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Happy Easter from all of us at CIEPS to all of you

May you enjoy this day surrounded by friends, family, and plenty of chocolate!



REGISTER NOW for the Niagara Falls, ON conference – June 2-4, 2024 and get an EPIC Education & Upgrade your Business

This is your conferences, please support it and tell your associates, friends and family members. This promises to be the best ever!

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.

We believe that we have put together an MDRT lineup of Canadian speaking icons for you to learn from and apply immediate usable ideas to implement in your practices.

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

Information Current

Important Notice Regarding Your EPC Membership Dues

CE Requirements When Renewing Your EPC Designation

Contact Us

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www.cieps.com

EPC Member Site

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

www.epcmember.org

Check out the location, agenda & our Keynote MDRT quality speakers here - [2024 EPICs Information](#)

You can view how you will get 15 OR 30 CE credits here - [2024 EPIC CE Information](#)

[REGISTER NOW!](#) Don't delay as we require a minimum number of registrations for this EPIC to make it a reality for you.

April Health Promotion Days

Events marked with an asterisk (*) take place on the same day every year.

These events are either promoted by recognized health organizations or recognized in the professional health community. Not all websites and events listed are celebrated or endorsed by Health Canada.

- [HIE Awareness Month](#)
- [IBS Awareness Month](#)
- [MOGAD \(myelin oligodendrocyte glycoprotein antibody-associated disease\) Awareness Month](#)
- [National Oral Health Month](#)
- [Parkinson Awareness Month](#)
- [Rosacea Awareness Month](#)
- [World Autism Awareness Day](#) - April 2*
- [World Health Day](#) - April 7*
- [National Dental Hygienists Week](#) - April 4 to 10*
- [National Medical Laboratory Week](#) - April 14 to 20
- [FND Awareness Day](#) - April 13*
- [Advance Care Planning Day](#) – April 16
- [National Organ and Tissue Awareness Week](#) - April 18 to 24*
- [World Hemophilia Day](#) - April 17*
- [World Primary Immunodeficiency Week](#) - April 22 to 29
- [National Immunization Awareness Week](#) - April 23 to 30*
- [National Day of Mourning](#) - April 28*

Building Financial Security and Well-Being: Making the Most of Tax Season... *from an article posted on the McMaster University Portal on Mar. 20, 2024*

The Bottom Line

Older adults should regularly review their finances and consider available resources to aid in financial management.

It is important for older adults to understand their financial situation, as it contributes to a sense of financial security and overall well-being.

During tax season, older adults can learn about benefits they qualify for and improve their understanding of their finances to help build a financially secure and fulfilling future.

With tax season in full swing, now is the perfect time to learn about what financial benefits might be available to support older adults. It's also a good time for boosting financial literacy and planning for the road ahead.

As we age, our financial situation can change. These changes can include health or care-related expenses, such as for prescription drugs, homecare or other types of supports. Paying for these expenses may require private insurance and/or out-of-pocket payments. These new financial considerations and the programs and benefits available for them makes it important to review our financial standing and explore educational resources that are available.

Financial insecurity affects many older adults. This makes it even more important to build our financial literacy, which refers to the ability to effectively understand and manage our finances to meet our evolving needs. Enhancing financial literacy can help us maintain financial security and contribute to our overall well-being.

What the research tells us

One report of several studies that asked people about factors that they felt were important to successful aging stated that financial security was a key element of overall well-being in later life. In general, financial security is a feeling of satisfaction with one's financial situation without worry. Research tells us that financial security often comes from having access to financial resources and support. Economic security from environmental and social policies also helps with feeling financially secure. Part of staying independent as we age is having enough money to cover basic needs, living expenses, and healthcare – this is why financial security is important to prioritize as we age. In research studies, older adults reported that feeling financially secure allowed them to worry less, feel more protected, access good-quality care, engage in life, and participate in activities they enjoy.

Another report looked at research from programs that teach adults about finances and financial security. These educational programs can help adults improve their saving habits and learn how to keep good records of their finances. The programs did not show themselves to be as helpful with other parts of financial security, such as improving retirement savings and avoiding loan default rates. One study found that adults contributed more to their savings when there were incentives. An example of an incentive could be when a portion of financial contributions are matched or being assisted by a tax professional. These research findings show that adults should know about resources that are available to help them make the best of their financial situation.

Make the most of tax season

You can get ahead on both your taxes and planning for your financial future by:

- consulting resources like the [Benefits Finder](#) and [OAS Benefits Estimator](#) to find out if there are available benefits that you can receive thinking about what your needs are now and what they will be in the future (e.g., health-related expenses)
- finding out where and who to get information from about your government's financial assistance programs and benefits
- creating a budget that lines up with your current financial circumstances and needs for the future to lay a solid foundation for financial stability.

As we navigate tax season, let's take the opportunity to improve our financial literacy and set up for a more financially secure and fulfilling future.

More Than 1 Million Canadian Seniors Approved for Canadian Dental Care Plan to Date...*from a Government of Canada Press release on March 6, 2024*

Government of Canada invites potentially eligible seniors aged 70 and up to apply for Canadian Dental Care Plan

The (CDCP) recently hit a major milestone when it reached one million seniors who have been deemed eligible for dental care coverage, helping to ease financial barriers to accessing dental care.

No one should have to choose between taking care of their teeth and paying their bills. The CDCP is going to help make dental care more affordable for Canadians, including the 9 million Canadians who are estimated to currently not have coverage.

Today, while visiting the Seton Villa Retirement Society in Burnaby, British Columbia, Minister of Citizens' Services Terry Beech, announced that the Government of Canada is now extending invitations to seniors, aged 70 and up to apply to the CDCP, with instructions on how to validate their eligibility by phone.

Minister Beech urged those who have already received a letter to contact Service Canada by phone before April 30, 2024. As Service Canada prepares to open the online application portal for Canadian residents ages 65 and up in May 2024, personalized application codes sent in existing invitation letters for those ages 70 and up will soon expire. If applying after April 30, applications can be completed using the online portal.

Once Canadian residents are approved by Service Canada, Sun Life then enrolls eligible applicants in the CDCP and will send them a welcome package, including information on the CDCP, coverage details, their member card, and the start date of their coverage.

People who qualify for the CDCP can start seeing a dentist or other dental care provider as early as May 2024, based on their coverage date. An individual's coverage start date, the date at which they can begin to access services, will vary based on when the application is received and when enrolment is completed. Expenses made prior to the coverage start date will not be covered.

Before receiving any dental care services, CDCP clients should confirm that their provider is participating in the plan and that services they will be receiving will be covered by the CDCP. The CDCP may not cover the full cost of the dental visit, and these costs must be paid directly to the provider after an appointment.

For more information, visit Canada.ca/dental.

Quotes

“Reaching one million approved applications is a remarkable achievement. It is a testament to our Service Canada staff who are committed to providing seamless, high-quality service. That level of service will continue as we expand the eligibility to more Canadians. Our focus remains on ensuring Canadians have access to necessary dental care services.”

The Honourable Terry Beech, Minister of Citizens' Services

“One million people have been approved for the Canadian Dental Care Plan. That's one million people that may have never visited an oral health professional, or can't afford it and don't have insurance, but can now get access. More Canadians are signing up every single day. Dental care is critical to overall health and this plan will mean better health care for people all across the country.”

The Honourable Mark Holland, Minister of Health

“Today's milestone has proven our commitment to providing seniors with access to affordable dental care. Making dental care accessible to all means giving Canadians a higher quality of life.”

The Honourable Seamus O'Regan, Minister for Seniors

“Today, we crossed another major milestone. Since the launch of the Canadian Dental Care Plan, more than one million seniors have been approved for dental care coverage. As potentially eligible seniors over 70 starts receiving their invitations to apply this month, even more Canadians will benefit from access to affordable dental care.”

The Honourable Jean-Yves Duclos, Minister of Public Services and Procurement

“As we continue to roll out the Canadian Dental Care Plan, I invite Canadians to file their tax returns. This is an important requirement for this plan, and for several other credits and benefits offered by the government.”

The Honourable Marie-Claude Bibeau, Minister of National Revenue

Quick facts

- As of March 4, 2024 over 1.2 million Canadians have attested for the Canadian Dental Care Plan (CDCP).
- Budget 2023 announced an investment of \$13 billion over five years, starting in 2023-24, and \$4.4 billion ongoing, to implement the CDCP, making it the biggest government program in generations.
- The CDCP is administered by Health Canada in collaboration with Employment and Social Development Canada (ESDC), through Service Canada, and Sun Life.
- To qualify for the CDCP, you must have an adjusted family net income of less than \$90,000, not have access to employer/pension-sponsored or private dental insurance and have filed your tax return in the previous year.
- To improve dental care outcomes, the CDCP will help cover a wide range of dental care services, on the recommendation of a dental care provider. Examples of these services include preventive care such as scaling (cleaning), as well as other services such as exams, x-rays, fillings, removable dentures, and root canal treatments.
- The Canada Dental Benefit will continue to support families with children under the age of 12 until June 30, 2024. Parents and caregivers will be able to apply for the CDCP for children under the age of 18 as of June 2024.

Minister O'Regan Outlines How the Federal Government is Helping Canadians Age with Dignity...taken from the 2024 CARP General Meeting

Canadians deserve to age with dignity. That comes down to choice, to affordability, to inclusions, and to community.

Today, Canada's Minister for Seniors, Seamus O'Regan Jr., joined volunteers, board members and leaders from the Canadian Association of Retired Persons at their Annual General Meeting to discuss the key issues seniors are facing as well as the federal programs and agreements in place to help support Canada's aging population.

Launched in December 2023, Minister O'Regan highlighted the Canadian Dental Care Plan (CDCP)—a new federal plan which will help up to 9 million people who don't have coverage, finally get dental care. Since the launch, more than 800,000 have been approved for the CDCP. Seniors aged 72 and above have been contacted directly about their eligibility and registration, with letters to seniors aged 70 and 71 to be sent in March.

Minister O'Regan also discussed the federal government's work with provinces and territories to improve health care and long-term care for seniors in Canada. This includes federal investments of \$5.4 billion over five years to help seniors across Canada age with dignity, with access to home care or safe long-term care.

Affordability remains the biggest concern for all Canadians. The Government of Canada has taken action to support seniors, particularly those who rely on fixed incomes. This includes the 2022 increase to the Old Age Security, changes to the Guaranteed Income Supplement and the introduction of the grocery rebate in 2023.

Quotes

"Seniors should age with dignity and choice. That's a shared value and belief across Canada because of organizations like CARP and their relentless advocacy. They're changing what aging looks like in Canada."

– Minister for Seniors, Seamus O'Regan Jr.

"Minister O'Regan's remarks were not only significant but also appreciated by the 225,000 members of CARP who closely follow issues concerning seniors. The thousands who attended both in person and online underscore the importance of the topics addressed. It's heartening to see the Minister taking proactive steps to address the concerns of older Canadians. Ensuring their financial security and access to adequate health support speaks to our values as a compassionate society. His understanding of the need for support of home care, dental care and pharmacare was reassuring to CARP members."

– Bill VanGorder, Chief Advocacy and Education Officer, Canadian Association of Retired Persons (CARP)

Quick Facts

- In addition to the [Working Together Agreements](#), the Government of Canada is working with provinces and territories to implement a second bilateral agreement focused on helping Canadians age with dignity close to home, with access to home care or care in a safe long-term care facility. The Aging with Dignity Agreements include \$2.4 billion over four years to improve access to home and community care from Budget 2017; and \$3 billion over five years for long-term care from Budget 2021 to apply standards of care in

long-term care facilities and help support workforce stability.

- As of July 2022, Old Age Security (OAS) was increased by 10% for seniors aged 75 and up. It was the first permanent increase to the OAS since 1973 and provided full pensioners an extra \$800 over the first year. The OAS program paid over \$60 billion in benefits to 7 million beneficiaries last year alone, including \$14 billion in Guaranteed Income Supplement (GIS) benefits to 2.2 million low-income beneficiaries.
- Since 2015, the federal government has taken other significant action to further support our seniors, including:
 - restoring the age of eligibility for OAS and GIS back to age 65 from 67, preventing about 100,000 future seniors from falling into poverty;
 - increasing the GIS by up to \$947 per year for the lowest-income single seniors, which has benefitted close to 900,000 seniors; and
 - enhancing the GIS earnings exemption so that low-income seniors who work can keep more of their benefits.
- The one-time grocery rebate, proposed in Budget 2023 as a targeted inflation relief for vulnerable Canadians, provided \$2.5 billion for 11 million low- and modest-income Canadians and families to help support them with the rising cost of living and food prices. On average, eligible couples with two children received up to an extra \$467; single Canadians without children an extra \$234; and seniors with an extra \$225.

10 Fun Ways to Celebrate April with Seniors

1. In the spirit of April Fool's Day, **tell jokes and talk about pranks and practical jokes** remembered from childhood or adulthood.
2. Is gardening a hobby or an interest? If so, consider these **garden activities**: plan a garden, plant a garden, visit a garden, look at pictures of gardens, visit a nursery, or watch a garden show on TV. Here are some [gardening tips for older persons](#).
3. Take advantage of the warm days by going outdoors for a **walk** and check out all the spring flowers in bloom. Check out this post about [walking](#).
4. April 13th is Scrabble® Day. **Play a game of Scrabble®** or choose from one of the many varieties of Scrabble® including Scrabble Slam®, and Scrabble Flash®. These are fun!

5. **Visit your local library.** Look around at all the resources they have to offer. Help a senior apply for a library card if he doesn't have one, then check out movies, books, or audio books.
6. Can't get enough **gardening**? Here's some questions to [Reminisce in the Garden](#).
7. Assist with **spring cleaning**. Use this opportunity to [create activity spaces](#) that remind an older person to participate in the activities they love.
8. **Celebrate springtime** while [reminiscing about spring](#).
9. **Buy a new adult coloring book and color** together. See this post on [Coloring for Seniors](#).
10. **Make a movie list of movies** a senior would like to see and rent them at your local library (or look for them on TV). Then plan to watch them. Make a list of snacks as well that you want to eat while watching!

Loss Of Taste In The Elderly: Controlling Sweet and Salty Cravings

As we age, taste buds are lost or desensitized, and salty and sweet tend to be the first tastes that are affected.

Food, and the taste associated with food, is one of the great joys in life. As we age, our ability to taste decreases, making food more bland and less pleasurable to eat. Not only do seniors have fewer tastebuds, but the ones they also do have are less sensitive. In our prime, we have between 10,000 and 15,000 taste buds. By age 70, many seniors have lost two out of three taste buds, so the sense of taste deteriorates, and often times the joy and desire associated with food declines.

Seniors Losing Sense Of Taste: More Than One Cause

Medications or chronic medical conditions, such as Parkinson's or Alzheimer's disease, can affect taste. Aging can also decrease the production of saliva. A dry mouth is common for many seniors, and not drinking enough water or other liquids can worsen the problem.

At the same time as taste, the sense of smell, which contributes to taste, declines. Nerve endings in the nose tend to decrease after age 70. Smoking also causes loss of smell. These factors can change one's ability to taste all the flavors of a food, which can then lead to a craving for additional sugar or salt.

Handling Sweet Cravings: Helping Your Senior Control Their Sweet Tooth

“Sweet” is the first taste we were exposed to as infants. Breast milk and formula are both sweet. We have also had long associated sweets with being rewarded for doing something good.

Seniors may crave sweets if they don't consume enough carbohydrates to meet the body's energy needs. Prevent this type of craving by not allowing seniors to skip meals, encouraging them to eat a snack even if they don't feel hungry, and including complex carbs such as whole grains, protein, and fats in meals.

That said, many caregivers have noted that adding just a touch of sweetness to foods may help someone who has lost interest in eating. Here are some healthy snacks that are easy to make and appetizing:

- Cut up fruit or berries with yogurt
- Cut up veggies dipped in a nut butter
- Popcorn sprinkled with cinnamon
- Plain rice cakes drizzled with honey
- Dried fruit
- Unsweetened granola with fresh fruit
- Dried apples with cinnamon yogurt dip
- Applesauce with cinnamon
- Fruit and cottage cheese
- Baby carrots, which are sweet tasting

Make sure your loved one can handle eating some of these foods – such as popcorn or carrots. It is wise to check with his or her doctor first.

For most, a pinch of sweetness is not usually a calorie or carbohydrate problem. Even diabetics can enjoy a little sweetness, although it may not come directly from sugar. Many sugar-free products can be used to add sweetness to food without jeopardizing a diabetic diet. Seniors should consult with their doctors.

If sugar cravings are causing health problems, however, the senior should replace “grabbing the sugar bowl” with activities such as taking a walk, calling a friend, listening to music, soaking in a bath, etc. Food and the act of eating stimulate endorphins and feel good. The key is finding other activities that also feel good.

Why Seniors Need To Control Salt Cravings

Salt, also known as sodium chloride, is needed for normal functions of the body, but most people consume too much. Many seniors reach for the saltshaker at every meal. This could be a lifelong habit that began in youth, but seniors are likely to add increasingly more salt to their foods

due to loss of taste. Nearly 75% of salt intake tends to come from the shaker or food manufacturing process.

A salt craving may last only as long as it takes to rehydrate after mild dehydration from heavy sweating. It may be a permanent symptom, as is found with Addison's disease (a disorder that occurs when the body produces insufficient amounts of certain hormones produced by the adrenal glands), and may be accompanied by other symptoms or signs, including low blood pressure (hypotension), fatigue, loss of appetite, and chronic diarrhea.

High sodium levels can lead to several medical issues, including high blood pressure, which can cause multiple health concerns such as heart problems. Unfortunately, hypertension is often a silent condition with few side effects until permanent damage is done. By lowering added salt and making healthy choices of foods lower in sodium, seniors may enjoy a healthier lifestyle as they age.

Experts recommend a daily intake of no more than 1,500 mg of salt per day for the majority of middle-aged and older adults. That equals just a little more than 1/2 teaspoon of salt. Some doctors may recommend less salt intake due to certain medical conditions.

Tips for decreasing salt in the diet include:

- Eat more fresh fruits — and vegetables, especially green, leafy ones.
- Look for foods that are high in potassium.
- Try seasoning foods with pepper, spices, and herbs.
- Choose unsalted varieties of snacks, such as unsalted peanuts or plain air-popped popcorn.
- Make more foods from scratch rather than eating processed foods with more sodium.
- Read food labels, looking for foods with 5% or less of the recommended daily allowance of sodium.
- Check with a healthcare provider before using salt substitutes.

Remember: Seniors should consult with their doctors to determine safe dietary practices that take into account medication interactions, and other health issues.

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](#)

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.

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.

You can now purchase the updated 4 manual EPC 11th Edition Desk Reference Manuals, and the 11th Edition EPC PowerPoints to add to your library of knowledge.

They are available for \$159 + taxes and includes shipping.

- If you reside in AB, BC, SK, MB, QC, NT, NU or YT, your cost is \$166.95, all taxes & shipping included.
- If you reside in ON, your cost is \$179.67, all taxes & shipping included.
- 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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