

RETIREMENT LIVING
WITH A

Twist



HEARTHSTONE
BY THE BAY

NOW UNDER CONSTRUCTION

*Y*our dance card will always be full at Hearthstone by the Bay. With a host of daily options all that is left to do is enjoy! Imagine surrounding yourself with gourmet dining, house cleaning, state-of-the-art fitness and wellness facilities. Plus, a full social calendar organised by your on-site Activities Director who is always available to keep you thoroughly entertained.

Hearthstone by the Bay is re-defining independent retirement living by blending year-round resort living with personal, home and wellness services as you require them. This condominium community is a short waltz from the shores of Humber Bay, shopping and restaurants.

INDEPENDENT RETIREMENT CONDOMINIUMS

from the \$250s to the \$500s

*Retire Your Way
Call Today!*
416-259-4466



Presentation Centre located on Marine Parade Dr. between Parklawn Rd. and Lakeshore Blvd.

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DAVIES SMITH DEVELOPMENTS
Your Home Our Passion

www.hearthstonebythebay.com

Caregiving Spotlight

Conversation time is 'now'

Presented by Hearthstone

A discussion regarding finances, retirement and housing is not polite dinner conversation but talking with family and friends about major life decisions is important.

Starting the conversation early with parents and family members enables choice for those involved.

Moving from a larger home earlier rather than later has advantages. For example, connecting with a community while one is still active can enhance lifestyle and longevity.

"Our kids didn't think it was time but we knew we didn't want to wait too long — we wanted to be proactive. Independence is about choice and we wanted to make choices and not have them made for us. We're ready to engage in the social activities, convenience and lifestyle that a modern retirement community can offer."

Marion Crewe recently purchased a

luxury retirement condo at Hearstone By the Bay in Toronto

When discussions begin early there are more options.

People, who live in denial, wait too long, and don't see the signs, limit their housing options when an illness or crisis strikes.

Worse, they are forced to make major life decisions when they are overwhelmed and emotions are high.

It's never too early. It's about being proactive and making positive decisions for yourself and loved ones. If the conversation happens early, children feel less guilt and it becomes a more positive experience for the parents.

If it's put off too long, the move becomes more difficult and people have trouble integrating into their new surroundings, adapting to a new community and are less willing to take advantage of social networks and physical activities that will keep them young.

Life is about timing and the time is now to have the conversation. ●



When times are good, it's the right time to talk with family members about the future. Waiting until a crisis occurs makes it more difficult for all concerned.