showers with built-in seating, lower light switches and a host of other thoughtful features.

These are suites that can work for you today and in the future because they have been designed to accommodate changing needs without compromising style and elegance. All of the finishing features have been selected on the basis of high quality, low maintenance and ease of use. Here you'll find thoughtful appointments like LED interior light fixtures with bulbs that last for years, comfort height toilets, plywood backing around toilets, showers and bathtubs for future grab bars and low maintenance flooring.

Book your private appointment and take advantage of preview pricing! LivingWithZest.com

Drop by and see our Upper Mill Pond scale model.





ZEST Communities, run by partners
Rob Baiocco and Tony Difruscio, is committed to
providing a 5-Star experience as part of our
Strategic Plan. ZEST Communities' 5-Star Values
guide all our interactions with our customers,
our community and each other.

SERVICE We are here to delight our customers and provide them with the highest levels of service possible. We value innovation and creativity and work diligently to overcome challenges, solve problems and create new ways to continually improve and enhance service.

TRUST We are committed to earning the trust of others and highly value trustworthy behaviour. We work with our customers, staff and stakeholders to build relationships based on honesty and transparency. We communicate clearly and regularly with each other so that everyone remains involved and informed.

ACCOUNTABILITY We are accountable for our actions and deliver on our promises in a timely manner. We work in partnership with each other to establish joint objectives and communicate expectations. We hold ourselves responsible for meeting our goals and strive continuously to reach our full potential.

RESPECT We honour our history, and treat everyone with compassion, dignity and respect. We celebrate diversity and reach out to provide support and encouragement to others. We endeavour to promote environments of safety, choice and independence within our communities.

with tub

★ SUPERIOR QUALITY We believe that everything we do and create must be of superior quality. Therefore we endeavour to provide our customers, staff and stakeholders with superior, enjoyable and inspiring environments within which to live and work.

Live Life With ZEST!



convenience

TECHNOLOGY

SMART TECHNOLOGY ISN'T OUTSMARTING SMART ZESTERS!

With more and more people 55+ using technology, Zesters are the fastest growing segment of computer and internet users!

We silver foxes are fighting back by becoming tech savvy and proficient – maybe not as quickly as younger people, but we're doing it none-the-less.

Zesters who are age 55+ are the fastest growing group of computer and internet users.

According to a Pew Research Centre survey today's Zesters are moving towards more digitally connected lives. Around four-in-ten (42%) adults age 65 and older now report owning smartphones, up from just 18% in 2013. Internet use and home broadband adoption among this group has also risen substantially. Today, 67% of Zesters use the internet – a 55-percentage-point increase in just under two decades. And for the first time, half of older citizens now have high speed internet at home.

Technology can contribute to independent living well into the later years. Medical alert systems, GPS trackers, and cellular phones enable people to live without worry. When it comes to staying connected with friends and family, today's Zesters are emailing, Facebooking and Skyping at rates that increase almost daily!

According to another Pew Research Centre survey, an overwhelming 82% of people aged 55+ described having a smartphone as "freeing" as opposed to describing it as a "leash." Having a smartphone supplies people with ways to connect with both friends and loved ones. It also adds a layer of protection because they can take it anywhere and call for help if an emergency arises.



YOUNG AT HEART

There is an APP for That!

Technology is revolutionizing the "retirement" experience! Here are some of the apps that are helping the 55+ demographic lead safer, healthier and more meaningful lives.



SKYPE

Allows people to talk to each other free in real time with full visual contact, basically free over the internet, anywhere in the world. It's ideal for people with children living in other cities, countries, even continents! Available for iPhone, Android, MAC and PC computers.



FACEBOOK

Get connected and stay connected with friends, family and groups you enjoy. As the world's leading social connector, Facebook is a must have for anyone who wants to stay in touch. Available for iPhone, Android, MAC and PC computers.



JUST EAT

Go to Just Eat Hamilton on your computer or download the app on your Smartphone or Android and choose from an incredible selection of restaurants and cuisines delivered to your door. Available for iPhone, Android, MAC and PC computers.



An article in The Economist states, "The greatest potential for improving the lives of the elderly lies in technology built for the young. Two broad developments that seem a perfect fit for the lives of millennials – the smart home and the on-demand economy – might well have an even bigger impact on older people."

The article discusses the future of technology and its impact on 55+ Zesters.

"It does not take much to imagine a home where the occupant's sleep is monitored via a device in his ear, his fridge suggests what he might eat, based on information from other monitoring devices, and a pill dispenser can give him tailored medication. A smart stove switches itself off if it detects a fire hazard, and smart pipes turn off a tap left running."

So much of the technology needed to do all this already exists, at least in prototype form with more and more every day.

There are exciting times ahead!

WHO'S WHO

IS THERE A DOCTOR IN THE HOUSE?

When a PhD in Construction Science endorses your project by buying a home in it, it's quite the feather in your cap!

Dr. Chic Matthewson and his wife Joyce recently bought a renovated Garden Home in The Village at St. Elizabeth Mills.

So who is this Doctor of Construction? Born in Scotland 85 years ago, Chic Matthewson's ambition was to become a carpenter – or as he calls it a "joiner". Chic was streamlined into the academic A1 class headed for university, but left high school at age 14. He decided to follow his heart, completing an apprenticeship as a joiner followed by a 3-year stint as a journeyman. He then completed a 2-year mandatory stint in the National Service (Royal Air Force) during which the Education Officer encouraged him to take classes and pursue an academic career.

Chic received his Bachelor degree in Building Construction from Heriot Watt University in Edinburgh and then worked his way into the building industry, and eventually into site supervisory positions.

He and his young family moved to Canada in 1962. He changed track and got into Estimating and Bidding, and eventually became the Chief Estimator for a couple of major construction companies, pricing out buildings up to \$8 million – a hefty price tag back in the 1970s.

He wanted to pursue his education and had the opportunity to return to Heriot Watt to complete his Master's Degree in Construction

earned at age 52. His aim was to pursue a teaching career at university level. At that time there were no university programs in Construction Science in Canada. He applied for and obtained the position of Assistant Professor in the School of Engineering at Southern Illinois University at Edwardsville. He worked on his PhD (completing it at age 60) and

was eventually promoted to

Associate Professor. He was then

Science and Management, which he

offered a full professorship and Department Chair position at Clemson University in South Carolina in their School of Architecture.

Chic and his wife Joyce retired and spent several years in Naples, Florida. Chic worked in the pro shop of one of Naple's major golf clubs. He also worked part-time as a Consultant and taught part-time at a local college. Meantime, back in Canada, their family of four, now with families of their own, was continuing to grow. Chic and Joyce decided it was time to be a part of that and returned to Canada. Recently, their Hamilton home and property was proving to be too much to maintain and the couple sought a more manageable lifestyle. They visited several of the "retirement" communities in Hamilton and only after extensive research and comparison they selected a Garden Home at The Village at St. Elizabeth Mills.

The Matthewson's were extremely impressed with the opportunities at St. Elizabeth Mills. They worked closely with the people at ZEST Communities on re-modelling one of the existing Garden Homes and making it work for them.

"We virtually designed our own home exactly as we wanted it, and the folks at ZEST accommodated our design ideas willingly. We love our new home," says Chic.

Not only that, but the couple is extremely active in the St. Elizabeth Mills

community. Chic spends time in the stained glass studio as well as the woodworking studio. "It's a place to die for (or in!)" he tells us.

Chic and Joyce use the pool regularly and take advantage of the many programs offered.

When it comes to selecting a community for the 55+ years, the Matthewson's are pretty sure they chose wisely. In a nutshell: "We love it here".

Do you know a Zester you would like to see featured? Contact sales@livingwithzest.com



THE WEATHER CHANNEL

Get constant updates on the day's weather and what to expect in the forecast. Mobile alerts let you know if your forecast predicts severe weather, giving you ample time to get indoors before an approaching storm. Available for iPhone, iPad, Android, MAC and PC computers.



GOOD READS

Discover and share your favourite books on the Goodreads app.
Recommended by 20 million members, this app allows users to rate their recently read books and give brief explanations of their choices. Available for iPhone, iPad and Android.



ROUND HEALTH MEDICINE REMINDER

Makes it easier to remember to take your medicine. This simple app organizes all of your prescriptions and vitamins in one place and provides reminders tailored to your medicine and schedule. Available for iPhone, iPad, iWatch and Android.



DRAGON DICTATION

This voice-recognition application allows users to dictate text or email messages and see them instantly. Users can also dictate status updates for Facebook, tweets, or send themselves notes and reminders. Available for iOS.



INSTANT HEART RATE

You don't need a dedicated heart rate monitor to get your pulse. Get your heart rate in less than 10 seconds. Available for iOS and Android.



BY GARY ZOCK

As the number of individuals over the age of 55 continues to increase, so does the number of housing projects claiming to offer an adult lifestyle and maintenance-free living. The following comparison looks at the difference between Market Value Life Lease and Condominiums, and how these differ in terms of creating an age-exclusive community.

When you buy a condo unit you receive a deed to your unit and have the non-exclusive use of the common elements collectively with all residents. Each condo owner is a member of the Condominium Corporation and these members elect or appoint a board of directors to oversee the operation of the development. Owners wishing to sell their unit can do so on the open market, and may sell to whomever, at market value. Some compare condo boards to another level of government, one that is controlled by your neighbours, and challenges arise when individual agendas disrupt the goal of managing and operating the project in a business-like manner. Condos also focus on the investor market, (most people living in condos, sometimes as high as 75%), are renters rather than owners.

In Life Lease communities, there is always a single owner of the property which is responsible for effectively managing the operation on behalf of all the residents This owner provides residents with a Life Lease interest rather than a deed, and, therefore, has more control over the operation of the community and future transfer or sale of units. Life Lease housing more readily responds to the needs of a group of persons having common interests and shared values. For example, all Life Lease communities have a minimum age requirement to create a cohesive community where residents enjoy similar lifestyles and interests. In addition, most residents in Life Lease communities are owners and those who do rent are typically family members of the owners.

Owners of an individual Life Lease unit have the exclusive right to occupy the suite they select and to use the common facilities for as long as they desire, like a condo. Also, like a condominium, owners purchase their lease at market value, and once they take possession of their suite, they pay a monthly fee, which represents the resident's share of common costs including interior and exterior maintenance, management and insurance. When an owner of a Life Lease suite wishes to sell, they still set the asking price which is also based on market value.

What makes Life Lease attractive is the cohesive community of shared values and interests, the ability to become directly involved, and the availability of services and programs designed for an age-exclusive demographic. Life Lease also has the added benefit of greater control over membership, with an objective third party ownership which makes for a cohesive community.

Life Lease housing can be closely compared to condominium ownership in terms of tenure and resident participation in the management of the project. However, Life Lease projects have the added benefit of greater control over membership and enjoy above average resale values.

As a pioneer in both the development and property management of more than 75 Market Value Life Lease projects in Ontario (representing over 5,000 units), Gary Zock is considered the leading industry expert in the Life Lease field. Mr. Zock has consulted and advised many government agencies including the Ministry of Municipal Affairs and Housing, Canada Mortgage and Housing Corporation, and Municipal Property Assessment Corporation. He brings 30 plus years of experience in this very specialized area and is a great asset as the Project Manager for The Village at St. Elizabeth Mills.

Check out Gary's recipe for Tomato Basil Simmer Sauce on page 7

Find Out More at LivingWithZest.com

THE LIFE LEASE ADVANTAGE		
	CONDOMINIUM	LIFE LEASE
OWNERSHIP	Multiple	Single
CONTROL	Condo Corporation	Non-Profit Corporation
DESIGN & FEATURES	General Market	Age-In-Place
NEIGHBOURS	Various Ages	55 Plus
AMENITY SPACE	Limited	Extensive
CARE SERVICES	None	Available
LIFESTYLE	Isolated	Community
RESALE VALUE	Market	Market
LAND TRANSFER TAX	Payable	Payable



IN THE VILLAGE

A GRAND DAY AT THE VILLAGE!

Canada 150 and the Grand Opening of Upper Mill Pond Celebrated at the Village with a Spectacular Line-up of Events and Talent.

What an incredible event it was! The official ribbon cutting ceremony for Upper Mill Pond and Canada's 150th Birthday was marked by a food truck extravaganza, Nellie James Gourmet Food, a performance by the Hamilton Philharmonic Orchestra, a show by Theatricks – Got Magic, Dr. Draw, Hillbilly Hijinks, comedy from MC Joe Botelho, a performance by Cassandra DiFruscio, The Danger Show; topped off with the headliner British-Mania and an incredible fireworks display! More than 1,000 people attended this event – the energy was palpable and the spirit contagious.



GOOD COOKING

GARY ZOCK-IT-TO-ME'S TOMATO BASIL SIMMER SAUCE

This fragrant and yummy pasta sauce by our very own Life Lease expert Gary Zock, is rich and packed with flavour. It's easy to make, extremely versatile and is the perfect way to use up all of those Fall tomatoes!

Ingredients:

12 pounds ripe tomatoes (Gary prefers ROMA tomatoes)
OPTIONAL peel tomatoes see tip* (Gary does not do this)

3 tbsp. Brown sugar, packed

2 tbsp. Kosher salt1 tbsp. Balsamic vinegar

tsp. Fresh ground pepper

2 cups Basil leaves snipped, lightly packed

1 cup Assorted fresh herbs (oregano, thyme, parsley)

1 tbsp. Crushed red pepper

6 tbsp. Lemon juice

Directions:

- Cut peeled tomatoes into chunks and add to a food processor in batches.
 Cover and process until chopped.
 Transfer chopped tomatoes to a 7 or 8-quart stainless steel, enamel, or non-stick heavy pot. Add all tomatoes to the pot.
- Add brown sugar, salt, vinegar, and black pepper to the tomatoes and bring to a boil, stirring often. Reduce heat and simmer uncovered for 70 – 80 minutes or until mixture is reduced to about 11 cups and is desired sauce consistency, stirring occasionally. Remove from heat; stir in basil and other herbs and if desired, crushed red pepper.
- Spoon 1 tablespoon of the lemon juice into each hot sterilized pint canning jar.
 Ladle hot sauce into jars with lemon juice, leaving ½ inch headspace. Wipe jar rims; adjust lids.
- Process filled jars in a boiling water canner for 35 minutes (start timing when water returns to boiling) Remove jars from canner; cool on wire racks.

Garlic Lovers:

Add 2-3 cloves of garlic heated in 12 tbsp. of olive oil before adding tomatoes.

Makes 6 pints



large kettle of boiling water

and let simmer for 1 or 2

minutes. Immediately plunge

the tomatoes in icy water to

loosen skins, then peel



SPECIAL EVENTS

The Village at St. Elizabeth Mills offers many exciting events throughout the year. Simply contact the Sales Office at (905) 574-8178 for an itinerary of upcoming Special Events and to reserve your place, as space is limited.

FALL EVENT 2017

The Village Past, Present & Future

In conjunction with the official grand opening of Upper Mill Pond's Model Suite, guests will have the opportunity to learn all about The Village at St. Elizabeth Mills and the Market Value Life Lease concept. Enjoy complimentary beverages. Call to find out information about date, time and location and to reserve your space, please call (905) 574-8178.



RESIDENTS ACTIVITIES

If you can't find something to do at The Village, you just ain't lookin'! There are close to 100 different activity groups to participate in as well as dozens of offsite trips and events.

Book Club Monthly

Residents read and discuss different fiction/non-fiction books.

Computer Class

Learn the latest skills for PC or MAC including Social Media. Pick up tips on researching online, playing games, writing memoirs and more!



Good News Singers Thursdays 1pm-4pm

The group performs a variety of uplifting spiritual songs for residents. Specializing in close harmony and soul stirring arrangements. The Good News Singers lead worship and praise assemblies for all ages. Their repertoire includes hymns, gospel songs, spirituals, contemporary Christian, and original songs.

COMMUNITIES

Ladies Craft Circle Mondays 1pm-3pm

Varied craft techniques and practices are employed in the Ladies Craft Circle. The art making process is creative and serves as a way to explore past and present experiences. Whether approached as artwork, as therapy or just a way to have fun, it is a powerful tool.



Line Dancing

A variety of line dances are taught and practiced during these sessions. No experience necessary.

Stained Glass Workshop

Learn the basic skills of making stained glass. Learn to cut, grind, foil and solder an 8" x 10" glass panel with lots of detail. You will be proud to hang it for everyone to see. All supplies included.



Wood Carving Daily 9am-5pm

Located at the Edelweiss Barn; wood carving programs are offered for men and women with experience at all levels (turning, scrollsawing, carving, cabinet making, carpentry, and much more), and offers personal access to a fully functional woodworking shop complete with an extensive library.

Other Activites Include: Billiards/Snooker

Bridge Carpet Bowling Euchre **Exercise Classes** Friends in Grief Gardening Greenhouse Hiking Horseshoe Pitch Japanese Exercise Karaoke Knitting Ladies' Club Lawn Bowling Library Men's Club Monarchist League Scrabble Scrapbooking Shuffleboard Swimming Table Tennis Tai Chi Texas Hold 'Em Tole Painting Water Exercises Woodworking

EVENTS AROUND HAMILTON

Hamilton and the surrounding area offers an incredible variety of festivals and events throughout the year. The close proximity of charming towns and quaint villages gives residents and visitors the opportunity to explore!

HAMILTON

Exhibit: Theatre Ancaster Celebrates 20 Years September 1 to December 30

With a fascinating display of costumes, programs and posters from previous performances Theatre Ancaster looks back at 20 years of creativity and passion. For details contact: (905) 648-8144 www.hamilton.ca/fieldcote

Steeltown Shakedown September 30

Get ready for a day filled with classic cars, food trucks, vendors and rockabilly music all day and night! For details contact: (289) 389-9900

Let It Be - A Celebration of the Music of the Beatles Part II

October 19, 7:30pm First Ontario Concert Hall Relive the past from Ed Sullivan to Abbey Road, with favourite hits including Hard Day's Night, Day Tripper, Sgt Pepper's Lonely Hearts Club Band, Twist and Shout, Get Back, I Wanna Hold Your Hand and imagine the reunion that never was. For details/tickets: (905) 546-3100 www.coreentertainment.ca

Annual Hamilton Fall Garden and Mum Show October 20 to 29

Heart melting fragrance, spectrum of colours and divine atmosphere all combine at Gage Park Greenhouse. For details contact: (905) 546-2489

Peter Mansbridge November 9, 8pm

First Ontario Concert Hall

CBC's The National, Peter Mansbridge will share his unique perspective on some of the most compelling stories, people, and events that he's covered. These are the untold stories of his career - stories that will make you think, make you laugh, and make you never look at the news in quite the same way. For details/tickets: (905) 546-3100 www.coreentertainment.ca

Diana Krall

November 2, 8pm First Ontario Concert Hall Diana Krall is the only jazz singer to have eight albums debut at the top of the Billboard Jazz Albums chart. Krall's artistry continues to transcend with the release of Turn Up The Quiet and her upcoming world tour. For details/tickets: (905) 546-3100 www.coreentertainment.ca

ANCASTER

Ancaster Nostalgia Show and Sale

October 15, 10am-3pm Featuring vendors selling small antiques, old tin toys, advertising signs, country store items, vintage paper, bottles, and more. For details contact: (905) 648-6198

A Canadian Story: **Letters from Homefront** and the Trenches November 8, 7pm Ancaster Municipal Centre

An informative and interesting talk on the letters exchanged between a father and son, during WWI - from the Farmer Family archives. For details contact: (905) 648-8144

DUNDAS

Public Library

2017 Dundas Studio Tour September 30 to October 1

The finest craft in South Western Ontario. Admission to the Dundas Studio Tour is free and each studio offers a draw for a special prize. For details contact: (905) 627-8632 www.dundasstudiotour.ca

Dundas Tree Lighting Ceremony

November 24, 6:30pm Canada's oldest tree lighting ceremony. Complimentary treats from Village Bakery while supplies last. For details contact: (905) 628-3217

Dickens of a Christmas 2017 November 25-26

Dickens of a Christmas is holiday tradition in beautiful downtown Dundas. Take a free horse and trolley ride. Pick up location at Collins Brewhouse. For details contact: (905) 628-3217

STONEY CREEK

Apple Festival September 30

Join us for fall-time harvest fun in Battlefield Park. Enjoy a pancake breakfast, games, pumpkin decorating, demonstrations, entertainment, and the Battlefield Bake-Off. For details contact: (905) 662-8458 www.hamilton.ca/battlefield



Writing

Presentation Centre

1 Yates Gate Hamilton, ON L9B 1T8 Tel: (905) 574-8178

Monday thru Friday: 9am to 5pm Saturdays: 12 Noon to 4pm

