



# **custodia**

SENIORS! LIVE LONGER AT HOME

## **IS YOUR HOME HELPING OR HURTING YOU?**

- Is your home stressing you out?
- Simplify seasonal maintenance
- Planning your finances for the long term

## **WHAT IS A HOME MANAGEMENT PLAN?**

## **STORIES OF SENIOR FRAUD**

Real-life stories about seniors who nearly lost everything to con artists posing as professionals.

## **6 RULES**

for seniors living on their own

Interview with  
**JANE BARBER**

# FROM THE FOUNDER

The idea for Custodia came to me while I was driving to my mom's house to help her with a few things in the yard. As I was looking through the windshield, I asked myself: Is there someone I can call to help my mom (and me) at times like these? I love to visit regularly, but she needs someone to call when help is not available.

More and more seniors are choosing to stay in their home over the long term, rather than move into an assisted living facility. For most, their homes provide the security and comfort they are used to, and they don't want to give that up. In addition, most seniors living at home have little need for personal support or health care related services. However, many do need a little help here and there to keep their home comfortable and livable over the long term.

This magazine provides ideas, tips, tricks, and next steps for keeping your home and yard safe and well maintained throughout the year.

Live long in your home.



Founder of Custodia

*Geoff Whitlock with his wife Kaydi*

# WHAT IS CUSTODIA?

**C**ustodia is a home management company designed to serve seniors and their families. Our exclusive processes and technologies help us customize and automate each home management plan according to the specific needs and abilities of our customers and their families.

We specialize in reducing the stress and anxiety experienced when the home is not managed and maintained properly. Our teams are highly trained and conditioned to help seniors and their families live more enjoyable lives. It's more than cutting the lawn or fixing the bathroom. It's providing the peace of mind of knowing there is someone to call that will help with just about anything around the home.

There are no contracts and no obligation for any of our plans; we keep our customers based on personalized service, not by holding them to contracts they don't want or need.

Customers are free to plan and optimize their budgets and their home management requirements as needed.

Custodia actively works to save customers money and get things done right, guaranteed.



## Questions and feedback:

Phone: 1 833 410-HELP (4357)

Online: [www.custodia.com](http://www.custodia.com)

For franchise opportunities please email  
[service@custodia.com](mailto:service@custodia.com)

Custodia® is a registered trademark of Custodia Inc. Custodia is a home management company for seniors. Our mission is to make life more enjoyable in the home. The content in this document is for education, information, and entertainment. If you have any questions about Custodia please contact us.

6



# 17 Stories of Senior Fraud



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# SENIORS, GET YOUR HOME MANAGEMENT PLAN TODAY!

**Call Us**  
1-833-410-HELP

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[WWW.CUSTODIA.COM](http://WWW.CUSTODIA.COM)

# HOME, SWEET, HOME! OR IS IT!



**“The problem with not asking for help and setting up the right support early is that it can overwhelm them from trying to keep up with all of the chores and repairs”.**

By Joanne Richard

**A**ging at home is what most seniors want, but it can become a major source of anxiety. There's a lot to do around any house, and unfortunately aging brings unwelcome issues like lack of mobility, poor flexibility, and worsening eye sight.

Over time, houses need maintenance and upkeep, and worrying about what needs to be done and what isn't getting done can be so overwhelming that it impacts health and overall wellbeing. It's well known that anxiety and stress are happiness zappers, silent enemies that chip away at your confidence, comfort and wellbeing. They can even trigger depression, sleep problems, memory impairment, and chronic heart disease.

You need to ask yourself: is your home helping or hurting you? Sure, you want to stay in the family home, but is it really where you want to age? The answer is, it can be. Experts report that by putting into place the right in-home support and retrofits,

aging in the home you love doesn't have to be scary.

According to Wellness Expert Beverly Beuermann-King of [worksmartlivesmart.com](http://worksmartlivesmart.com), “Canadians are living longer, remaining healthier, and staying more independent into old age. For many the sign of healthy aging is being able to live independently in their own home.”

AARP research details that nearly 90% of people over age 65 want to stay at home for as long as possible. “As we age, tasks that were once done easily and quickly may become more difficult. As long as it doesn't affect our standard of living, or impede our health and safety, we can continue to live independently, in our own homes, as we age,” says Beuermann-King.

But fail to plan and you may plan to fail. By looking for ways that can increase independence – and that means by reaching out and getting support for daily tasks and home upkeep – you're good to go, she says.



Studies show that people are more afraid of the loss of independence than of dying. Living at home retains one's independence, and needing assistance while living at home is not a sign of weakness, it's just a reality of age.

"The problem with not asking for help and setting up the right supports early is that it can overwhelm [seniors] from trying to keep up with all of the chores and repairs in the home, and/or cause falls and injuries that could have been prevented through repair, support and adaptations," says Beuermann-King.

Act now and age in the right place happily ever after. Aging is not something to fear. According to aging expert Dr. Jennifer Baumbusch, "We are inundated with negative stories about aging, and many of us have negative experiences with the health and social care systems with our older relatives. These experiences understandably create a lot of worry and anxiety about becoming a frail, older adult."

The majority of older adults are relatively healthy, says Baumbusch, researcher and professor at UBC School of Nursing. "Most of us only spend a short period of our lives – near the end of life – in advanced frailty and dependence. What is critical is that people approach aging with their eyes wide open. What I mean by this is that proactive planning is the best approach to aging in your own home."

There's no place like home, so start planning to stay there with these tips from experts:

## 6 RULES TO HELP YOU LIVE LONGER AT HOME

# 1

### **Make It Accessible**

Ensure that your home is adapted inside and out so that it is accessible - especially in the bathroom.

# 2

### **Hire Someone To Help**

Make daily tasks and upkeep easier by hiring a student, asking a neighbour for assistance, setting up a family schedule, or hiring a personal support worker or seniors home management company. These kinds of supports can assist with lawn cutting, groceries, vacuuming, laundry, or meal prep.

# 3

### **Share Chores With Others**

If you're physically able, trade off services with a friend or neighbour. Get creative – maybe a neighbour could shovel your snow in exchange for something they need, like pet sitting or watching their home while they go away on vacation.

# 4

### **Use Technology**

Use modern technology to assist with reminders and even food delivery. Amazon's Alexa can be set up to verbally remind you to take your medication. Meals on Wheels, and other online apps can be used to arrange for daily/weekly food delivery.

# 5

### **Seek Local Assistance**

There are volunteer organizations that can help with providing friendly visitors or drivers to ensure that you can attend community functions.

# 6

### **Consider Co-Op Living**

If you live in a larger home, consider a cooperative living situation where your tenants can support you as you age. Have a tenant who pays reduced rent in exchange for household maintenance.

# INTERVIEW

## WITH JANE BARBER



**Custodia has gone above and beyond for us - we're so impressed with their services and flexibility.**

By Joanne Richard

*"We find it impossible to properly play super heroes and Star Wars after school if we do housework all day!"* says retiree Jane Barber. The 75-year-old former teacher has her priorities straight – playing with her grand kids beats doing chores around the house. Forget the dust bunnies! *"We're at a stage where our energy is diminishing a bit so we want to prioritize and save our energy for things we really enjoy doing – the more meaningful stuff."*

Jane and her 71-year-old husband, Laurie, are aging happily and gracefully in their Toronto home of 30 years – and they plan to stay there as long as possible. The Barbers have hired Custodia, a home management company, to help them do just that.

Radiating positivity and physically active despite arthritic limitations, Jane and Laurie see aging as a shift into new opportunities, like baby sitting their five-year-old grandson three days a week, and giving more time to hobbies and activities they really enjoy, like getting out to meet up with friends.

### JANE'S HMP

(Home Management Plan)



#### YARD CARE

Yard cleanups, raking the leaves, trimming the hedges



#### LAWN CARE

Cutting the lawn, edging the property, cleaning up afterward



#### HOME CLEANING

Biweekly cleaning covering a customized list of needs.



#### SNOW AND ICE

Automatic snow and ice removal when 5CM of snow falls.

For many seniors like the Barbers, there's no place like home for their golden years. To achieve this lifestyle of choice, many opt to bring in help for chores and tasks requiring lots of energy, such as house and yard maintenance.

The Barbers would like to avoid relying on their three children for weekly tasks that are becoming more difficult to manage. *"Our kids all have busy family lives and outside commitments and although they're always glad to help when they can, we think that asking them to help with additional weekly tasks is just not practicable."*

As of today, there are plenty of support services that take the worry out of aging. You shouldn't have to rely on the kindness of your family and friends. They are well intentioned but keeping them around all of the time can be too much of a burden.

*"The lawn is mowed, leaves are raked and, because of huge ancient maple trees in their backyard, there's always major seasonal clean-ups to*



*"We find it impossible to properly play super heroes and Star Wars after school if we do housework all day!"*

*-- Jane Barber*

*be done – at least 50 bags of leaves in the fall! We also have a pool which is a great draw for the grand kids. And having help with outdoor work lets us have a beautiful yard to enjoy, and build memories."*

The Barbers are very grateful for the ability to maintain their quality of life as they grow older, and for being able to bring in assistance as it is needed. *"Aging is a natural process for all of us and while it may be accompanied by increasing loss of energy and ability, it's wonderful to know that help for seniors is*

*available when we're ready for it,"* says Jane.

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**"Our kids are always glad to help when they can."**

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Hiring help has diminished the stress and worry of managing and maintaining their home and property, and the couple plans on

adding other support services as they grow older.

*"Custodia has gone above and beyond for us – we're so impressed with their services and flexibility."*

Jane adds that there is nothing to feel ashamed about in getting outside assistance in order to live longer in your own home – it's actually freeing. *"Getting some assistance helps you triage what you want to spend your energy on – and I'd rather invest my energy in friends than in washing floors."*





# NEED A HANDYMAN?

Our team of Home Pros help seniors and their families reduce stress, and make managing their home and yard easier.

Our goal is to help seniors live at home as long as they'd like by providing them the specific services they need, when they need them.

Seniors and their families can now have the home maintenance and handyman services they need at a price they can afford.

For more info:

[www.custodia.com](http://www.custodia.com)

1-833-410-HELP





Custodia helps seniors manage their home. No contract, no obligation, low fees. One number to call, guaranteed service. Kind, professional, and caring.



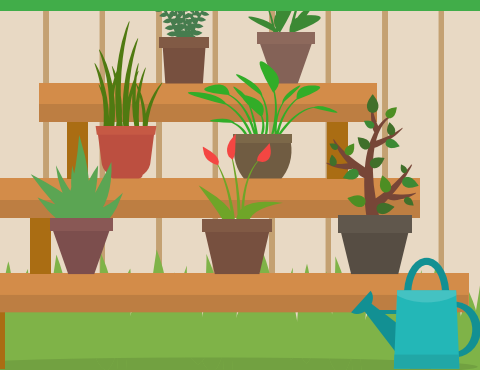
**custodia**  
seniors support

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# OUTSIDE



**The Outside Home Management Plan (HMP) was designed to work perfectly for all types of homes. It's customizable, and all for one low monthly fee.**

## JANUARY/FEBRUARY

### ON-DEMAND

The winters in Canada are becoming more and more unpredictable. Due to this, seniors need to be aware of the weather and have someone to help with the snow and ice automatically.

### Snow/Ice

- Automatic removal after 5 CM snowfall
- Clear walkways, doorways, wheelchair ramps, etc.
- Access to garbage and recycling
- Salting properties included
- On-demand service as needed

## MARCH

### ON-DEMAND SNOW +1 VISIT

We know snow season often bleeds into March. We're here to help. When the snow begins to melt, we will come and clean the gutters and downspouts around your house. Cleaning the gutters twice annually keeps your home safe from potential water damage.

### Snow/Gutters

- Snow and ice removal
- Clean gutters and downspouts
- Clean up dirt and debris
- Post-winter perimeter safety check to ensure all is well.



## APRIL

### 1 VISIT

Now that spring is here, it's time to put some fertilizer on the lawn, check the outdoor lighting, and clean the exterior windows. At the end of a long winter, it's nice to have clean windows to let the spring sunshine in. This visit is scheduled for about 1-2 hours depending on your home.

### Ext. Windows/Yard Care

- Set up outside furniture
- Clean the exterior windows
- Spread lawn fertilizer on the grass
- Check and replace outside bulbs
- Spring safety check

## MAY

### 2 VISITS

Each May, we clean up the yard from front to back, and set the stage for the rest of the season. Visits last for about 90 minutes.

### Yard Cleanup/Lawn Cut

- Rake the lawn and gardens
- Bundle sticks and bag all debris
- Trim hedges and shrubs
- Trim weeds and lawn edges
- Cut the grass

## JUNE/JULY

### 4 VISITS PER MONTH

In Summer, we need to keep up the yard more often. These 4 visits are scheduled at about 20-30 minutes each. Quick, effective, efficient.

### Yard Maintain/Lawn Cut

- Trim hedges/shrubs monthly
- Cut grass weekly
- Trim edges and weeds weekly
- Blow out dirt and debris weekly
- Bag and prep lawn cuttings weekly

## AUGUST/SEPTEMBER

### 2 VISITS PER MONTH

As the summer moves on, the grass slows down and only needs a few cuts to keep it looking great. These 20-30 minute visits are quick and efficient.

#### Yard Maintain/Lawn Cut

- » Trim hedges/shrubs monthly
- » Cut grass biweekly
- » Trim edges and weeds biweekly
- » Clean dirt and debris biweekly
- » Bag and prep yard waste biweekly
- » On-demand lawn cuts available



## OCTOBER

### 2 VISITS

In the fall, the grass slows down and things don't grow quite as fast. The yard is not quite ready for a clean up so, this month we visit twice for lawn maintenance.

#### Lawn Cut

- » One Lawn Cut
- » Trim edges and weeds
- » Clean dirt and debris
- » Bag and prep lawn waste
- » On-demand service as needed

## NOVEMBER

### 1 VISIT

It's the end of the growing season and the leaves are down. We cap off the year with a fall clean up and a gutter cleaning.

#### Yard Cleanup/Gutters

- » Rake the lawn and gardens
- » Final lawn cut
- » Trim hedges/remove dead plants
- » Bundle sticks and bag all debris
- » Clean gutters and downspouts



## DECEMBER

### ON-DEMAND SNOW

Snow starts in December and we are ready to help with our automated snow removal service.

#### Snow/Ice

- » Auto-removal @ 5CM snowfall
- » Clear walkways, doorways, wheel chair ramps, etc
- » Access to garbage and recycling
- » We spread your salt for you
- » On-demand service as needed

For more information:  
[www.custodia.com](http://www.custodia.com)  
 1-833-410-HELP

## DRAW AN 'X' ON THE MONTHS YOU NEED EACH OUTSIDE CHECKPOINT

Add any of these outside checkpoints to your HMP	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Lawn Cutting and Edging												
Seasonal Yard Cleanup												
Weed management												
Gutter Cleaning												
Trimming Hedges and Shrubs												
Garden and Flower Care												
Exterior Window Cleaning												
Snow and Ice Removal												
Other outside services												



# PREVENT

Our preventative maintenance HMP will fix just about anything and help you get in before it breaks.



## SPRING

### 1 VISIT

It's time to open the windows, let the light in and do some general spring home maintenance.

#### Appliances

- Clean coffee maker
- Clean dryer vent housing
- Check water softener
- Test garage door
- Clean dishwasher filter
- Program thermostat
- Replace drinking water filters

#### Water/Plumbing

- Check basement leaks
- Check crawl spaces
- Test sump pump
- Inspect pipes for leaks in kitchen and bath

#### Roof/Ceilings

- Inspect roof and ceilings for leaks
- Report issues in detail to the customer

#### General

- Install accessibility and mobility equipment as needed
- Help on general items for customer as needed

## SUMMER

### 1 VISIT

The summer provides a great time for preventative home maintenance.

#### Appliances

- Open/clean air conditioner
- Check water softener

- Check/replace furnace filters
- Clean dehumidifier

#### Bathroom

- Clean/lubricate bathroom fan
- Clean faucet aerators
- Clean shower head
- Inspect/repair/clean caulking and grout
- Inspect pipes for leaks in kitchen and bath
- Inspect and clean drains

#### Furniture/Shelving

- Inspect/tighten shelves
- Inspect/tighten loose screws/bolts in furniture

#### Carpets/Flooring

- Trim loose carpet threads and tape down turned corners
- Light polish of floor scuffs

#### General

- Change batteries in smoke detectors
- Help on general items for customer as needed

## FALL

### 1 VISIT

Fall maintenance is important to prepare for the winter season.

#### Appliances

- Inspect/maintain fridge/stove
- Inspect/maintain washer/dryer
- Clean coffee maker
- Turn off AC and vacuum furnace

## Kitchen

- Inspect/clean/repair caulking
- Add freshener to fridge
- Clean dishwasher filters
- Sharpen garbage disposal
- Inspect pipes for leaks in kitchen and bath
- Inspect and clean drains

## Windows/Doors

- Inspect/operate all window/door locks
- Inspect/repair weather seal
- Lubricate sliding door tracks

## Attic/Critters

- Inspect attic for animals or other issues.
- Call a pro if we find anything

## General

- Turn off outside water supply
- Help on general items for customer as needed



## WINTER

### 1 VISIT

Winter provides the ideal time to check specific things.

### Appliances

- Inspect/maintain humidifier
- Inspect/maintain washer/dryer
- Change furnace filters
- Program thermostat

### Roof/Exterior

- Check and remove ice dams

## Kitchen

- Inspect/clean drains
- Clean range hood filters
- Test/maintain cupboard doors
- Inspect/clean faucet aerators

## General

- Inspect fire extinguishers
- Change batteries in smoke detectors
- Change light bulbs
- Help on general items for customer as needed

## DRAW AN 'X' ON THE MONTHS YOU NEED EACH "PREVENT" CHECKPOINT

Add any of these prevent checkpoints to your HMP	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Appliance Maintenance												
Water and Plumbing Inspection												
Bathroom Maintenance												
Furniture and Shelving												
Carpets and Flooring												
Kitchen Maintenance												
Windows and Doors Maintenance												
Attic and Critters Inspection												
Roof and Exterior Inspection												
Home Safety Inspection												
On-Demand Service												



# WHOLE HOME

Combine subscriptions into the **Whole Home HMP** that looks after everything inside and outside the home for as long as you want to live then.



## CUSTOMIZED FOR YOUR HOME

### OUTSIDE YARD AND SNOW



The Outside HMP looks after the yard, lawn, garden, leaves, snow, hedges, trees and more.

### PREVENT HOME MAINTENANCE



Our preventive maintenance HMP helps you fix your home and prevent major issues.

### HANDY ON-DEMAND FIX AND BUILD



Renovators and pros who can fix just about anything.



# STORIES OF FRAUD



By Joanne Richard

**It's sad, but it's true. There are bad people who prey on seniors who live at home. You need to be watchful.**

**A**s we age, we have to rely on others. Unfortunately, that makes us vulnerable to scammers. There are all kinds of horror stories of seniors being tricked over the phone by telemarketers and con artists pretending to be someone they're not. There are Canada Revenue Agency phone scams, identity theft, investment cons, charity schemes, and email and romance scams too.

Home improvement fraud is another major concern, and this

one can cost bigtime in worry, stress and dollars. "Well, he sure seemed nice and legitimate" is what many homeowners say after being ripped-off by a contractor.

Although most anyone can be a target of fraud and easily become victims, seniors are often in the cross-hairs of scammers.

Jamie Sinton, senior home manager at Custodia, has witnessed fraud fallout firsthand. He's fixed what home repair scammers have started and failed to finish, or repair the "repairs" caused by shoddy workmanship.

*"One lady told me she paid \$500 for snow removal and no one ever*



*"One lady told me she paid \$500 for snow removal and no one ever showed up!"*

*showed up!"* says Sinton. Keeping a house and property in tip top condition is no easy task, and Custodia offers seniors the support needed to age worry-free at home.

One very sad case of fraud involves an elderly man giving a renovator close to \$20,000 in total to do the floors throughout the main level of his home. The home owner had suffered a stroke and was residing on the second floor of the house. No contract or invoices were issued.

Sadly, when Sinton got called in to help out the homeowner, the main floor was chaos with construction debris, piles of junk and pieces of flooring scattered about. "The renovator kept asking for more money and getting it. The work didn't get done and the senior was out all that money."

Sinton seethes when discussing the scum that scam society's most vulnerable - those who grew up in more trusting times and may have living situations or health limitations that can be exploited. "This stuff drives me crazy! It's disgusting that people do this at all but especially to helpless seniors."

On another occasion it took him five minutes to repair a leak in a bathroom that was improperly fixed by a contractor – but the damage was already done. The senior home owner paid \$2,500 for materials to fix the moldy drywall, and all the contractor did was go on vacation.

Sinton came to the rescue by bringing in a mold remediation company to tear down all the walls in the basement. The home was safe and healthy to live in once again.

Another unfortunate incident involved substandard work on a

senior's roof. A flat roof section had been repaired but the roofer had failed to put in a drain. When Custodia was called in to help, six inches of water had accumulated, which caused even more leaking and damage.

Don't be a victim! It's important to proactively protect yourself with tips from Custodia:

- Check genuine online reviews. If you can't Google them, don't use them.
- Remember the lowest price is not always the way to go – it may come with cheap materials and no guarantee.
- Set up a payment schedule. Give a small down payment, and pay in installments until the work is done to your satisfaction.
- Don't get work done that you didn't seek out, like a new roof or driveway paving when they come knocking at your door.
- Don't get pressured into something that you don't need or want.



**Jamie Sinton**  
Custodia Home Manager

# SAFETY FIRST

**Staying safe is not all that hard, you just need to be alert and cautious.**

- 1** Trust your instincts – if a call or offer seems suspicious, it probably is.
- 2** Always deal with reputable companies. Do your homework, and be sure to research the company.
- 3** Ask a trusted family member or friend to help you find someone.
- 4** For smaller home improvements, get a written estimate of the cost of the service that lists materials being used. Be sure it's signed and get a written guarantee.
- 5** For large home improvement projects, be sure to have a contract to protect yourself. Get multiple estimates.

# YOUR HOME MANAGER

Your Custodia Home Manager has a lot of experience helping seniors with their home and yard. Handy, smart, and quick thinking, your Custodia Home Manager makes your home a more enjoyable place to live.



## TRUSTWORTHY

You have found someone you can rely on for the long term.

## VERSATILE

They are capable of maintaining many areas of your home, making overall management simpler.

## HANDY

Your Home Pro can fix just about anything, and is always ready to help.

## FRIENDLY

Your Home Pro is friendly, welcoming and always up for a conversation.

## TRAINED

Custodia Home Pros are trained and ready to do it right the first time.

## EFFICIENT

Your Home Pro knows how to save time, get great deals, and can help you save money.

[SERVICE@CUSTODIA.COM](mailto:SERVICE@CUSTODIA.COM) | [WWW.CUSTODIA.COM](http://WWW.CUSTODIA.COM)

1-833-410-HELP (FREE CALL)



# I LOVE MY JOB

**“Worry never robs tomorrow of its sorrow, it only saps today of its joy.”**

**F**or over 20 years I have had the privilege of working with seniors by helping them manage their accumulated wealth, and I have learned so much about life.

I don't usually know what we'll end up discussing, but I have noticed a few commonalities amongst this group of clients. The same three questions pop up no matter their net worth. I feel they're a good indicator of seniors' worries.

## **1. Have I saved enough?**

## **2. Do I have enough income to continue to live the way I want to live?**

## **3. What if I get sick – what happens then?**

We tend to worry when we don't have all the pieces of the puzzle. Consider this. Recently, a woman came to meet me after her husband passed away. She had always left management of finances to her husband.

Now she has to deal with a massive problem for which she is ill-equipped. Where can she turn?

Her biggest concern was what would happen next, and at a time when she was dealing with grief, she also needed to deal with the practical concerns of assets that were suddenly hers, and hers alone. She was left with a tremendous responsibility and filled with questions: What was she invested in, and what was it worth? Would she be able to stay in her home? Would she have enough money to pay her monthly bills, or go to visit her grandchildren in another province? Add to this the fact that she was recently diagnosed with a chronic illness, and she found herself overwhelmed with the tasks that lay ahead of her.

Thankfully, with proper planning and a little hard work, we were able to address a lot of her worries by helping her learn to protect her income, and guard her wealth. Understanding the risks she faced allowed us to work together to put strategies in place to ensure that the retirement she'd envisioned, though changed forever due to

her bereavement, could still be a fulfilling and rewarding time in her life.

How we did it wasn't rocket science. Through our conversations, I was able to piece together her various investments, identify from where she was receiving income every month, and list her outstanding debts so that we were left with a very clear picture of both her cash flow and her current net worth. We prepared a plan to protect her and her finances and took into account age-related factors such as her illness. We attached some goalposts so that we could ensure our financial planning was producing the desired results.





Our planning took into account strategies to minimize her taxes so that they don't erode her income. We also added asset protection plans, and estate plans, so she would know there was a plan in place for the next generation. We made sure that Powers of Attorney were in place, both for property (financial-related matters) and personal care (health-related matters), so that any eventuality could be dealt with.

Finally, and I believe most importantly, I was able to help her understand what investments she owned, why she owned them, and what they were designed to do, so that she felt secure in the

knowledge that indeed, she had saved enough. She could afford to live in the home that she had shared with her husband for so many years. The care she might require in the future to deal with her illness would be paid for. I recall what my father used to say to me when I would find myself agitated over something, *"Worry never robs tomorrow of its sorrow, it only saps today of its joy."* It is something I have always remembered, and I am grateful for the chance to work alongside my senior clients in an attempt to help ease some of their worries and to allow them the peace of mind they deserve in order to enjoy the rewards of a life richly lived.



Sherilyn Ketchen is a Portfolio Manager and Investment Advisor with RBC Dominion Securities (Member – Canadian Investor Protection Fund).

[www.sherilynketchen.com](http://www.sherilynketchen.com)

# GET YOUR HOME MANAGEMENT PLAN TODAY! SAVE \$50

GET  
ONE!!!



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WWW.CUSTODIA.COM  
1-833-410-HELP (FREE CALL)

## DO YOU KNOW A SENIOR WHO MAY NEED OUR HELP? PLEASE SHARE!

### HOME MANAGEMENT FOR SENIORS

**\$50 OFF**  
Your Annual Home

Grass cutting & trimming, prune & cover plants, rake leaves, put away outside furniture, repair caulking & grout, tighten locks & latches. Cleaning, handyman services & so much more!



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### HOME MANAGEMENT FOR SENIORS

**\$50 OFF**  
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