The Pulse

February 1, 2018

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2018 Elder Planning Issues Conferences (EPIC)

an e-memo for all EPC members

CANADIAN INITIATIVE FOR ELDER PLANNING STUDIES

Find out more about the Conferences here - 2018 EPIC Conference Hotels & Information

Vancouver, BC - April 15-17, 2018

View Vancouver Agenda & Presentation Overviews Here

Niagara Falls, ON – June 3-5, 2018

View Niagara Falls Agenda & Presentation Overviews Here

In order to hold these conferences, we need your support and promotion of the conferences to your associates, clients, family members and anyone else who you feel could benefit from the information that you will hear.

These conferences are for you. Please support them and <u>Register Now</u> to avoid disappointment. You won't be charged until we get closer to the conferences.

Please schedule the time to attend your 2018 Elder Planning Issues Conference.

We look forward to seeing you there.

Most popular hot spots for Canadian Snowbirds...from the Canadian Snowbird Association website, Jan. 10, 2018



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If you want to print a copy of any of the PULSE editions, you will find them on your member site.

www.epcmember.org

Florida and Arizona top the list of preferred warm weather destinations for retired Canadian travellers.

Now that we are smack dab in the middle of winter, if you are retired (or of retirement age) and like to travel, you may be setting your sights on where you can go to escape the snow, slush and cold.

According to a recent Kanetix.ca survey, 30.1 per cent of Canadians who are 55 or older chose Florida as their top destination for winter travel:

- 1. Florida: 30.1 per cent
- 2. Arizona: 13.6 per cent
- 3. Hawaii: 13.2 per cent
- 4. California: 12.7 per cent
- 5. Mexico and Texas tied with 5.2 per cent of traveller votes each

Canadians from the western provinces prefer Arizona

While travellers in Ontario, Quebec and the Atlantic provinces overwhelmingly picked Florida as their number one destination, Canadians in the western provinces preferred Arizona's dry heat. Arizona came in as the top pick among 21.5 per cent of travellers from western Canada, followed closely by California (20 per cent) and Hawaii (20 per cent).

Tips to help you prepare for your winter escape, today

No matter where you plan to go this winter, there are steps you can take today that will go a long way in ensuring that everything is in order once you're ready to leave. The following tips, from the Canadian Snowbird Association (CSA), are especially prudent as they relate to your various insurance needs:

Since you will likely be gone for a month or more, check your driver's licence, licence plate sticker, health card and passport to make sure they do not expire while you are away, and renew if necessary. Check the expiry dates on your credit cards too, as well as your auto insurance and home insurance policies.

Call your home insurer and ask if there are special arrangements you need to make to keep your policy in force that require planning now. For example, you may have to arrange for a family member or trusted neighbour to do a walk though of your home on a regular basis.

Install automatic timers on the lights throughout your house. Program the timers so that the lights go on and off in different rooms at different times to give the appearance of movement in the house. Burglars are less likely to target your house if it looks like someone is home.

Start shopping around now for a snow removal service that will ensure your driveway, walkway, and sidewalk are clear of snow and ice. Home insurance

claims for slips and falls may only be covered if you've taken the necessary precautions to avoid potential injury.

If driving to your destination, reach out to your auto insurer as some insurance companies have rules about how long a vehicle can be outside of the country. Each insurance company is different, but a call to your auto insurer will ensure your coverage is maintained. You'll also want to review your policy's liability limit with them to confirm the coverage is sufficient; the CSA suggests increasing your limit to \$2 million or more when driving out of the country, as claims, especially in the U.S., can be costly.

Buy travel insurance before you leave. Travel insurance is a necessity because it will cover the costs of emergency care in the event of an unexpected illness or injury, when your government health plan may not: "Your Canadian insurance is almost certainly not valid outside Canada," says the Government of Canada. "Your provincial or territorial health plan may cover nothing or only a very small portion of the costs if you get sick or are injured while abroad." Plan your travels with confidence, knowing you'll be covered financially should you fall ill while away.

Delivering home-care services; empathy and respect needed...from McMaster Optimal Aging Portal, Jan. 18, 2018

The Bottom Line

- Older adults want to maintain their autonomy and participate in decisions affecting their lives.
- The importance of autonomy is often underestimated by those who provide daily home-care services.
- Key factors to ensure the quality of home-care services include comfort and autonomy of older adults, respectful and compassionate attitudes of providers, and services aligned with the values and needs of older adults.

Older adults want to stay at home and be independent for as long as possible, but sometimes they require help and care. The aging population is expected to generate growing demands for high-quality home-care services.

Older adults also wish to participate actively in decisions that affect them, but they are sometimes vulnerable because of age or illnesses. Depending on others to carry out their daily activities or acknowledging the need for home-care services is not easy to accept. The delivery of home-care services should be done in accordance with the opinions and priorities of older adults. Unfortunately, governance and delivery arrangements for home-care services are often perceived as cumbersome, with little room for engaging clients to shape services based on their values and needs.

A systematic review identified 12 studies published from 2009 to 2014, which examined how older people perceive their participation in decisions

about their daily home-care services.

What the research tells us

The systematic review revealed four major themes related to the autonomy and organization of home-care services. Studies show that for many older adults, the home is a personal space that allows them to make decisions and gives them a sense of control and comfort. They do not hesitate to review the organization of their home in order to remain independent for as long as possible, as well as to preserve their privacy and autonomy. Thus, since it may help them stay at home, many older adults accept the presence of assistive, medical and technological devices to meet their needs and facilitate their daily care at home, even if it affects their living environment.

Providers can greatly contribute to older adults' comfort by paying attention to their opinions, priorities and ways of doing things in their home. However, in some cases, providers compromise older adults' autonomy by acting rigidly and by not responding to the client's needs and desires.

Several studies have found that administration systems related to daily home-care services often limit the ability of older adults to make autonomous decisions. For example, older adults feel they have little control over services offered or care provided, and often feel that they only have some degree of control over the sequence of services provided.

To improve the quality of life of older adults, let's listen to them! Keep in mind that they should be free to make decisions about their health and their lives, despite old age or illness. When you enter their home to provide care or services, do so with respect and empathy, adapting to their life context.

Older adults are sometimes caught up in the administrative structure of home-care services and struggle both to receive help and to keep control over their own lives. Current research evidence points to the need for more flexible policies, procedures and guidelines on the delivery of home-care services to allow older adults to have a say about their needs and how to meet them.

Calgary cannabis club aims to help seniors and boomers...from the 660 News website posted Jan. 28, 2018

A new cannabis club and retail store is open in Calgary, geared towards introducing seniors and baby boomers to the medical benefits of the plant.

Rocky Mountain Cannabis Club opened in December in Heritage Plaza, and already it has resonated with the community.

"I already feel we've helped a lot of people with their anxiety, their inflammation," says owner Brent Curtis. "Probably 80 per cent of our customers are over 50, 55."

The Rocky Mountain Cannabis Club is a bit different from what many people would picture such a store to look like. It's bright and welcoming, creating the feel of an upbeat clinic, according to Curtis.

"Our main focus is to have a nice, welcoming, clean environment, so it doesn't feel like a dingy pot store," he said. "You can come in and talk to knowledgeable people. I know everybody has questions, but a lot of people are too afraid to walk into a store like this, so we try to make it as inviting as possible and laid back as we can."

Education is a key part of their business model, to make sure that a newcomer to cannabis doesn't end up having a bad experience.

"So we want to make sure that everybody knows how to use it safely and not overdose in some ways. We're going to have, three days a week, an educational coffee time for anybody that wants to come in and we'll teach them all the different ways that they can use the plant."

The stores shelves have products like soap, bath bombs, tea, topical creams, and more, infused with cannabidiol, or CBD, which is the non-psychoactive element of cannabis. Curtis says this operation isn't about getting people stoned.

"It's not a high. It just makes you feel good. It's an anti-anxiety, antiinflammatory that the baby boomers should really get behind."

Curtis says they are looking at transitioning a little bit and serving the recreational community as well once legalization is finalized this year, but helping the older community will remain a focus.

He has seen the benefits of the plant in his own family, and Curtis hopes other people can get more

comfortable approaching the subject with their family.

"My mom and grandmother, their lives have actually been really changed from the CBD products we've brought in here, so we're trying to help people with their aches and pains."

Curtis hopes to start the morning education sessions in a couple of weeks, and he adds they will help people get set up with a prescription if they choose.

It's not always just a game! Identify the risk of problem gambling among seniors... from McMaster Optimal Aging Portal, Jan. 18, 2018

The Bottom Line

- Problem gambling affects up to 11% of the population. In the elderly, it is often associated with other health problems.
- Some seniors are at higher risk of developing problem gambling due to certain personal and environmental characteristics.
- Single and socially isolated older men are at greater risk of problem gambling.

You may have heard about the organized bus tours for seniors to visit the casinos in the area, with transportation and meals paid. An Ontario study estimates that 30% of seniors who participate in these activities have moderate to severe gambling problems (1).

Seniors sometimes have a lot of time to fill and taking part in these organized trips is an attractive way out of their isolation. What remains a hobby for the majority of them can, however, become a hell for some who are more at risk of developing an addiction.

A systematic review of 25 studies was conducted to look at the prevalence of problem gambling among adults over 60, but also to identify the determinants and risk factors for problem gambling.

What the research tells us

Personal factors such as low income without the possibility of future earnings, social isolation, addiction to alcohol or other drugs, and physical or psychological health problems, make many seniors vulnerable. Anxiety, obsessive-compulsive disorder and having experienced stressful events increase the risk of problem gambling.

Some studies indicate that single men under the age of 70 and socially isolated, as well as women over the age of 70, are at greater risk of problem gambling, especially if access to a casino is easy and frequent. The stress and lack of stimulation that some seniors experience can lead to an increased satisfaction response in the brain when they gamble, which increases the risk of addiction.

The systematic review also reveals that seniors often have difficulty admitting that they have a gambling problem and believe they can manage it themselves. They are more likely to deny and hide their dependency or financial problems to conform to the expectations of society and their families.

What are some initial steps towards addressing problem gambling among seniors? Informing them about the risks of problem gambling is important, as

well as promoting other types of recreational activities to nurture social interaction and reduce isolation.

Workers and employers push back the retirement age!... from McMaster Optimal Aging Portal, Jan. 18, 2018

The Bottom Line

- Older workers who remain in employment for longer often have better physical, psychological and social life.
- Older workers usually have similar expectations as younger workers; a job that values them and promotes their autonomy.
- Employers who offer personal and career development opportunities in an equitable manner to all employees, and who put in place accommodations to address aging-related issues and promote an inclusive, non-discriminatory work environment, succeed in pushing back retirement age among their employees, while fostering knowledge transfer and reducing labour costs.

Did you know that people aged 55 and over made up 36% of the workingage population in 2016? However, baby boomers are leaving the labour force in huge numbers, which, coupled with a decline in the birth rate in industrialized countries, is leading to a decline in the working-age population. This will have an impact on the economic growth and sustainability of public pension schemes and the costs of public services, in particular.

Yet, older workers have a lot to contribute to business and society in terms of productivity and knowledge. There are also many physical, psychological and social benefits to push the retirement age to later in life.

But what can employers do to keep aging workers employed? A systematic review of 41 studies conducted in the United Kingdom examined what motivates older workers to remain in employment.

What the research tell us

Three main themes emerged from the literature: the nature of work that aging workers prefer, the culture and organizational values they seek, and the measures and job adjustments that facilitate their retention.

Older workers usually have similar expectations as younger workers. They want to be recognized, respected and valued within their organization. They want to have autonomy, as well as stimulating and varied tasks. They expect their employers to be fair by offering career development opportunities to all employees, regardless of age.

The review also revealed that older workers appreciate using their skills and competencies to act as mentors or team leaders. This helps to concretely

recognize their experience, enhance their sense of being useful, foster better intergenerational relationships, and break down social isolation.

The review also highlighted that older workers face different aging-related issues such as physical and psychological limitations and illnesses. Employers who allow part-time work or fewer full-time hours, and who offer psychological support, as well as ergonomic adjustments to work equipment, help to keep older adults working longer.

The review shows that older female workers who are facing sexual harassment or social isolation at work are more likely to choose early retirement. Inclusive human resource policies and adequate management to maintain a positive work environment are paramount to support employees' health and well-being.

Employers: value the strengths of your older employees, be fair, take time to discuss each other's work aspirations, be as flexible as possible about work schedules and be inclusive. Your employees will feel respected, and you will reap significant benefits!

Workers: do not hesitate to ask for adjustments that will allow you to continue working, sharing your experiential knowledge, and making a meaningful contribution to the workforce while having time for your other responsibilities as parents, grandparents or caregivers.

Canadian business owners plan to boost investments in 2018 to \$140.5 billion due to our aging society...from an article on the Business Development Bank of Canada website, Jan. 16, 2018

Economic growth fuels business confidence and investment intentions

Higher-than-expected economic growth in 2017 will fuel Canadian business confidence in 2018, leading to a jump in planned investments by small and mid-sized enterprises (SMEs), says a new BDC study released today. The study finds SMEs plan to make \$140.5 billion in investments this year, a 3% increase over 2017, mainly to support their growth.

The upswing is due largely to a surge in business acquisition plans, a longexpected trend driven by Canada's aging population and the retirement of baby boomer entrepreneurs. Business owners expect to spend 79% more on acquiring other businesses in 2018, or \$18.9 billion, up from \$10.6 billion in 2017.

"The findings are very encouraging because SME investment is critical to Canada's economic health," says Pierre Cléroux, Vice President, Research and Chief Economist at BDC. "These businesses make up 99.7% of all Canadian companies. When they invest, they become more productive and competitive and can offer higher wages and benefits." By region, British Columbia and the territories (17% planned investment increase), Alberta (up 12%) and Quebec (up 11%) have the brightest investment outlooks, while Ontario businesses expect to trim investments by 1% in 2018 and other regions anticipate steeper drops.

An important shift in investments: more on human capital, less on brick and mortar

According to the study, the lack of qualified personnel is the leading obstacle to making investments, with chronic labour shortages especially pronounced in rural Quebec and Nova Scotia.

However, spending on R&D and employee training will rise by a total of \$2.4 billion this year, reflecting a long-term shift in the way Canadian businesses invest. These investments have increased every year since BDC began conducting its survey on investment intentions in 2015. Moreover, the findings are supported by Statistics Canada research that shows investment in intangible assets such as intellectual property, R&D or employee training has increased at a faster pace than investment in equipment and building over the last 30 years.

Lack of funds generated by the business and risks associated with investment projects are other leading reasons for not investing.

The BDC study also found:

- Sustaining growth was the top-cited reason for investing in 2018, followed by boosting the value of the business and keeping pace with the competition.
- Among sectors, technology (up 8%) and services (up 7%) show the highest growth in investment intentions, while manufacturing is flat and a decline is expected in the construction and resources sector (down 14%).
- Nearly half of mid-sized businesses (those with 100 to 499 employees) plan to invest to increase automation in operations, while only a quarter of businesses with less than 100 workers plan to do so.
- Businesses that invest more expect higher sales growth. Of SMEs that forecast revenue growth of 20% or higher in 2018, 85% plan to invest.

BDC's third annual study of SME investment intentions is based on a survey conducted last August and September by the research firm SOM. In total, 4,019 business owners participated

How to beat the baby boomer bulge. Balance calories and exercise says U of Alberta expert...from an article found on www.folio.ca first printed September 2017 If you're middle-aged, you probably have rolls at your waistline that didn't used to be there. That daily latte or bag of chips has turned into a problem. What happened?

Call it the baby boomer bulge—the one that sneaks up on people in their 40s and 50s as hormone levels drop and body weight rises.

"It happens to virtually everybody as we get older," said Richard Lewanczuk, a professor of medicine and physiology in the University of Alberta's Faculty of Medicine and Dentistry. On average, he said, people gain about one kilogram per year. "We hit that magic threshold and things can take off like a runaway train."

In 2014, 5.8 million Canadians aged 45 to 64 years reported they were overweight or obese, according to Statistics Canada.

"We expend less energy as we age, and especially if you aren't exercising or have a job where you do a lot of sitting, it's good to reduce your calories, bit by bit." **Sabina Valentine**

As hormone levels drop (testosterone in men, and progesterone and estrogen in women), the body's fat distribution shifts from subcutaneous the fat under the skin that is spread evenly over the body—to visceral fat that protects aging internal organs and gathers around the mid-section. As well, muscle mass, which helps burn fat, starts to shrink. Other contributing culprits to weight gain include genetics—the body's natural instinct to hoard calories—and stress, which also tells the body to store energy for times of need. And if body weight goes too high, visceral fat cells "go rogue" and release inflammatory substances that make it even harder to lose weight, Lewanczuk said.

So what can be done about those unwanted love handles?

It helps to tackle the issue early on if possible, "before you get too much of that fat and into a vicious cycle of low metabolism and a propensity to gain more fat," Lewanczuk advised. The other key, he said, is adopting a balanced, healthy lifestyle.

"It's a combination of physical activity and watching your calorie intake. You can't play a round of golf and then undo all your good work with a burger and a beer."

'Use it or lose it'

"Mostly what we see is a disuse issue," said fitness trainer David McWeeny, team lead at the U of A Hanson Fitness and Lifestyle Centre. "What happens to most people is that around age 40 to 50, they stop doing as much as they used to do physically, maybe stop going to the gym."

On top of more leisurely activities like walking or gardening that Boomers turn to, it's a good idea to include exercises that push the body to burn more calories, he said. Heart-pumping aerobic exercise helps ward off midlife muffin tops and resistance training boosts aging muscles, which lose 30 to 50 per cent of their strength and mass in people aged 30 to 80, he said.

"In general, the rule is, use it or lose it. If you aren't using your muscles to the same extent as when you were younger, you are going to lose important daily functions like balance, flexibility and muscle strength. As people age, balance and gait start to break down, which is why we see a lot of injuries with older people from falling."

Aerobic exercises include jogging, cycling or swimming. For moderate intensity—noticeable increases in heart rate and breathing—people should do a minimum of 30 minutes per day, five days a week. For all-out intensity workouts, 20 minutes a day for three days a week is a good start.

For resistance training like leg lunges, squats, pushups and weight exercises for the arms, a minimum of two non-consecutive days each week is needed, with 10 to 15 repetitions for each exercise.

Even hard-core runners and cyclists should round out their routines to include resistance training as they age, he added.

"You will maintain a level of cardiovascular health, but are still at higher risk of losing your balance and falling, because you don't have that muscle mass and range of motion," McWeeny said.

Whatever you choose to do, it should be challenging, but not painful, he added. "There's no point in hurting yourself. What you want to do is find something you enjoy and stick with that on a consistent basis. Start slow and gradually add some intensity. Doing something is always better than doing nothing and more is always better than less."

Give eating habits a tweak

As our bodies age, it's time to tweak our eating habits, said dietitian Sabina Valentine, with the U of A Centre for Health and Nutrition in the School of Public Health.

"We expend less energy as we age, and especially if you aren't exercising or have a job where you do a lot of sitting, it's good to reduce your calories, bit by bit. When we might have once needed 2,000 daily calories, we may now only require 1,700, so those extra calories you take in over a year can eventually result in an extra five or 10 kilograms."

She recommends cutting back 100 to 200 calories per day beginning at about age 50, while leaving a bit of wiggle room for indulgence. "Eighty per cent of the time eat healthy, 20 per cent of the time indulge a little bit."

Exercise routines are also helped along by good eating habits which help bolster shrinking muscle mass and keep bones strong, she added. Eat two to three daily servings of lean proteins like salmon or other fish, skinless chicken breast, extra-lean ground beef and trimmed pork. Also reach for carbohydrates—energy foods like breads, pasta and rice—in multi-grain or unrefined, whole wheat varieties. Baked potatoes with the skin on are also a good carb. Seven to 10 half-cup servings per day of fruit or vegetables provide vitamins with the added bonus of fibre that makes you feel full.

Valentine also suggests two to three daily servings of low-fat milk, cheese or yogurt for calcium, especially for women, who lose bone density after menopause.

And be sure to count the calories in your cup of java. "Generally, the fancier they are, the more sugar they contain," she said. Sugar-free syrup, artificial sweetener and low-fat milk help knock off calories, or try herbal tea or water infused with fruit.

If you do stray to junky food now and then, don't dwell on it, she added. "Tomorrow is a new day. Don't let occasional poor choices sabotage what you want to accomplish."

Heart Health Valentine's Day Tips

- Your sweetheart may have the key to your heart, but eating healthy and being physically active can be the key to a healthier heart. This Valentine's Day, indulge your sweetheart with a heart-healthy gift or date.
- 1. Rather than tempting your beloved with sweets, consider a gift that has more permanence. Search for a poem that describes your feelings and write it on beautiful paper for a handmade Valentine.
- 2. **Quality time is one of the most meaningful gifts**. Bundle up and plan an active outing such as sledding, ice skating, gathering wood for a fire, or if you're feeling adventurous, visit an indoor rock wall.
- 3. If your kids are having a Valentine's Day party at their school or day care, instead of sending candies, consider raisins, grapes, whole-grain pretzels, colored pencils or stickers as tokens of their friendly affection.
- 4. **Cooking at home** is an excellent way to control what and how much you eat. Take a date to a local cooking class to practice your skills or learn a new technique.
- 5. **Prepare a romantic candlelit dinner at hom**e using heart-healthy recipes.

- 6. **Give to one another by giving back.** Ask a date to volunteer with you at a local organization. Giving back is a healthy habit that can boost your mood and help beat stress.
- 7. Use this day as an opportunity to **tell your loved one how important they are to you**, and share ways that you can support each other's health and wellness.
- 8. Craving something sweet? **Gift a beautiful fresh fruit basket** to your loved one instead of giving sweets with added sugars.
- Sharing is caring if you go out for a romantic dinner date, order one entrée to share. Many restaurant servings are enough for two – splitting will keep you from overdoing it.
- 10. **Don't forget to love Fido, too!** Give your pet a Valentine and remember to walk or exercise them daily getting active with your pet will benefit your health and your bond with your pets.
- 11. **Take it slow** if you receive a luxurious box of chocolates from your sweetie, stick it in the freezer and enjoy in moderation over the next several weeks.
- 12. **Take a long, romantic walk with your beloved** and try to make it a regular habit. Aim for at least 150 minutes of moderately intense physical activity each week to help keep your heart healthy. You can reach this goal by walking briskly for at least 30 minutes five days each week.
- 13. Check out our tips for healthier preparation methods for cooking.
- 14. **Rekindle an old flame** try preparing one of your sweetie's favorite recipes in a healthier way. These healthy substitutions can help you cut down on saturated fats, trans fats, salt (sodium), and added sugars, while noticing little, if any, difference in taste.

9th Edition EPC Materials Are Available

The 9th edition of the EPC materials have been released and reflect the most up to date facts and figures pertaining to our aging society as of the time of writing.

This is your opportunity to purchase the complete 4 manual 2015 EPC Desk References, EPC Student Workbook & USB of scripted PowerPoints for only \$139 plus GST/HST shipping included.

Please order the 9th edition here - Desk Reference Order Form

Alternatively, you can download the 9th Edition free of charge on the EPC members site - **Download EPC Desk References Here**

Please contact me if you are interested in the 9th edition EPC Desk Reference Materials.

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 - Elder Planning Counselor's 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 – <u>registrar@cieps.com</u>

Please keep your contact information current with us

In order 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

CIEPS Member Benefits

CIEPS has recently added 2 new member benefits for those EPC members in good standing.

- Major Hotel Discounts Now you can use many of our CIEPS hotels across Canada and enjoy EPC member discounts when travelling in those areas. For more information, view here - <u>EPC MEMBER</u> <u>HOTEL DISCOUNTS</u>
- CARP CIEPS is pleased to now offer EPC members in good standing a special rate for a 1-year CARP Membership, including a subscription to Zoomer magazine. For more information, view here -<u>EPC/CARP MEMBER DISCOUNTS</u>
- 3. CIEPS is pleased to announce a new partnership with frames4diplomas.com. They provide professional looking customized certificate and diploma frames for your EPC suitable for framing certificate indicating that you have qualified to be an Elder Planning Counselor. These frames are very reasonably priced and can be

ordered directly from Frames4diplomas.com. We will ship a certificate directly to the company after you submit your order to them.

Go here - <u>EPC Customized Diploma Frames</u> to find out more information and how you can order them.

Alberta EPC Chapter

If you live in Alberta and would like to be involved in starting an EPC Chapter please contact Earl Robertson - <u>earl_robertson77@yahoo.ca</u>

Vancouver EPC Chapter

If you live in Vancouver, BC area and would like to be involved in staring an EPC Chapter please contact Jane Chang at <u>jchang@ashtoncollege.com</u>

If you are interested in starting an EPC Chapter in your area, please let us know. CIEPS will be happy to provide any assistance necessary to get you started.

Important notice regarding your EPC Membership dues

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

- 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.

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.

EPC Membership Renewal Fee Reminder

Please ensure your membership dues are up-to-date.

Annual renewal fee—\$150.00 + Applicable taxes for the Province you reside in. This can be paid by Cheque, Visa, MasterCard or email transfer to alex@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.

Don't forget to add the taxes for your Province of residence.

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.

To renew securely online **RENEW HERE**

Reminder

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