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In the News

9 New Year's Traditions from Culture Around the World

SAVE the Date for the 2024 EPICs & REGISTER Now!

Social Media – Can it Help You Improve Your Health?

Facing high probate tax, Nova Scotians can't use dual wills to escape

Using Technology to Stay Connected During the Holiday Season

Healthy Winter Eating Tips for Seniors

5 Healthy & Warm Meals to Serve Seniors This Winter

Check out your NEW additional EPC Member Benefits

55+ Senior Discounts in Canada

Updated 11th Edition EPC Materials Now Available



**We Would Like To Wish You And Your Families
A Very Prosperous and Happy New Year!**

9 New Year's Traditions from Cultures Around the World

Happy (almost!) New Year!

Whether you're ringing in [New Year's Eve from some exciting foreign country](#) or at home with family and friends, you probably have a New Year's tradition or two. Common traditions throughout Canada include singing "Auld Lang Syne" to greet the New Year. Some of you might even be eating Tourtiere (French Canadian Meat Pie) that originated in Quebec.

New Year's Day (Jan 1): Canada commemorates the New Year's celebrations on the 31st of December with fireworks at midnight. Major cities host incredible celebrations with fireworks displays, live music, and New Year's Eve parties. In smaller areas, Canadians spend the night ice fishing with friends and family.

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Around the world, cultures welcome the change of the calendar with unique New Year's traditions of their own. Here are some of our favorite New Year's traditions around the world (we are especially fans of Colombia's!).

Spain

In [Spain](#), it is customary to eat 12 grapes – one at each stroke of the clock at midnight on New Year's Eve. Each grape represents good luck for one month of the coming year. In bigger cities like Madrid and Barcelona, people gather in main squares to eat their grapes together and pass around bottles of cava.

Colombia

In hopes of a travel-filled new year, residents of [Colombia](#) carry empty suitcases around the block. That is one New Year's tradition we can get behind!

Denmark

Residents of [Denmark](#) greet the New Year by throwing old plates and glasses against the doors of family and friends to banish bad spirits. They also stand on chairs and jump off of them together at midnight to "leap" into January in hopes of good luck.

Finland

In [Finland](#), people predict the coming year by casting molten tin into a container of water, then interpreting the shape the metal takes after hardening. A heart or ring means a wedding, while a ship predicts travel, and a pig declares there will be plenty of food.

Panama

To drive off evil spirits for a fresh New Year's start, it is tradition to burn effigies (muñecos) of well-known people such as television characters and political figures in [Panama](#). The effigies are meant to represent the old year.

Scotland

During [Scotland's](#) New Year's Eve celebration of Hogmanay, "first-footing" is practiced across the country. The first person who crosses a threshold of a home in the New Year should carry a gift for luck. Scots also hold bonfire ceremonies where people parade while swinging giant fireballs on poles, supposedly symbols of the sun, to purify the coming year.

Philippines

You'll find round shapes all over the [Philippines](#) on New Year's Eve as representatives of coins to symbolize prosperity in the coming year. Many

families display piles of fruit on their dining tables, and some eat exactly 12 round fruits (grapes being the most common) at midnight. Many also wear polka dots for luck.

Brazil

In [Brazil](#), as well as other Central and South America countries like Ecuador, Bolivia, and Venezuela, it is thought to be lucky to wear special underwear on New Year's Eve. The most popular colors are red, thought to bring love in the New Year, and yellow, thought to bring money.

Greece

An onion is traditionally hung on the front door of homes on New Year's Eve in [Greece](#) as a symbol of rebirth in the New Year. On New Year's Day, parents wake their children by tapping them on the head with the onion.

How will you ring in 2024?



Mark the date and REGISTER NOW for one of the 2024 EPICs

Our theme for 2024 is "Prescription or Diagnosis: where is your focus?" You can view more information about the theme here - [2024 EPICs Information](#)

You can choose to attend either LIVE In Person or by LIVE webcast.

The 2024 Locations are:

Vancouver – April 16, 2024

Edmonton AB – April 18, 2024

Niagara Falls, ON – June 2-4, 2024

A prospect, client, patient or family member has an initial conversation with you and begins explaining their situation, and you think to yourself: "I know that problem well... I've heard it hundreds of times before. I'm confident in precisely what I need to do to get to the solution."

It often feels easier to pitch the solution, because you instinctively know how to solve the problem or gap, given your years of experience and expertise.

There is no deep dive into the client's issues. You ask some basic fact-finding questions about the problem, then start your process to move the client to the solution.

While, it all seems fine in your mind, at the end of the meeting, they become indecisive. They don't say "yes" and may become disinterested.

Why isn't your prospect or client buying your confidence that you can solve their problem?

Because they're not judging you based on your confidence in your solution, they're judging you based on how much they feel you understand them.

Learn or relearn some valuable ideas that can get you on the right track from the start and keep your prospects and clients on track too.

[REGISTER NOW!](#) for a location near you and let the EPIC 2024 give you the additional education and knowledge so that you can better serve your aging clients and prospects.

Check out the dates, locations & agendas here - **[2024 EPICs Information](#)**

You can view how you will get 15 OR 30 CE credits depending on the location you choose here - **[2024 EPIC CE Information](#)**

[REGISTER NOW!](#) Don't delay as we require a minimum number of registrations for these EPICs to make them a reality.

Social Media: Can It Help You Improve Your Health?...
from an article posted on the McMaster University Portal on December 6, 2023

The Bottom Line

- Social media is often used to share information and interact with one another about health-related topics.
- Interactive social media programs may improve some health behaviours—like daily step count—and aspects of physical health, while not being effective in other areas. More research is needed.
- Accessing health programs from credible sources, such as public health organizations or practitioners, is important.

YouTube, TikTok, Twitter (now "X"), Facebook, and Instagram. These are just a few examples of popular social media platforms that contribute to the current digital landscape. It is estimated that over 4.74 billion people around the world are social media users. In Canada, specifically, over 85% of the population uses social media. This includes 6 in 10 adults aged 50 to 64 and 1 in 3 older adults aged 65 or over. Those who use social media spend a pretty significant chunk of time doing so – an average of nearly two and a half hours a day.

What exactly is this phenomenon that has so many of us logged-in and engaged? Social media refers to technologies that allow us to construct

interactive online communities and share information, pictures, knowledge, opinions, and more.

Health-related information is commonly shared via social media. For instance, you may notice advice and instructional or educational videos on how to eat healthier, be more active, and enhance your mental health. But can using social media improve our health and well-being?

A recent **systematic review** helps to answer this question by looking at whether interactive social media programs can improve healthy behaviours (such as diet, physical activity, and smoking), physical health (such as weight and heart rate), well-being, and mental health (such as depression) in adults. Interactive social media programs, which allow users to communicate with one another, are compared to non-interactive strategies such as in-person programs, paper-based programs, or nothing.

What the research tells us

The interactive social media programs included within the review used platforms such as Facebook, Twitter, WeChat, WhatsApp, Google Hangouts, and web-based networks or apps that imitate how social media platforms work to deliver programming.

The studies included in the review were found to be of low quality and more research is needed. However, the currently available evidence suggests that, compared to non-interactive strategies, interactive social media programs may help to improve physical activity levels (specifically the number of daily steps), engagement in screening tests, weight loss, and resting heart rate by small amounts, as well as well-being. Unfortunately, there may be little to no effect on diet, tobacco use, or mental health. Additionally, there is considerable uncertainty around the safety of the interactive social media aspect of these programs, as none of the studies assessed if negative side effects occurred.

While these results show that social media may be helpful in some areas, it is important to make sure the information and programs you are accessing are from credible sources, such as public health organizations or practitioners.

Facing High Probate Tax, Nova Scotians Can't Use Dual Wills to Escape... *from an article posted in the Investment Executive on December 11, 2023*

Some of you might already subscribe to the Investment Executive, but for those who don't, you might find this article useful in your practice if you have aging clients in Nova Scotia.

Nova Scotia charges the highest probate tax rate in the country, exceeding the rates charged in Ontario and B.C., Canada's two other high-probate tax jurisdictions. But while Ontarians and British Columbians can employ a dual-

will strategy to mitigate the effect of probate taxes on their estate, Nova Scotians are prevented from doing so under the province's estate law and case law.

"You can't have separate assets under two wills and only submit one into probate [in Nova Scotia]," said Paul Thorne, director of advanced planning with Sun Life Financial in Dartmouth, N.S. "The [provincial] probate court requires the entire value [of the estate] to go through probate."

A dual-will strategy involves establishing one will to hold estate assets — such as real estate or non-registered investments — that are subject to probate taxes, and a second will to hold assets — such as shares of a private company — that aren't subject to probate taxes. If all estate assets are held in one will, then the value of all assets in that will is subject to probate taxes, regardless of the type of asset.

Employing a dual-will strategy is a relatively inexpensive option for probate planning relative to establishing an alter ego trust (AET) or joint-partner trust (JPT), other common strategies for wealthy people to mitigate probate taxes, Thorne said. "It's not like you're paying [a lawyer] double the costs to get two wills [done]," he said. "And [the wills] only come into effect on death, so it's a onetime cost" to establish the wills, as opposed to the costs associated with filing trust returns annually.

In some provinces and territories, probate tax is effectively a nonissue. For example, Alberta charges fixed, tiered probate fees capped at \$525 for estates valued at \$250,000 and above.

However, three provinces stand out as high-probate tax jurisdictions.

Nova Scotia charges fixed, tiered probate tax for small estates under \$100,000. For estates valued at more than \$100,000, probate tax is \$1,002.65 on the first \$100,000 and 1.695% on estate assets above that threshold.

Ontario charges no probate tax on the first \$50,000 of estate assets, but 1.5% above that amount.

British Columbia charges no probate tax on the first \$25,000 of estate assets, 0.6% probate tax on estate assets between \$25,000 and \$50,000 and 1.4% on amounts above, plus a \$200 probate application fee on all estates valued above \$25,000.

For a \$2 million estate, probate taxes and fees would be \$33,207.65 in Nova Scotia, \$29,250 in Ontario and \$27,650 in B.C.

Taxpayers often bristle at the prospect of their estate being subject to probate taxes, Thorne said. That leads some to implement "do-it-yourself" strategies that may be effective for avoiding probate taxes, but also may

result in family conflict, costly litigation and other negative consequences if undertaken in isolation from other estate planning considerations.

For example, a client could gift assets to heirs before death to avoid probate. However, that may result in a capital gains liability for the person making the gift. The client also would permanently lose control of the asset.

A client could transfer an asset into joint ownership, with right of survivorship, with a family member. At death, the asset would transfer to the family member and not form part of the deceased's estate.

However, transferring an asset into joint ownership with someone other than a spouse may trigger a tax liability. In addition, because the asset now is jointly owned by someone else, it may potentially be subject to creditor and matrimonial claims against that person.

A disgruntled beneficiary also might dispute whether the deceased intended the transfer of an asset into joint ownership to be a gift or to be held in trust for the estate. If a court finds the intent to be the latter, the asset falls back into the estate and becomes subject to probate.

A client can designate a family member to be a beneficiary of a registered plan, meaning that the proceeds in the account pass outside of the deceased's estate. However, designating a beneficiary on registered plans may lead to family conflict if heirs receive unequal amounts, or if the person who receives the proceeds of a plan is not the same as the taxpayer who is liable for the taxes on that plan.

Finally, unhappy beneficiaries also might dispute beneficiary designations on registered plans if the deceased did not document their intentions.

In Nova Scotia, in the absence of the dual-will option, tax practitioners often recommend high-net-worth clients consider establishing an AET or JPT, Thorne said. Assets held in these trusts pass to beneficiaries on death, and don't form part of the estate.

Clients must be aged 65 or older to establish an AET or JPT. The client should consult with their advisor to see if the potential savings in probate taxes justify the cost of establishing and maintaining the trust over the settlor's lifetime, Thorne said.

This article appears in the December issue of Investment Executive. Subscribe to the print edition, read the digital edition or read the articles online.

Embracing Connection: Using Technology to Stay Connected During the Holidays... *from an article posted on the McMaster University Portal on December 6, 2023*

The holiday season is a time of joy, love, and togetherness. Holiday traditions bring about a sense of nostalgia and a yearning for the familiar warmth of family gatherings. But for many, being together in person during the holidays can be challenging. The good news is, in today's digital age, technology has become a powerful tool for bridging generational gaps and keeping loved ones connected, especially during the holiday season.

Gone are the days when distance could dampen the holiday spirit. Thanks to the power of technology, people can stay connected to one another even if they are physically miles away from their loved ones.

Video calls have become a lifeline for maintaining family bonds, allowing older adults an opportunity to see the smiling faces of their children, grandchildren, and friends, creating a virtual environment that almost feels like being together in person. The ability to share stories, exchange laughter and witness the joy can bring happiness to those unable to travel.

Social media platforms also play a significant role in keeping older adults connected during the holidays by allowing families the opportunity to share their holiday experiences through photos, videos, and updates. It provides a window into the lives of loved ones, fostering a sense of inclusion and involvement.

Email and messaging apps offer a convenient way to send heartfelt messages and wishes to those who are separated by time zones or unable to connect in real-time. Sharing digital greeting cards, photos, and personalized messages can create a sense of intimacy, allowing older adults to express their love and warmth even from a distance.

Embracing technology during the holidays not only benefits older adults but also strengthens family bonds across generations. It encourages younger family members to lead in guiding their elders through the digital landscape, fostering a sense of shared learning and understanding.

Maintaining social connections throughout the holidays and beyond can help reduce feelings of loneliness and social isolation. The digital realm has proven to be a bridge that spans generations, connecting hearts and homes regardless of physical distances. As we celebrate this festive season, let us appreciate technology's role in bringing families together, making the holidays truly inclusive for everyone.

Healthy Winter Eating Tips for Seniors

Senior health care is always a challenge due to aging. As an individual crawls towards old age, he/she should take care of the dietary intake, round-the-year. But winter season calls for an extra caution. The dipping temperature and lack of adequate sunlight for days can bring dangers of high-fever, cold, flu and other disorders, any one of which can be fatal during the old age.

If you are accustomed to elderly care, you must know why winters are the harshest time of the year. Senior citizens must have a proper, balanced dietary schedule to prepare their immune system for the challenges due to change in season. In the winter season, elders tend to lose their appetite, do not feel like moving around and are reluctant to have anything. In such a situation, keep the following tips in mind to make sure that they stay healthy, and you succeed in your winter care efforts:

Add lots of green vegetables to the routine diet

Green vegetables are beneficial for a human of any age, especially during the winters. As leafy greens are loaded with antioxidants, fibers and other essential nutrients, it protects one from cold and cough and maintains the health. If possible, try to give the elders soups made from fresh leafy vegetables.

Do not ditch the grains during the winters

Many people forget that grains are an important part of a balanced diet. As seniors do not wish to eat anything during the winters, families tend to forget to include bread made from wheat and other grains in the diet and believe that just fruits and vegetables are enough for proper winter care. However, food made from grains provides many essential nutrients and also keeps their appetite satiated for longer hours. So, it is better to include whole wheat foods in our daily diet.

Find out dietary sources of Vitamin D & include them in diet

As someone involved in senior health care, you must know that sunlight is essential for a senior citizen because it is the main source of Vitamin D. During the winters, when the sun does not exhibit its glory, it is important for seniors to get Vitamin D through other sources. A number of grains, milk products, eggs and fish are sources of vitamin D, and one should keep them in daily diet to wade off the chances of vitamin D deficiency.

Make Lunch the Most Important Meal of the Day

Many seniors who live alone do not feel the need to have a full meal during the lunchtime. Also, they do not have the energy to go grocery shopping during the winter season. Hence, they start skipping lunch and in turn, fall weak, easily. In such a condition, their health suffers enormously leading to fatal conditions.

It is important for seniors to eat a healthy and fulfilling meal during the lunchtime. Hence, one should always be present with the senior to help them with daily chores like buying groceries and preparing meals. If your beloved lives alone, having a professional for home care or an assisted living facility can ensure that the senior is eating properly, saving him/her from fatal health perils.

Increase the intake of Omega 3 fatty acids

Omega 3 fatty acids can protect a senior from many dangerous health problems like heart diseases. In the winters, thus, it is important to give them foods rich in Omega 3. Nuts, dry fruits, flax seeds are some of the omega 3 rich vegetarian options that one can include in the diet to protect seniors from fatal health conditions.

Senior health care is a huge responsibility and if you are not committed full time to them during the winters, their health can suffer immensely. You must think of getting professional personal care services in this regard for proper elderly care. If you want your beloved to have a comfortable winter season, you can even think of shifting them to an assisted living facility. These facilities are operated by expert and trained professionals that can manage dietary, health and general needs of seniors efficiently.

5 Healthy & Warm Meals to Serve Seniors This Winter

Nothing makes cold weather more bearable for a senior than eating a hot meal. The key is to make sure older adults are eating meals that warm them up while still making it easy for them to stick to a nutritious diet. Here are five healthy recipes that can help your aging loved one stay warm in the winter.

1. White Bean & Chorizo Soup

This protein-rich soup offers the savory combination of navy beans and sausage, and it is also made with a variety of nutritious vegetables, such as red bell peppers and spinach, which are both rich in potassium and vitamin C. Getting enough vitamin C can keep your loved one's immune system working its best while aiding in protecting every cell in the body. The white beans and vegetables in this hearty soup contain potassium, which increases bone and muscle strength and supports cardiovascular health.

A professional caregiver can prepare warm and healthy meals for your loved one

2. Roasted Chinese Red Snapper

Red snapper is a good source of potassium, omega-3 fatty acids, and protein. Sautéed broccoli and rice would be the perfect side dish to go with this flavorful meal. Broccoli has high amounts of vitamin K and calcium, which are crucial nutrients that can benefit your loved one's bone health and prevent him or her from getting osteoporosis.

Preparing healthy meals is one of the many tasks seniors may need assistance with. Some seniors only require help with a few daily tasks so they can maintain their independence. However, those living with serious illnesses may need more extensive assistance.

3. Lentil Vegetable Stew

High in folate and fiber, this stew contains chopped celery, carrots, red onions, minced garlic, and tomato sauce. Lentils are rich in vitamins, minerals, protein, and fiber, which are healthy for an older adult's cardiovascular system. They also contain high levels of magnesium, which can increase oxygen and blood flow throughout the body and keep the heart healthy.

4. Liver & Fennel

This delicious and healthy liver dish is cooked and steamed in a frying pan with extra virgin olive oil and topped with fennel, chopped onions, and cabbage. Fennel and liver are rich in iron, which plays a major role in distributing oxygen throughout the body. Fennel is also a wonderful source of fiber, which promotes regularity and heart health in older adults.

5. Garden Lasagna

With this meatless lasagna dish that contains carrots, corn, and zucchini, your loved one can get his or her daily dose of vegetables. You can make this lasagna even healthier by using low-fat cottage cheese, milk, mozzarella cheese, and fresh herbs. Cottage cheese is an excellent source of B-complex vitamins, which can enhance digestion, brain function, heart health, and metabolic functions. Carrots and zucchini both contain vitamin A, which can boost eyesight. It also has antioxidants that can stop premature wrinkling and enhance skin renewal.

Hiring a professional caregiver is another way to ensure your loved one stays warm and receives help with everyday tasks during the winter season.

NEW CIEPS/EPC Member Benefits

By now you have received the EPC Special Bulletin highlighting the NEW additional EPC Member Benefits that are available for you as an EPC member in good standing.

We have put together some great partnerships for you to consider. Please contact the individual companies for further details.

Check them out here - [EPC Member Benefits](#)

55+ Senior Discounts in Canada: The Easy Way to Save... *from an article found on the web September 26, 2021*

Senior citizens often depend on a limited retirement income even though they deal more with greater medical expenses due to their age.

Fortunately, older adults in Canada can still enjoy some peace of mind, thanks to many retailers, restaurants, travel companies, and other businesses that offer excellent senior discounts in Canada.

Still, some senior citizens no longer earn active income or are close to retirement and prefer using any avenue to save every dollar possible.

It can be challenging for many senior citizens in Canada to save money.

This guide for 55+ senior discounts in Canada should give you details about discounts, age requirements, and other essential information.

The Advantages of Having A CARP Membership

Let us first go over the [Canadian Association of Retired Persons](#) (CARP) and why it would be good to become a member.

If you are a Canadian citizen aged 50 or older, you can become a member. You will then get senior discounts at several businesses across Canada.

The minimum age requirement depends on the partnering business, but it might be worth spending a little money each year for the membership in exchange for the discounts available. I have listed several 55+ senior discounts in Canada below, and many of them are exclusively available to CARP members.

This list of senior discounts in Canada based on different categories to help you find discounts on specific items, businesses, or services that you can use for the senior in your life.

SENIOR DISCOUNTS

Please send us any further discounts that are not listed here so that we can let your fellow EPC members know about them.

Food and At Restaurants

This section of the 55+ senior discount guide in Canada will cover different restaurants and markets that offer senior citizen discounts on various items.

M&M Food Market: M&M Food Market offers a discount of 10% on all regular-priced items at their store for Canadians aged 60 and above on any day of the week. The discount was previously available only on Tuesdays, but M&M Food Market has since changed its policy to make its discounts more commonly available to senior citizens.

Amaranth Foods: The Calgary-based health food store offers several discounts to all its customers. It designated Tuesdays as Seniors Day at its

stores, and you can get a 10% discount on most items in the store if you are 65 or older.

Bulk Barn: Bulk Barn is offering discounts to senior citizens and students every Tuesday. You can get a 10% discount on most items sold at Bulk Barn as a student with a valid student ID and if you are a senior citizen over the age of 65.

IHOP: IHOP, one of the most famous breakfast chains worldwide, offers 55+ senior discounts in Canada through a 55+ menu with reduced prices that you can use at any of its locations in Canada.

KFC: KFC Canada also offers a discounted deal for Canadian citizens over 55 years of age. You can get a free small drink along with a KFC meal as a senior citizen.

Salisbury House: The Winnipeg-based chain offers a discounted menu for Canadian citizens over the age of 55. The Silver Breakfast menu offers several popular items from the restaurant at a discounted price for older adults in Canada.

Subway: Subway is another restaurant offering senior discounts in Canada. You can get a 10% discount on your order any day of the week if you are 60 years or older.

A&W: A&W also offers senior discounts. You can get a 10% discount on all food purchases from A&W, but it is not available at all its locations. Therefore, you should ask the location to check whether they are offering a senior citizen discount.

McDonald's: McDonald's offers discounts on coffee for seniors. However, you can only get coffee at discounted prices with your orders in selected locations. You should ask the location to check whether they offer any discounts on coffees for older adults.

Humpty's: Humpty's is a Canadian restaurant that values its roots as a family restaurant and offers a discount of 10% to Canadians who are 55 or older. However, you need to get an Emerald 55 Club membership first. Fortunately, the membership is completely free. The discount is available for all menu items except alcohol.

Taco Bell: Taco Bell also offers discounts to senior Canadian citizens older than 60. However, the discounts can vary and are not available at every location. Hence, it is advisable to call and check with your nearest branch to see whether it offers a senior discount.

Senior Discounts at Pharmacies

Healthcare expenses typically tend to increase the older we get. Fortunately, there are 55+ senior discounts in Canada offered by some pharmacies that

can help you save a significant amount of money when you are filling your prescriptions.

Lawton Drugs: Lawtons Drugs started a 55+ Appreciation Day, offering a discount of 20% for most products available at the store. If you are 55 years or older, you can get a senior discount on most Wednesdays.

Shoppers Drug Mart: Shoppers Drug Mart is another pharmacy that offers a senior citizen discount in Canada. Throughout Canada, the largest drugstore chain offers a discount of 20% on specific, regularly priced items every Thursday. However, the offer is available only to PC Optimum members, and you need to be 65 or older to get the discount.

Rexall Pharma Plus: Rexall Pharma Plus is a CARP partner that offers a 20% discount on thousands of in-store items to senior citizens in Canada. You need to become a CARP member and pay a membership fee per year to the organization, but the discount is worth getting the membership.

Senior Discounts at Banks and Finance Discounts

Financial institutions also understand the importance of saving every dollar, especially if you are an older adult. As a result, several banks and finance discounts are available to Canadian citizens, including:

ATB Financial: ATB Bank offers the Freedom Account for Canadian adults at least 59 years old. Aside from the \$10 discount you get when getting a safety deposit box with the bank, ATB Financial also offers free personalized checks, unlimited transactions, and zero monthly fees.

Bank of Montreal: The Bank of Montreal offers a bank account for Canadians 60 years of age or older. If you can maintain a minimum daily balance in your senior account, you do not have to pay the monthly fees, and you get 12 monthly transactions. You can also earn up to \$350 for opening a new checking account with the bank from June 1, 2021, to July 4, 2021.

Continental Currency Exchange: If you plan to travel or need to exchange currency for any other reason, you can get discounted rates every Monday at Continental Currency Exchange if you are 60 or older. As a bonus, you can enjoy zero fees on all cash transactions.

Canadian Western Bank: The Canadian Western Bank offers the Gold Leaf PLUS Account for people 57 and older in Canada. The program allows you to have an account with the bank without monthly fees, unlimited transactions, free personal checks, and you get a \$15 discount on a safety deposit box rental at the bank, among others.

Royal Bank of Canada: The Royal Bank of Canada offers the Sixty Plus Savings account for Canadian citizens 60 and older. The minimum deposit requirement to open this account is \$100. You get to enjoy plenty of free transactions and zero monthly fees. RBC also offers a 50% discount on the

annual fees of a small safety deposit box, along with several other ways to save money.

Servus Credit Union: Servus Credit Union offers a banking plan for Canadian citizens over the 60 to enjoy zero fees. You can also get 100 free cheques per year, \$10 off on your annual fee for a safety deposit box, and discounted rates.

Canadian Imperial Bank of Commerce: CIBC offers the CIBC Smart for Seniors program for Canadian customers who are 65 and older. These exclusive benefits include discounted monthly fees for chequing accounts, extra transactions on savings accounts, \$5 off on your annual fee for a safety deposit box, and free Interac e-Transfer transactions.

Bank of Nova Scotia: Scotiabank offers several discounts to senior citizens who open an account with the bank for different chequing and savings accounts.

Senior Discounts at Hotels for Canadians

Plenty of global and local hotel chains offer 55+ senior discounts in Canada through their own discounted rates. Many of them partner with CARP to offer CARP members exclusive discounted deals at their locations.

InterContinental Hotel Group: The InterContinental Hotel Group (IHG) offers senior discounts to customers aged 62 and older whenever they stay at any of IHG's hotels worldwide. All IHG hotels offer senior citizen rates, but the specific discounts can vary depending on the percentage discount offered by each location.

Wyndham Hotels & Resorts: Wyndham Hotels offer senior rates to guests who are 60 years or older. Provided that you have proof of your identification when you check into the hotel, you can get their senior citizen discount.

Travelodge Hotels: Travelodge Hotels by Wyndham also offer discounts to people 60 years or older. You can request a senior rate discount when you check into the hotel and prove you are over 60.

Hampton by Hilton Hotels: Hampton by Hilton also offers a discount of up to 10% to guests who are 65 or older. You should let them know that you would like to get the senior rates when making a booking. Be sure to provide your ID proving that you are older than 65 when you check-in.

Best Western Hotels & Resorts: Best Western Hotels & Resorts is a global hotel chain that offers 55+ senior discounts in Canada and other hotels and resorts worldwide. You can save up to 15% when you check-in.

Choice Hotels: Choice Hotels offer a discount of up to 10% to all its guests who are 60 or older. If you are a CARP member, you can get up to 20% off

on your hotel rent, along with other benefits like complimentary breakfast and access to the hotel WiFi.

Travel Discounts for Seniors in Canada

Senior citizens in Canada using various transportation services can also enjoy special prices and discounts. Some providers even offer free travel for senior citizens.

I have divided this section of my 55+ senior discounts in Canada guide into different categories for each type of transportation service.

Transit Discounts for Seniors

BC Ferries: BC Ferries offers free travel from Mondays to Thursdays for British Columbia residents 65 years old and older on selected routes. The offer is only applicable to passenger fees. If you are travelling on the ferry route with a vehicle, you will have to pay for the vehicle ferry charges. The offer does not apply during holidays like Thanksgiving and Christmas.

St. John's Metrobus: St. John's Metrobus offers monthly passes and 10-ride passes at discounted rates to senior citizens. However, it does not offer discounts for single rides.

Winnipeg Transit: If you are 65 or older, you can get peggo e-passes while using Winnipeg Transit for travelling. You may need to provide ID while boarding to prove that you are older than 65, but you can get discounted rates on single fares and passes through Winnipeg Transit.

OC Transpo: Senior citizens travelling through the O-Train and OC Transpo buses can travel for free on Sundays and Wednesdays. You can also get discounts on monthly passes if you have a Presto membership.

GO Transit: Senior citizens 65 and older can enjoy a 50% discount for single rides while travelling on GO Transit. However, you cannot get discounts on a Day Pass with this transportation.

Halifax Transit: You can get discounted rates if you are 65 or older and travelling on Halifax Transit. You can also travel for free on Tuesdays with Halifax Transit between 10 am and 3:30 pm and after 6 pm.

British Columbia Transportation System (BCTS): Senior citizens over the age of 60 who are considered low-income, have a disability, or pass BC Bus Pass's criteria can travel at a reduced cost.

Airline Discounts for Seniors

CheapOair: CheapOair Canada offers discounts to senior Canadian citizens on select flight tickets if they can show proof of their age. Its website does not really specify what age they consider for the discount, though.

Railway Discounts for Seniors

VIA Rail: Via Rail offers a discount of 10% on regular fare prices for senior citizens travelling with the passenger railway carrier. The discount does not apply to all travelling classes, so you should be careful when booking your ticket.

Amtrak: Amtrak may be an American passenger railway carrier, but it partners with VIA Rail on several routes to and from Canada. Senior citizens who are 65 years old and above can get a 10% discount, if you can show proof of your age.

Senior Discounts on Car Rentals

Avis: Senior citizens who are CARP members can get a 25% discount with AVIS, along with other discounts, while renting one of its cars.

Thrifty: You can save 5% off if you are over 50 years old and rent a car through Thrifty.

Hertz: Hertz offers up to 20% discount to senior citizens who are 50 or older when they rent their car through the company.

Budget: Budget also offers an exclusive discount for AARP members. You can get a discount of up to 30% if you are older than 65 and renting a car through Budget.

55+ Senior Discounts in Retail Stores

Canadiana Flowers: Canadiana Flowers also offers a 15% discount on all flowers and basket arrangements for CARP members.

Hudson Bay: Hudson Bay offers a special Timeless Style Tuesday discount on the first Tuesday of each month for senior citizens. This 55+ senior discount in Canada lets you get special discounts in-store and online if you have an account with the retailer's rewards program.

Senior Discounts at Museums and Entertainment Venues

Canadian Museum of Nature: The Canadian Museum of Nature offers discounted tickets priced at \$14 if you are 65 or older.

Royal Ontario Museum: You can get up to 20% discount on the entrance fee while visiting the Royal Ontario Museum if you are older than 65.

Vancouver Art Gallery: If you are an art enthusiast, you can enjoy the Vancouver Art Gallery's Senior Mondays on the first Monday every month. You can enter the gallery with a donation between 5 pm and 8 pm. You can also get special discounted rates during regular hours and access special guided tours.

Canada's Wonderland: Canada's Wonderland offers discounted rates for daily tickets and season passes if you are at least 60.

Conclusion

Knowing about all the 55+ senior discounts in Canada can help the senior save a significant amount of money during their retirement.

Updated 11th Edition EPC Materials are NOW Available

The revised 11th edition of the EPC materials is available now for you to update your elder knowledge and provide the best information that you can for your clients, prospects, and families.

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- If you reside in NS, NB, NL, or PE your cost is \$182.85, all taxes & shipping included.

You can order them securely here - [11th Edition EPC Desk References](#)

Did you know that CIEPS is on LinkedIn?

EPC member Paul Fawcett started a group on LinkedIn, and it is now an open group. Why not join it so that you can keep up to date with trending discussions that would be of interest to the Elder Planning Counselor.

Join and share with the group here –[EPC LinkedIn Group](#)

CIEPS/EPC is always looking for interesting articles from the EPC membership for submission to the PULSE.

If you have any interesting articles that you would like to have submitted into the EPC PULSE pertaining to senior issues etc., please send them to me

and if suitable, we will put them into the monthly PULSE and give credit where it is due. You can send them directly to me – registrar@cieps.com

Please keep your contact information current with us

To help us keep your contact information up to date, so that you do not miss any timely information, renewal notifications and the PULSE monthly email newsletter, please use our member update form if any of your information has changed. You can access the form here -

[EPC Member Update Form](#)

Important notice regarding your EPC Membership dues. Please ensure that your EPC is always in good standing.

When you pay your EPC Membership Dues, please include applicable taxes (GST/HST) for your Province of residence.

If you are sending a cheque for your EPC Membership, please reference that the cheque is for.

Annual renewal fee—\$150.00 + Applicable taxes for the province you reside in. This can be paid by Cheque, Visa, or MasterCard, or email transfer to payments@cieps.com and it will be processed for you.

- If you reside in AB, BC, SK, MB, QC, NT, NU, or YT your yearly renewal is \$157.50 all taxes included.
- If you reside in ON, your yearly renewal is \$169.50 all taxes included.
- If you reside in NS, NB, NL, or PE your yearly renewal is \$172.50 all taxes included.

Not sure when your renewal is? Check the date on your EPC Certificate. The date you passed your EPC Qualification examination is your renewal date each year.

We email receipts for renewal payments at the end of the month which you paid your dues.

RENEW SECURELY HERE

Reminder

Remember, only an EPC member in good standing may use the EPC mark, the words EPC Designation, or logo on any advertising, business cards, stationery, signage, voice mail or email. This is in accordance with the CIEPS tenets and standards.

CE requirements when renewing your EPC Designation

CIEPS has a requirement of 30 CE credits annually when you renew your EPC membership.

Lately we have been receiving questions about the Continuing Education requirements when renewing your EPC Designation.

The following should clarify this for you.

If you are in a profession that requires CE Credits, then we accept that number of CE hours towards your EPC Membership renewal.

If you are in a profession that does not require CE Credits, then you do not require any CE to renew your EPC membership.

PLEASE NOTE!

Just a reminder that when you use your credit card to pay for your EPC Renewal fees, or purchase anything from the EPC Resource Library, it will show on your statement as CNDIAN INTIVE FOR ELDR ST... Beamsville, ON. With a phone number of 855-882-3427 do not panic, as this is the Elder Planning Counselor Designation (EPC).

If you would like to stop receiving this publication, please respond to info@cieps.com with the message **“STOP MY PULSE!”**

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