

“Laughter is timeless. Imagination has no age and dreams are forever.” WALT DISNEY



The Village News

THE VOICE OF ST. ELIZABETH MILLS



Vol. 4
2018

The Joy of Living Positively!

A Fresh New Look At 55+ Living

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New Garden Suites Upper Mill Pond

Preview Sales Continue.

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A New Lease on Life Lease

It's a better option than renting.

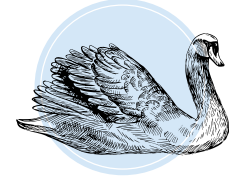
SIX

WHO'S WHO

All in the Family

Family Man, Steel Man, Handyman and a very nice Gentleman!

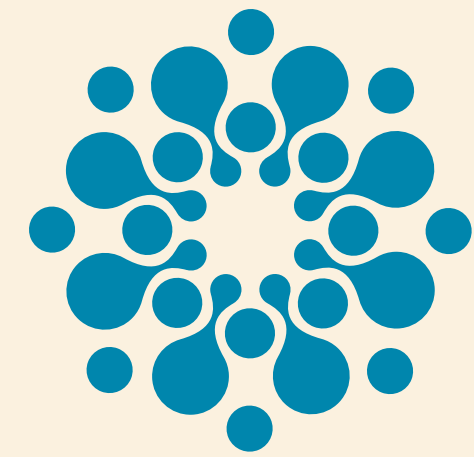
SEVEN



UPPER MILL POND
THE VILLAGE AT ST. ELIZABETH MILLS



A RARE OPPORTUNITY: INTRODUCING THE GARDEN SUITES



A FRESH NEW LOOK AT 55+ LIVING

The coming of a New Year reminds us that being part of a dynamic, caring and active community is an opportunity to live the ZESTful years with purpose.

As our plans for The Village at St. Elizabeth Mills unfold, we are reminded that the success of this groundbreaking community is reliant on the people who will live here. And after all is said and done, it's always about community – and the connections we make with each other that impact all of our lives and bring us meaning and joy. At this time of the year we are especially aware of the importance of community and connections. The coming of a New Year reminds us that being part of a dynamic, caring and active community is an opportunity to live the ZESTful years with purpose.

activity and stimulation, continuing education and the pursuit of meaningful leisure. We are building our first 55+ resort lifestyle community at The Village at St. Elizabeth Mills based upon those principles.

The Village will be Ontario's very first community of its kind. We hope you will consider living here to enjoy all the many activities and events that will be available to you. In the meantime, we wish you and your families a wonderful New Year filled with happiness and the people that fill your lives with joy.

ZEST has a maverick attitude towards the 55+ years. We believe in the positive benefits of fun and laughter,

Tony Difruscio and Rob Baiocco



“We could not believe our luck when we found The Village. Country living in the city with all the conveniences, security and peace of mind.” E. Dyck

WE DON'T MEAN TO BRAG BUT...

WINNER of the UK's Global Over 50s Housing/Healthcare Awards for The Most Outstanding Themed Lifestyle Community Developer in the World in 2016.

SILVER WINNER The Nationals (USA) for Best Advertising Campaign and Best Website for a Community.

RECENTLY NOMINATED The Village at St. Elizabeth Mills received several Reader's Choice Nominations for the 11th Annual Hamilton Community News Readers' Choice Awards!

The categories are:

- Best Adult Living Community
- Best Assisted Living Residence
- Best Senior Retirement Community

All of the advantages of bungalow living can be experienced in the new Garden Suites recently released at Upper Mill Pond. These spectacular homes are located on the ground floor, affording large terraces or patios off the principal space – extending outdoor living.

When it comes to the perfect home, the new Garden Suites at Upper Mill Pond fit the bill. Residents will have full, convenient access to their suite off the main lobby without having to wait for an elevator. Take an evening stroll around the secure courtyard area through your own rear entrance. You'll have your own private space for container gardening and DIY projects outside. Plus, your extended alfresco space is a great feature for dining and entertaining that connects your beautiful inside space with the outdoors.

The Garden Suites are available in the same configurations as the other suites at Upper Mill Pond. A variety of plans/configurations include one bedroom, two bedroom and two bedroom plus den designs.

All of the suites at Upper Mill Pond feature smart-design that takes into account your present as well as future needs. Features include wider doorways, smart-height positioned light switches and receptacles, walk-in showers with molded seat in master ensuite bathrooms, storage rooms with power outlet for freezers, full-size kitchen pantries, pull-out pots and pans drawers, LED lighting throughout and so much more.

Every detail of Upper Mill Pond has been meticulously designed for 55+ living in grand style. There is an inner courtyard with patio furniture, covered barbecue area, a canopy covered pick-up and drop-off area in the main courtyard, and spectacular building amenities including a Health and Wellness Club with an indoor pool, hot tub, private patio area, change rooms with saunas, gym, dance and movement studio.

To learn more, please call our Sales Office at 1 Yates Gate 905-574-8178 or visit LivingWithZest.com

Construction Update: Zoning and planning approvals moving ahead! Sales at 30%. Stay tuned!

RECEIVE \$1,000 AND MAKE A FRIEND A NEIGHBOUR
See sales for details



“Life in the village is fantastic, peaceful, and serene. We love our million-dollar view.”
Walter and Heather Greubel



“It's a great place. There is no shortage of friends and good neighbours.”
M. Trutwin



“I see this place as the closest place to heaven. So even if I don't get to the real one, I can say I've been there.”
M. Radigan

YOUNG AT HEART

THE FOUNTAIN OF YOUTH ISN'T A FOUNTAIN AT ALL!

We've discovered the secret to happiness. Laugh a lot and get a dog!



IMPROVE YOUR HEALTH AND GET A DOG!

They're more than just loyal, cuddly furry friends. They are actually lifesavers, forcing you to walk and move.

A study by the University of Missouri has found that owning a dog can help improve your health. Researchers looked at data from the 2011 Health and Retirement study, sponsored by the National Institute on Aging and the Social Security Administration, which included information on human-animal interactions, levels of physical activity, frequency of doctor visits and general health outcomes of its nationally representative sample of participants.

Not only did the team find that dog owners benefit from the bonds they form with their pets, but a stronger bond also meant that owners were more likely to walk their dog more frequently and for longer. And thanks to dog walking, this also meant that people participated in more frequent exercise, resulting in a lower body mass index, fewer visits to the doctor, and an increase in social connections thanks to interacting with other dog walkers.

LIFE'S A LAFF!

People who laugh regularly live longer, happier lives than people who don't.

Laughing, as we've discovered triggers a number of physiological responses, including:

- Relaxation of the entire body, relieving muscle tension and stress
- Levels of cortisol, the stress hormone, drop and minimize pain and inflammation throughout the body
- The release of endorphins, natural feel-good substances that make you feel happy and content and have been proven to reduce the perception of physical pain
- Reduction in blood pressure combined with a moderate increase in the heart rate and improved blood circulation and oxygen intake

- The stimulation of the immune system thanks to the release of T-cells and salivary immunoglobulin A that is triggered by laughter

Researchers at the College of William and Mary have found that "a wave of electricity sweeps through" the entire cerebral cortex (the whole brain) just before we laugh - this supports the theory that humour can actually help improve cognitive functioning by activating all parts of the brain simultaneously.

Add a dog to the mix and you've got a powerful tool for health!

HEALTH

WINTER WONDERFUL

THINGS TO DO TO KEEP FIT IN THE WINTER.

Don't let the cold winter stop you from being active. Here are some activities that you and your loved ones can do during the cold winter months.



Yoga

The gentle breathing and soothing poses of yoga are great for ZESTers. Yoga can help stretch and strengthen your muscles while also improving your posture. It has also been shown to alleviate stress and improve your sense of wellbeing.

There are numerous yoga studios in Hamilton including the future yoga space at The Dance and Movement Studio at Upper Mill Pond.

Tai Chi

There are many benefits of Tai Chi. Doing just 20 minutes a day is said to help with

your breathing and reduce your blood pressure and arthritis pain. Tai Chi can help your mind and body by releasing endorphins and improving balance and stability.

Indoor Golf

Golf is great for ZESTers as it is low impact and may help with your range of motion and flexibility. You can get a good workout with all the walking and swinging. There are two indoor golf facilities near The Village.

Nineteenth Hole Indoor Golf Centre
1024 Upper Wentworth Street, Hamilton
Phone: (905) 389-2828

The Golfer's Den
351 Nash Road, North, Unit 9B, Hamilton
Phone: (905) 560-8640

Bowling

Bowling allows you to do physical activity while also having fun. It's a great sport for socializing and for challenging yourself to achieve a better score every time.

Brunswick Zone Frederick Lanes
385 Frederick St., Hamilton
Phone: (519) 576-1160

Splitsville Hamilton
1525 Stone Church Rd. E., Hamilton
Phone: (905) 387-3660

Mountain Lanes
335 Upper Wentworth St., Hamilton
Phone: (905) 574-8974

Martin's Bowling Alley
929 King St. E., Hamilton
Phone: (905) 545-3382

Gaming Devices

If travelling outside to do your activities doesn't sound appealing to you, you can also stay at home and use gaming devices. The Nintendo Wii and Xbox Kinect offer motion-sensing gaming devices that can detect your motion. So you can play tennis, baseball, golf and bowling without leaving the comforts of your home.

Cross Country Skiing and Snowshoeing

The 114-acre grounds at The Village offer plenty of room to explore on foot, or on a snowy day, on snowshoes or skis. This is great exercise and will help keep you flexible.



Ice Skating

There are several indoor and outdoor skating rinks in Hamilton. Strap on a pair and glide your way to health! The closest rink is:

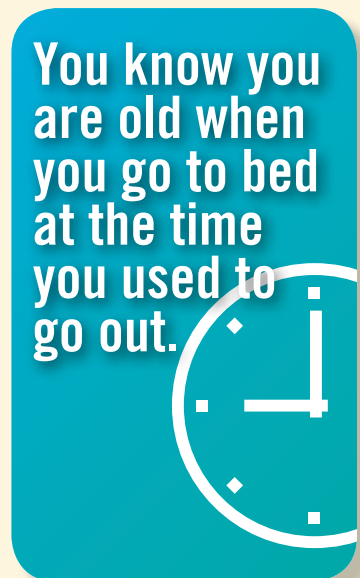
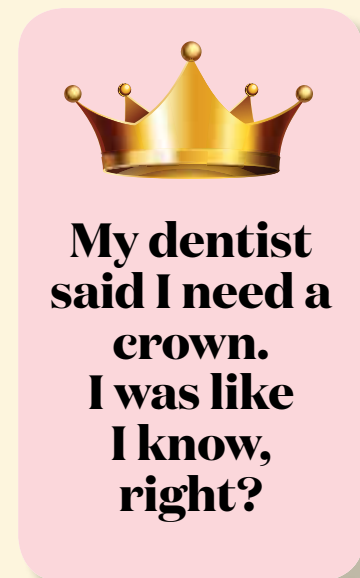
Mountain Arena
25 Hester St., Hamilton
Phone: (905) 546-4938



Don't let the winter months stop you from being active. There are many options to do the physical activities that you love or have always wanted to try; while being indoors away from the cold. The important thing is to be safe and never push your body beyond what is comfortable. Always check with your health care provider before starting any new physical activity.

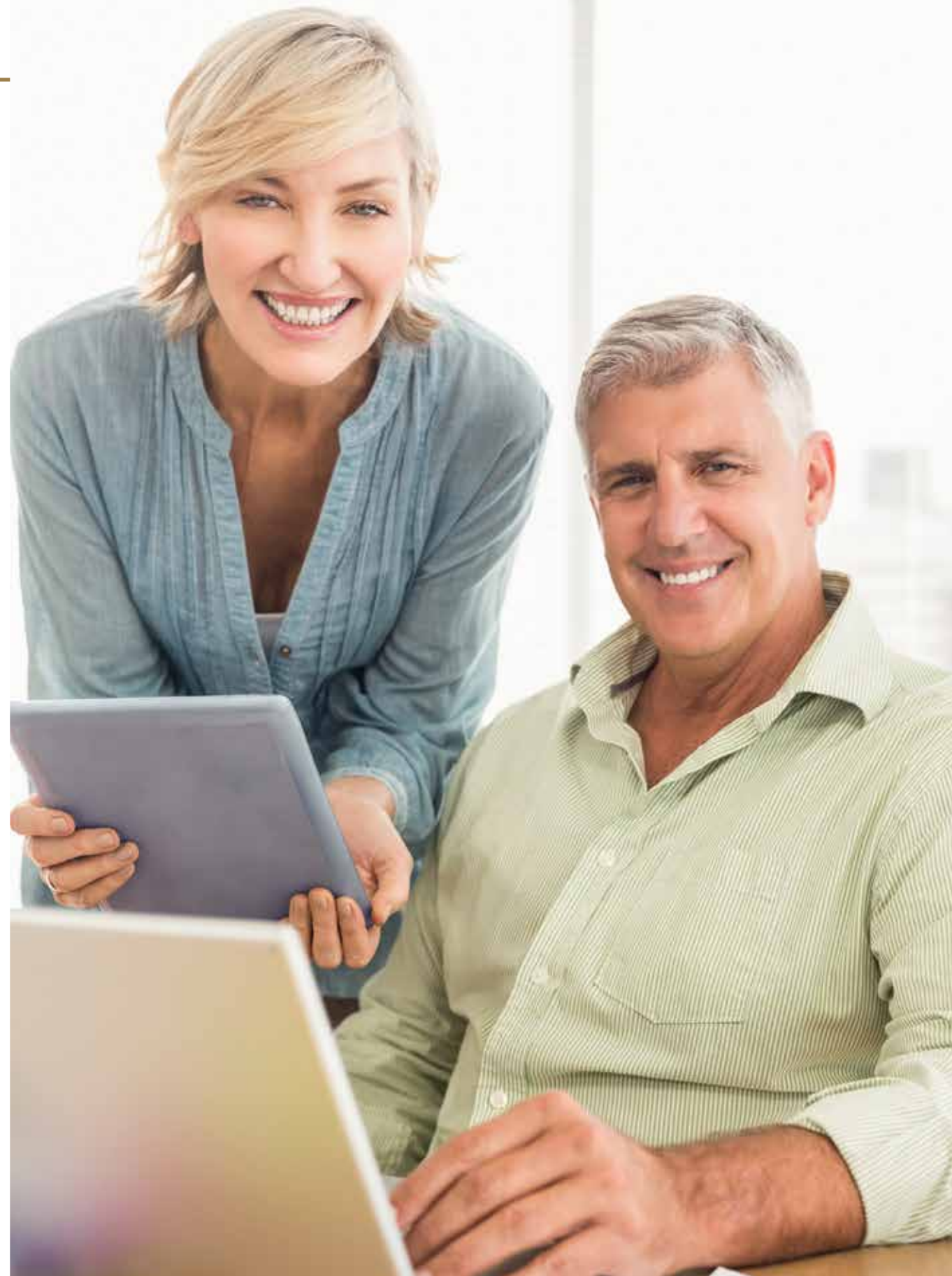
The More You Laugh the Better You'll Feel.

Laughing really is the best medicine. So enjoy a liberal dose of laughter every day. It's the best prescription for good health and happiness.



LIFE LEASE

A NEW LEASE ON LIVING



Which model of 55+ living makes better financial sense: Paying monthly rent to a “retirement” home or investing in an equity preserving Life Lease? Most will agree that the latter is a smarter choice for people looking to downsize or move to the next stage of living.

BY GARY ZOCK

Looking ahead to your next chapter in life can be stressful and exciting at the same time. Probably one of the most stressful aspects is where to live and when to move. Many people approaching this change in their lives are faced with the choice between staying in their home, downsizing to a condo, moving to a retirement home or community, or moving in with grown children. Much of the decision depends on each individual's situation. Are there health issues? Is care required? Will my existing home become too much of a burden to maintain? Is mobility a consideration? What if one spouse requires care?

But like everything in life, planning can make things a lot easier in the long run. Having to make difficult decisions when you are up against the wall is not a formula for the best results. It's far better to think these things through from a position of strength and ability rather than wait until you are forced to decide when there are pressing challenges. Most people wait far too long to make these important decisions and are then forced to accept a living option, which is not ideal or to their liking.

Life Lease communities are becoming increasingly popular in Ontario. There are currently more than 450 Life Lease communities across Canada, as well as many successful projects in the United States and Great Britain. Ontario alone has more than 150 Life Lease communities! We thought it would be helpful to compare this option to renting, and show you some of the advantages that a Life Lease community can offer residents.

1. The entire community is geared towards 55+
Life Lease developments have common areas and amenities that are geared specifically towards 55+ residents, and are designed for residents to age-in-place. At The Village at St. Elizabeth Mills, there are almost 100 programs and events that you can participate in and enjoy. At our new Upper Mill Pond, residents can indulge in amenities like a Health & Wellness Club, which features an indoor pool, men's and women's saunas, therapy and treatment room, fitness centre, and movement and dancing studio and more. There is also a spacious lounge and library with café/juice bar where you can enjoy socializing with neighbours and friends. In addition, a special events room with kitchen facilities provides space for both public and private events for up to 80 people – you can book this for your next private party!

2. You can build equity and can enjoy financial flexibility
Under a Life Lease Plan, you purchase the “right” to occupy your suite for as long as you wish, and have the option to transfer this “right” to your family through your Will. Your family can then decide to retain your suite for their retirement. Should you or your Estate wish to sell your suite, you can transfer this “right” back to another qualifying purchaser and you will receive the current market value of your suite less a 5% transfer and administrative fee. In a nutshell: You will be able to protect your investment and earn a return similar to the equity growth in your home or condominium.

3. Greater cash flow
With a Market Value Life Lease Plan, you don't have to worry about real estate commissions or other expenses associated with the traditional purchasing and selling of property. All you need is your down payment and enough cash flow to cover the monthly cost of your suite. This frees-up the bulk of your savings to use as you wish – for travel, other investments, etc. You can pay for your Market Value Life Lease outright and have no monthly mortgage costs, or obtain financing for up to 65% of the purchase price or value of your suite.

4. Monthly costs are kept to a minimum
With a Life Lease Plan, you pay a low Monthly Occupancy Fee, (comparable to traditional “condo” fees in the Hamilton market) which covers the costs of building maintenance, insurance, management, and lifestyle services. These fees are set by a not-for-profit corporation, NovaCare Retirement Communities Association, with input from a Residents' Association – all with the goal to keep the operating costs as low as possible.

As a pioneer in both the development and 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 Upper Mill Pond.

Find Out More at LivingWithZest.com

CASE STUDY: LIFE LEASE VS RENTAL

Helen and Harvey McIntosh are both in their 60's and they've decided to sell their large home in Hamilton, which has become very difficult and time-consuming to maintain, and move into a more manageable “adult” community. Here's their story:

Proceeds from Home Sale	\$450,000
Savings & Investments	\$150,000
Pensions and Government income	\$3,500 per month

OPTION A: MARKET VALUE LIFE LEASE

Market Value Life Lease (2 bedroom suite, 1,110 sq.ft.)	
Purchase Price of Suite	\$490,000
Monthly Costs:	
• Occupancy fee	498
• Property taxes (1% of purchase price)	408
• Suite hydro	66
• Natural gas	0
• Telephone, internet, television	96
• Heating/cooling system contract	30
• Home & auto insurance	80
• Monthly cost of food & other expenses	1,000
Total Monthly Costs	2,176
Monthly Cash Flow:	
Pensions and Government Income	\$3,500
LESS: Total Monthly Costs	(\$2,183)
Surplus Monthly Income	\$1,324

Harry and Helen buy their suite outright, depleting their cash to \$110,000. There are no costs other than the monthly occupancy fee and their regular monthly costs. No worries if the roof, water heater or furnace needs repair or replacement as all maintenance is covered under their monthly occupancy fee. They will spend their pension and government income to pay their monthly expenses. They can invest their \$110,000 cash however they like. They can also use their surplus monthly income to go on a vacation or two each year. Their monthly “nut” is covered. If they live at St. Elizabeth Mills for 10 years and then sell their Market Value Life Lease suite for its appreciated value at that time – conservatively. Using the historic annual increase of 3% per year for the Hamilton market – they will sell it for approximately \$168,500 more than they paid – they will emerge with \$658,500 at the end of 10 years, plus their savings of \$110,000 which would also have grown. A total of \$768,500 in equity! Harry and Helen have made a smart choice and accumulated significant equity today for tomorrow.

OPTION B: RETIREMENT HOME RENTAL

Retirement Home Rental	
Cost per month for 2 people	\$5,000
Other expenses	\$1,000
Total Monthly Costs	\$6,000
Monthly Cash Flow:	
Pensions and Gov't Income	\$3,500
LESS: Total Monthly Costs	(\$6,000)
Deficit Monthly Income	(\$2,500)

This couple will deplete their savings significantly over ten years – they will need to dig into their cash reserves each month to cover the nut – reducing their total savings by \$30,000 a year. At the end of 10 years they will have spent \$300,000 of their equity and be left with approximately \$300,000, as compared with \$768,500. Given the fact that after 10 years, it is likely their care needs will escalate, they are left with not enough cash to take care of themselves when they need it the most!

CONCLUSION:

Our conclusion is that unless you have a lot of money, (and even if you don't!) a Life Lease is a far better long-term strategy than renting at a retirement home. Not only will you enjoy the benefit of a full-size home or suite, you will preserve your equity and even grow it.

WHO'S WHO

FRED WISSENZ – COMMITTED TO HELPING FELLOW RESIDENTS

Known as The Village “Handyman”, Fred Wissenz, with his wife Mary, have been residents at St. Elizabeth Mills for over 7 years.

“The best thing about The Village is the independent living it provides. It's perfect for people like us; people who want to live in their own home but who want the convenience and security of living in a community,” says Fred. Fred describes the many advantages of living at The Village at St. Elizabeth Mills. He talks about the friendliness of the people. “The camaraderie is magnificent. It's like living in one big family.”

And Fred is no stranger to big families. He and Mary have nine children – seven daughters and two sons with more than 25 grandchildren and 16 great grandchildren.

This past Christmas, Fred and Mary rented The Barn (the nickname for The Edelweiss Clubhouse) and hosted a Christmas Party for 70 people. Fred proudly talks about his daughters who prepared all the food for the shindig. He says it was a great time and he's very proud to host it at his community.

Fred is involved in several of the programs offered at The Village. He is the coordinator of a Handyman Group comprised of himself and six other men who are committed to helping neighbours with small, but important jobs. Hanging pictures, hanging mirrors, small repairs, etc. Things like plumbing or electrical issues are referred to professionals.

He is part of the Carpet Bowling Club and also participates in Bocce Ball and Shuffleboard. Once a month he attends The Men's Club Lunch while his wife Mary attends The Ladies' Lunch. But Fred's

most important role is with The Village Society – a group that meets monthly to help fellow Villagers as needed; working with management to raise any concerns and resolve any issues.

Fred is also a big supporter of the Village variety shows. These shows are themed; for instance right now Fred and his cohorts are working on the Spring Fling, which will be held in May. Various acts will entertain the audience with singing, dancing, skits, and other talent acts.

“It's a lot of fun,” says Fred. “This past year we put on “Putting on the Ritz” and “The Hop”.

After a 33-year career in the steel industry, working in Hamilton for Dofasco, Fred and Mary stayed in their home for about seven years. They decided to downsize when Mary had health issues. So they sold their home and their cottage on Lake Erie and moved into a Garden Home at St. Elizabeth Village. The best thing for Fred is the “lock and leave” convenience, which allows them to literally lock the door and go off on vacation for six or eight weeks. Everything is looked after while they are gone, which makes travelling stress-free for the Wiszens's.

Fred is a real fan of The Village at St. Elizabeth Mills. In his words, “You can still do anything you want. There's so much to do here, so much to get involved in. It really is a wonderful place to live.”

And here's a ringing endorsement. Fred and Mary's two eldest daughters and sons-in-law have also bought residences in The Village! One big happy family!

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



Fred & Mary Wissenz

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.

INFO SESSIONS AT THE VILLAGE

EVERY 4TH THURSDAY of the month
This is your opportunity to hear news first hand from the owners and Upper Mill Pond development team members. Plan to attend, ask questions and meet future neighbours.
Register today 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.

JAM Session Weekly

Residents gather with their own instruments, voices, and talents to come together for two hours for musical merriments every Friday afternoon at the Trillium Clubhouse.

Fitness on Demand Monday, Wednesday, Friday

A new fitness program that keeps users on track and learning new exercise routines by watching instructors on video! The program runs every Monday, Wednesday and Friday morning from 9am until 1pm. The pre-scheduled programs are yoga, dance and stretch exercises, set to a low activity level so that everyone may be involved. Residents also have the option to partake in an exercise program when there is not a scheduled video, simply by choosing their own exercise video to try. Get ZEST-ercising!



The Palettes' Art Group Anytime

Informal classes to learn how to paint and draw with various media (paint, pencils and/or other materials), using different brushes and techniques. Resident leads class and provides instruction if needed.



Nordic Walkers Anytime

Nordic Walkers use walking poles and go out together every Wednesday afternoon in the good weather to get active with friends and take in the beautiful scenery of the Village.



Fortinos' Grocery Bus Weekly

Get your grocery shopping done with scheduled weekly bus trips to the nearby grocery store chain to purchase your groceries with a volunteer along to provide assistance.

Friends in Grief Anytime

Bay Gardens offers a peer support group intended for any adult that has experienced loss. The group runs for eight sessions at the Retirement Residence.

Other Activities Include:

Billiards/Snooker
Bingo
Bridge
Book Club
Carpet Bowling
Choirs
Coffee Talk
Computer Class
Cribbage
Euchre
Exercise Classes
Gardening
Golf
Good News Singers
Greenhouse
Hiking
Horseshoe Pitch
Japanese Exercise
Karaoke
Knitting
Ladies' Club
Ladies Craft Circle
Lawn Bowling
Library
Line Dancing
Men's Club
Monarchist League
Painting
Scrabble
Scrapbooking
Shuffleboard
Stained Glass Workshop
Swimming
Table Tennis
Tai Chi
Texas Hold 'Em
Water Exercises
Woodworking
Wood Carving
Writing

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
Upcoming Concerts
FirstOntario Concert Hall
For details/tickets:
(905) 546-3100
www.coreentertainment.ca

Listing:
The Jim Cuddy Band
February 18, 8:00 pm

Our Lady Peace & Matthew Good
March 9, 7:30 pm

Wizard of Oz
March 26, 7 pm

2 Cellos
April 16, 8 pm

Stomp
April 10, 7 pm

Jimmy Carr
May 2, 7:30 pm

Jim Jefferies
May 8, 8 pm

Nitty Gritty Dirt Band
May 19, 7 pm

The Sound of Music
May 25, 7 pm



Hamilton Winterfest
February 3 – 19
Various locations
Children's programs, skating, festival of lights, artists and writers programs
For details contact:
(905) 546-2489
hamiltonwinterfest.ca

Hamilton Philharmonic Orchestra – Gemma Conducts Haydn
February 17, 7:30 - 10 pm
FirstOntario Concert Hall
Featuring musical voices of Haydn's world.
For details contact:
(905) 546-3100
thespec.com/events

Flight and Bite and Mum Show
February 18, Noon to 4 pm
Ridge Road Estate Winery
Opportunity to visit Hamilton winery/vineyards on a property that has been family owned since 1875.
For details contact:
(905) 546-2489
ridgeroadwinery.ca

Maple Syrup Festival
March 4 – 30, 10 am daily
Westfield Heritage Village
Participate in events and demonstrations honouring maple syrup.
For details contact:
(519) 621-8851
Westfieldheritage.ca

Friends of Battlefield House Museum Lecture Series
April 10, 7:30 – 8:30 pm
Battlefield House Museum & Park
Enjoy a historically-themed illustrated talk
For details contact:
(905) 662-8458
hamilton.ca/battlefieldhouse

ANCASTER
From 'The Ark'
March 6 – 10, 1 – 5 pm
Fieldcote Memorial Park & Museum
Join the Farmer Family as they journey from 'The Ark' of family lore through 150 years of life in Ancaster
For details contact:
(905) 648-8144
Hamilton.ca/fieldcote

Farmer's Breakfast
March 24, 9 – 11 am
Ancaster Old Town Hall
Enjoy a hearty farmer style breakfast at the historic Town Hall then wander over to Fieldcote Museum to explore its current exhibition.
For details contact:
(905) 648-8144
Hamilton.ca/fieldcote

DUNDAS
Sucker Sunday Fishing Derby
April 2018 (Date TBD)
North America's oldest sucker derby.
For details contact:
(289) 779-2408
dundasvalley.ca

STONEY CREEK
Stoney Creek Historical Society Monthly Speaker
March 7, 7 pm
Stoney Creek Chamber of Commerce
Exceptional speakers on a variety of historically related topics, first Wednesday of the month
For details contact:
stoneycreekhistorical.ca

**Now Selling.
Book Your Private Appointment.**

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

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


ZEST
COMMUNITIES



**Discover the
Winter Beauty of
The Village.**