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In the course of my career, I have attended more conferences than I can count, heard more top-notch speakers than I can remember, and have been privileged to learn from some of the world’s best.  At the age of 63, I know I still have much to learn and thanks to Jim Ruta, am now “re-energized”!  Every speaker showed enthusiasm for the topic.  Terry O - CPA, CA, CFA, CFP - Regina, SK   **Attendee Comment from the Niagara Falls, ON EPIC…**I wanted to let you know that I thoroughly enjoyed the conference!  The speakers and their topics were fascinating. I learned a great deal and feel like I have a much better handle on the sheer depth and breadth of the topic of “elder planning”.  It’s often a topic that people dread discussing, but after the conference, I came away more inspired and more hopeful of the future, not just for those fast approaching their senior years, or those fully in it now, but for someone like me in my pre-retiree years (45+), and for the millennials far off in the distance!  We will have to move towards a more senior-focused/elder population focused society, and this will benefit everyone.  Brenda Mc - Toronto, ON  **2018 Elder Planning Issues Conferences (EPIC)**  We can now provide dates for the 2018 EPICs, depending on your support:  Vancouver, BC – April 22-24, 2018 Niagara Falls, ON – June 3-5, 2018   A special one-day EPIC in:  Calgary, AB – April 25, 2018 Halifax, NS – June 7, 2018  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 these conferences.  More information will be available soon. Watch for it.  Please schedule the time to attend your 2018 Elder Planning Issues Conference.  We look forward to seeing you there.  **Words of Wisdom from Canada’s Oldest Person***…from an article found on ZoomerMedia Limited*  At 112-years-old, Dolly Gibb offers advice for a long and happy life.  Dolly Gibb is Canada's oldest known citizen.  Born Ellen Box in 1905 in Winnipeg, she got the nickname Dolly when, as a teen, she worked at Eaton's creating women's accessories. Unfortunately, she had to quit when she got married because the department store didn't employ married women in 1928.  Beyond advances in women's rights and extraordinary leaps in technology, Dolly has experienced the leadership of 17 prime ministers. Her favourite? It used to be Pierre Trudeau but not anymore. "I like the new one—Justin," she laughs. Widowed in her 60s, Dolly had two daughters, one of whom she has also outlived by 25 years.  Dolly lived alone at home in Thunder Bay, Ont., until her 100th birthday, then moved "south" to North Bay, Ont., and, now, with the help of family, friends and caregivers, she lives with her daughter, Sue Crozier, 77, who kindly facilitated our chat.  **What advice would you give your 25-year-old self?** Put up a fuss for what you think is right. Fight back.  **What advice would you give your 115-year-old self?** I guess keep doing what I'm doing.  **What do you know for sure?** I'm lucky at my age to be living at home. To be with Sue.  **What have you learned?** Reading, having hobbies and walking a lot was always good for me. I can't do too much anymore, but my advice to new seniors is to stay busy.  **What will you never learn?** How to stop trying.  **What was the best advice you've had?** Do things you enjoy. Have fun.  **Did it work?** Yes. I like to gamble. I bought a lottery ticket and won so I took my son-in-law, his mom and my two daughters to Atlantic City to the casino so we could gamble more.  **What are some of the things you enjoy?** My game shows. And my list of appointments and visits. It's full.  **The moment that changed everything?** Becoming a mother. I remember making little outfits for my girls. I used so many ribbons.  **Happiness is…**Being here now, at home. And having you visit!  **Life is a Collection of Moments***... submitted by Brian McMillan CFP, CLU, CH.F.C, EPC*  Life is a collection of moments and often its the little things in life that make life memorable. I think that in the hurriedness of life we forget to *experience life* as I believe life was intended to be…*experienced*. We attempt to capture life through the use of the cameras on our phone. We take selfies, pose for pictures, but somehow it doesn’t always give us the lasting satisfaction we intended.  We all have photos saved on our phones, I know I do. As a matter of fact, I must confess, I have the same photos saved a couple of times on my computer, backed up on an external hard drive and a memory stick. Why? Because I might lose them forever. Years ago, the moments would have been printed and put in albums. I know that some day it is my intention to revisit them and reflect on days gone by with the people and moments I cared most about. Probably paint a scene or two.  The moments I think that give me the most satisfaction, are those special moments I experienced while being *present*. On my walks in the morning you can hear a cardinal calling and another reply. In order to experience it, you have to be present in that moment. Watching my grandchildren explore new things and experience in wonder life unfold before us is priceless. Great photographers have the ability to capture that moment of innocence.  Recently my granddaughter McKenna found a caterpillar while playing. She carefully put it in a container filled with grass to observe it. To everyone’s surprise in a week or so it had spun itself into a cocoon. A few weeks later, it had morphed into a monarch butterfly! The experience of that moment was priceless for everyone.  I have attended many funerals over the years often coming away knowing a little more about the person whose life has been celebrated. Through the kinds words of family, friends and stories we get a glimpse of the legacy left behind. Moments are often celebrated in the pictures and music that follows.  So, I encourage you to pull out an album, log onto a computer or where ever those pictures are stored, reflect and appreciate moments. Don’t forget give access passwords to your family to get onto your computer should you die un-expectantly, we wouldn’t want those moments lost forever.  **Enhanced Home Care Could Better Match Senior’s Needs, Report Says…***from an article posted on CBC News.ca July 11, 2017*  **1 in 5 seniors who enter long-term care capable of living at home with better targeted support**  More than 20 per cent of Canadian seniors who go into residential care might have been able to stay at home with supports, according to a new report.  There are currently 2.6 million people in Canada aged 75 or older, about seven per cent of the country's population. These seniors tend to rely heaviest on health-care services, and their ranks are expected to more than double over the next 20 years, from 2.6 million to 5.7 million, the Canadian Institute for Health Information says.  The institute released its report, [Seniors in Transition](https://www.cihi.ca/en/seniors-in-transition-exploring-pathways-across-the-care-continuum): Exploring Pathways Across the Care Continuum, on July 11, 2017  The report's authors found that after an initial assessment, about one in five (22 per cent) individuals who enter residential care (also known as long-term care) with round-the-clock nursing supports resemble their peers in the community and might have been able to be supported in home care.  After considering seniors who could have delayed or avoided admission to residential care with community-based supports, the ratio increased to about one in three or 30 per cent.  "There is significant opportunity to match care needs and care settings," said Steve Atkinson, the institute's manager of analytics and special projects in Victoria.  The intention isn't to fault seniors as being in the wrong place at the wrong time, Atkinson said. Rather, it's to illuminate opportunities to ensure the sustainability of health-care systems.  **Greater independence**  Typically, seniors who could be accommodated with home care might need light help with activities such as meal preparation and transportation. They generally have no cognitive impairments or early signs.  Seniors often say they prefer to live in their own home, Atkinson said. Having home care services that match their needs could allow greater independence.  The report's authors said their analysis raises questions about what supports and services are needed to allow individuals to stay in the community longer. The solutions are likely regional or jurisdictional, Atkinson said, noting there is no uniform standard for home care and residential services.  "Using existing resources effectively and efficiently — without compromising care quality, timeliness and outcomes — is what health organizations across the country are striving for," the report's authors said.  Atkinson said there could be "profound savings" by supporting an individual in the community for two or three months more. For instance, delaying entry by just one month to a health system with 30,000 residential care beds and an average length of stay of 20 months would allow the system to serve nearly 1,000 more people.  The authors found various factors influenced admission to residential care after an initial assessment:   * The need for extensive physical assistance. * Moderate cognitive impairment. * Wandering behaviour. * Living alone. * A caregiver who is unable to continue providing assistance.   The authors said there are innovative approaches being introduced across the country to meet client and caregiver needs in the home. Atkinson pointed to the potential of new technologies such as video visits with care providers and clinicians to monitor the health of people at home.  **How to Reduce Loneliness in Elders Around the Holidays***…from an article found on the web*  There is a lot of pressure on people to enjoy themselves during the holidays. The reality, however, is that many people feel increasingly isolated and unhappy during this season of goodwill, and elders can have an especially hard time.  While aging can bring wisdom and experience, there are inevitable losses that even the healthiest seniors face. Loved ones and friends fall ill and pass away. Energy and mobility levels often decrease, resulting in feelings of lost independence and opportunities. Neighborhoods change over time, leaving even those well enough to remain in their own homes feeling lonely. The focus on family, friends and togetherness during this time of year can actually bring melancholy feelings to the forefront.  If you believe that your parent, spouse, friend or neighbor may be depressed, there are steps that you can take to help lift their spirits. You are probably busy with your own holiday preparations, but it’s important to remember what the holiday season is truly about. Simplifying some of your plans will allow you to focus on what really matters: the important people in your life. Use these ideas to brighten up a loved one’s winter season.  **12 Tips to Enhance a Senior’s Holiday Experience**   1. Make a point of actively listening when they want to talk, even if the discussion is negative. An honest and empathetic conversation can help them process what is bothering them, whether they are mourning a loss or coming to terms with new challenges in their life. It may also reveal why they are feeling down and help you devise other ways to lift their spirits. 2. Remind them how important they are as a part of your life, your family members’ lives and these annual holiday celebrations. They may feel useless or burdensome if they cannot contribute to or fully participate in the festivities like they used to. Encourage them to do what they are capable of, and be especially careful not to act like what you do for them is a duty. Show them they are loved. 3. Over the years, holiday cards often bring bad news and diminish in quantity. I used to sit with my mom when she opened her cards, because so many of them brought news of illness or death. She was also keenly aware of the people she didn’t hear from. Be gentle with your loved ones if these annual greetings are an important tradition of theirs. If possible, ask other family members and friends to contribute a simple card, photograph or drawing to help keep the senior’s seasonal mail more upbeat. My mom needed this connection with her life-long friends, so I helped her write her outgoing cards each year as well. 4. Help them see that you are trying to simplify your holiday plans to focus on the real meaning of these celebrations. Let them know you are trying to ignore the increasing hype over the food, gifts, decorations and parties in order to focus on the people and values that you cherish. Remind them that they taught you the importance of family and friendship, and thank them for that. 5. If a senior is in a long-term care facility, check with the activities director and local schools or extracurricular programs to see if they can arrange for children to visit with or even perform for the residents. New activities and interactions with younger generations can be very uplifting for an elder who is in physical or emotional pain. If possible, take the senior out to school programs and games, especially if they feature younger family members. 6. Check with your loved one’s religious organization to see if they can offer social and/or spiritual support. For example, the Stephen Ministry is a program offered by many Christian churches that provides one-on-one support to those who are having difficulties in life. Many churches can arrange for a congregant or leader to visit a senior in need at home or in a facility. Just having someone to talk to can go a long way toward relieving depression. 7. Help them add decorative touches to their home or room in the long-term care facility. Ensure that they do not present a safety hazard and try to decorate in stages to prolong the fun and give them something to look forward to. Many seniors enjoy reflecting on past holidays as they unpack cherished decorations, so be sure to listen to their stories and ask about special items. 8. Cook traditional baked goods or treats with your loved one, if possible. If they reside in an assisted living facility or nursing home, bring treats on your visits for your elder to enjoy and share with their friends. 9. Call your elder’s friends and see if they would be able to come to a small holiday gathering. One year, I was able to use a small conference room at the nursing home to host a New Year’s Eve party for my parents and their friends. They loved it. Keep in mind that it doesn’t have to be on a particular holiday or a large or expensive shindig. Realizing that the people they care about came out to spend time with them is priceless for an elder. Just be wary of large or loud groups if your loved one has dementia. Parties can be disorienting and upsetting for them. 10. Make their dinner table special. Whether your loved ones live at home or in a facility, try to make their dining table festive with some appropriate colors, themes and seasonal flavors. 11. The most important thing you can do with a senior to make them feel loved and included this season is to spend time with them. Look at family photos, watch home videos or holiday movies, listen to seasonal music, or do crafts together. Regardless of what you decide to do together, any time you can spare is a precious gift.   Do what you can to help your aging loved one feel involved and get into the holiday spirit without stressing yourself beyond your limits. If you put too much on your plate, it is likely that neither you nor your loved ones will enjoy the festivities nearly as much. Your best efforts are good enough.  **Joyful Holiday Activities for Seniors**  Include seniors in holiday activities.  The holidays can be lots of fun for older adults even if they’re not in the best physical or mental shape. Simply being included in the festivities brings joy and helps them enjoy the season. We’ve rounded a few fun holiday activities for seniors that are perfect to enjoy with family and friends.   1. Make a holiday wreath – these are fun and festive 2. Decorate and fill stockings 3. Make pomanders with oranges and cloves 4. Decorate the house 5. Prompt kids to ask about “the olden days” so they can learn about their grandparent’s youth 6. Play card games or board games 7. Gather around the stereo to listen to your senior’s favorite tunes 8. Sing holiday songs together 9. Have a family movie night with popcorn, extra pillows, and warm blankets to cuddle under 10. Enjoy tea or coffee together as a group 11. Bake cookies 12. Cook or prepare favorite holiday foods together 13. Have a gift wrap party – don’t worry if things aren’t perfectly wrapped, it’s the fun that counts! 14. Get your senior’s help with holiday cards – writing, addressing, or sealing envelopes 15. Ask for their opinions or ideas while you’re shopping online for gifts   **5 activities for going out with the senior**   1. Stroll around the mall and admire the holiday decorations – go early to avoid the crowds 2. Take a family walk around the neighborhood or through a local park 3. Enjoy a delicious meal at a favorite restaurant 4. Watch a feel-good holiday movie or fun comedy in the theater 5. Take in a local play or musical    Pace activities and modify as needed  Encourage older adults to join in the holiday festivities whenever possible, but be careful not to overdo it. Older adults have less energy and stamina, so be on the lookout for signs of fatigue and suggest frequent breaks or naps.  Many of the activities we’ve suggested are low-key and can be done at your senior’s pace. If your older adult has Alzheimer’s or dementia, you may want to modify activities to avoid overstimulating or confusing them.  **Bottom line**  The holidays are about spending time with family, feeling included, and enjoying each other’s company. The activities don’t have to be exciting to be special and meaningful.  **Some Gifts Ideas to Surprise and Delight Your Older Parents or Grandparents**  These gifts for grandparents and parents who have everything will show your love without cluttering up their home. I found the best gift ideas for older parents and elderly grandparents…all you need to do is choose the one that suits them best.  The [AcuRite Color Weather Station Display & 5-in-1 Weather Environment System](http://amzn.to/2wKwAdz" \o "AcuRite Color Weather Station Display &amp; 5-in-1 Weather Environment System" \t "_blank) is one of my top gift picks for older parents or grandparents. We gave this weather monitoring system to my elderly parents-in-law last year, and they use it several times a day. It has a clear, simple display of the temperature outside and inside, the wind speed and direction, and the rainfall.  It may not seem like the most creative gift idea, but it’s incredibly practical because older people need to know what the weather is like! They can’t drive as good as they used to, and they need to know if it’s rainy, cold, snowy, hot, etc. This is one of the most important gifts for older parents and grandparents – especially if they have everything – because they need and like to monitor the weather. Snow, rain, and heat directly affects their daily activities and safety. When you’re looking for gifts for elderly parents is that they don’t need or want more stuff to put on their shelves and coffee tables. Stuff is clutter, clutter makes life more complicated, and complications are boring and stressful. So, don’t give gifts that are meant to sit on shelves, bookcases, etc. Instead, consider these gift ideas…  **Time Creating Memories Together**  Your time is the most precious gift you can give – and creating a [Family Memories Photo Album](http://amzn.to/2yvjnYi) together is a creative, interesting way to visit your parents or grandparents. Take a blank photo album, a handful of photos, and a listening ear to your elderly parents’ or grandparents’ home. Even better, ask them to share their photos with you. People love to talk about their life histories, and you may find yourself learning things about your family that may surprise and delight you. Or shock and appall you!  When you’re shopping for the best gift ideas, pay attention to your older parents’ or grandparents’ personality, lifestyle, interests, health and mobility. Also, be open to the fact that while I did my best to find the “non-stuff” gift ideas for parents and grandparents who have everything, I had to include a few “stuffy” items on this list. If you find a great gift for your older mom or dad, please share it with us in the comments section below. This will make everyone’s gift shopping experience easier, faster, and more fun!  Many of these gifts involve the element of time spent with your elderly parents and grandparents – but I know that not everyone can spend time visiting. My mom is 73 years old, and lives many miles away. My elderly mother and father-in-law live closer, but we only see them twice a year. So I get it – it’s hard to spend time with family.  So, I intertwined a few practical gift tips with more emotional heartfelt ideas. I also included all price ranges, to make sure you find the best gifts that fit your budget – and that won’t give your elderly grandparents a heart attack when they open their present!  **A Memory Journal for Older Grandmas and Grandpas**  The [Memories for My Grandchild: A Keepsake to Remember](http://amzn.to/2h88E0G) is one of the best (and bestselling) gift ideas for older parents who have everything. It’s a journal that gently and creatively encourages grandparents to write their life story for their kids and grandkids.  This memory journal features guided questions and prompts to help your elderly parents remember important moments from their past. The questions will help your parents remember and share memories about their childhood and teen years, education, love, marriage, work, community, religion, military service, parenthood, family life, and, of course, grandparenthood. This journal has an inside back cover pocket in which to store keepsakes and notes, and contains creamy smooth pages that are beautiful and easy to write on.  Before you get too caught up in searching for the best gift for your parents or grandparents, remember that you can do no wrong! Parents, grandpas, and grandmas love you no matter what. The rest of my gift ideas are a combination of practical ideas (such as the indoor weather station and the Roomba robotic vacuum) and creative gifts (the gorgeous Secret Garden Wall calendar – delightful! ). Remember that you don’t have to spend a lot of money to spend on a gift for your older parents or grandparents – especially if they have everything.  If your dad or grandpa (or even your mom or grandma) loves cars, read [Vroom! The Best Gifts for Car Enthusiasts and Guys Who Love to Drive](http://blossomtips.com/car-enthusiast-gifts-for-men-who-love-cars/).  **iRobot Roomba Robot Vacuum for Older Parents With Carpets**  The [iRobot Roomba 690 Robotic Vacuum Cleaner](http://amzn.to/2xrB5gV) is for all floor types: carpets, tile, laminate and more. It’s Amazon’s #1 bestseller in indoor commercial robotic vacuums and floor cleaners. The iRobot is a wonderful gift for elderly parents and grandparents because it’s simple (just press Clean and the robot gets to work) and self-charging (it automatically docks and recharges, so Roomba is always ready to clean).  This robotic vacuum cleaner has a patented, 3-Stage Cleaning System that easily picks up dust, pet hair and large debris like cereal. This is the perfect gift for older parents who have everything; they simply need to preset Roomba to clean when it’s convenient for them, so they can keep up with everyday messes. Roomba works on all floor types, and at just 3.6 inch tall, is specifically designed to fit under most furniture, beds and kickboards.  This is one of the best gifts for older grandparents and parents who have everything, but it is expensive. Consider asking your family members to pitch in financially. Pooling your money to buy a Christmas or holiday gift for mom and dad may be the best solution for all family members, because finding the right gift for elderly grandparents is challenging for everyone.  **A Practical, User-Friendly iPad**  The [Apple iPad Air 2 HDD Tablet](http://amzn.to/2f1SccH) is one of my top gift ideas for parents and grandparents who have everything – especially since I get a ton of emails from older people who use their iPad all the time.  My husband gave me a MacBook Pro last year for Christmas, and I will never go back to a Toshiba laptop or Galaxy tablet! I love the simplicity and speed of my laptop. Your elderly parents or grandparents may not need a Mac, but they will love their iPad. Apple tablets take no time to boot up or shut down, they’re light and easily portable, they’re user-friendly, the apps load quickly, the interface is reliable, there are no virus threats, and Apple offers word processing, spreadsheets, and email accounts free of charge.  **An Easy Way to Make Coffee**  The [Keurig Elite Brewing System Coffee Maker](http://amzn.to/2xURsUJ) was most exciting gift my older parents-in-law received last year.  At first, I thought this coffee machine was a waste of money…until I woke up the next morning and needed a cup of coffee. Bliss, not to have to root around in my mother-in-law’s cupboards for coffee grounds and filters! Now she doesn’t have to brew a full or half pot of coffee when a visitor comes over. This is a thoughtful and practical gift for older parents who have everything because they’d never buy it themselves. It’s practical and easy to use, and the coffee is delicious.  Speaking of delicious coffee, don’t forget to include [Keurig Coffee Lover’s Variety Pack](http://amzn.to/2fmlMQp) with this gift! The no-name coffees just aren’t as good.  **A Warm Pillow Massager for Sore Old Muscles**  The  [Zyllion Shiatsu Pillow Massager With Heat](http://amzn.to/2gJGrtu" \o "Zyllion Shiatsu Pillow Massager With Heat" \t "_blank) is a useful gift for parent or grandparent who has the normal aches and pains of an elderly person. She may feel aches and pains that he or she never felt before, and this deep-kneading shiatsu massager has nodes to help relax and relieve muscle tightness.  The heating function soothes aching muscles, and the ergonomic design is perfect to use on lower- and upper-back, neck, abdomen, calf, and thigh areas. The adjustable strap secures the cushion to a favorite chair, and the massager is equipped with an Overheat Protection Device and programmed with 20-minute Auto Shut-Off to ensure safety.  **Winter Gloves to Keep Old Hands Warm**  [ISOTONER Womens Unlined Leather Palm Driving Gloves](http://amzn.to/1P88yzv) isn’t exactly the most surprising gift for older parents or elderly grandparents who have everything, but they’ll appreciate them – and so will you. Why? Because when I visit my in-laws, I always forget to bring my gloves! We live in a warmer place than they do, and I always borrow my mother-in-law’s gloves. And every time, I wish I would’ve bought her a pair for Christmas.  A good pair of leather gloves is a good give idea for older parents and elderly grandparents….unless they live in Maui, Arizona, Florida, or Mexico. Also, remember that your mom and dad – and your grandparents – always buy practical gifts. They don’t need ornaments, they need things they can actually use. And let others use.  **A Personal Secretary**  Okay, this is my friend Maggie’s creative gift idea for old parents (and she calls herself an old parent, so she outta know what they want!). She says to hire a “personal secretary” to visit your parents once a week to write letters, print emails, send birthday cards, or even run errands. “We hired a young woman, Samantha, who had just completed a care aid program. When the family sent emails to my mom, Samantha printed them, and Mom dictated her reply for Samantha to email back. Mom loved it.”  Maggie also said her mom was demanding of family members, so this service lightened their load. It also relieved their guilt about not being able to give her what she asked for. She was one of those older grandparents who really did have everything…but always felt she needed more.  **A Digital Keyfinder**  The [KeyRinger Key Finder](http://amzn.to/227rB2e) is one of the best gift ideas – and not just for older parents and elderly grandparents! My husband (who is not old…yet) lost his keys to the garage for three weeks the last time we visited my in-laws at Christmas. My mother-in-law found them at the bottom of the recycling bin, which contained piles of holiday wrapping. If we had a Key Finder, we wouldn’t have lost our keys.  The Key Finder pictured is loud, extremely durable, and operates up to 300 feet. It includes two KeyRingers – which “communicate” with each other. They’re ready to use right out of the package – no setup or programming required. There is also a full 90 day, no-questions-asked, money-back guarantee and a two-year warranty on this gift for elderly parents.  **A Gorgeous Handpainted Handbag**  An [Anuschka Hand Painted Large Handbag with Front Pockets](http://www.amazon.com/gp/product/B014FYLTEW/ref=as_li_tl?ie=UTF8&camp=1789&creative=390957&creativeASIN=B014FYLTEW&linkCode=as2&tag=quitipfroadvw-20&linkId=FPZ7FMVPGLLXSPZI)http://ir-na.amazon-adsystem.com/e/ir?t=quitipfroadvw-20&l=as2&o=1&a=B014FYLTEW is my absolute favorite “luxury gift idea” this year – whether you’re gift shopping for older parents, elderly grandparents, or your teenage daughter.  The Anuschka handbags are so beautiful. They are handpainted works of art that are also practical, durable, and whimsical. This one of those gifts an older parent would never buy for herself (or himself!!), but she would absolutely love to receive it.  It’s a splurge, to be sure. But it’ll last forever, and your mom will cherish it. I include these handbags on almost every gift article I write, because they’re so beautiful, inspiring, and creative. They’re a perfect gift for the woman who has everything – whether she’s an older parent, an elderly grandparent, or a spring chicken!  **A Fridge Magnet Picture Frame**  The [Magnetic Picture Frame Collage for the Refrigerator](http://www.amazon.com/gp/product/B00H57DQ02/ref=as_li_tl?ie=UTF8&camp=1789&creative=390957&creativeASIN=B00H57DQ02&linkCode=as2&tag=quitipfroadvw-20&linkId=XU3YRKNI5JQWVDSH) will keep family photos organized and easy to see. This one holds ten 4×6 photos, and won’t slide down the fridge if the door is slammed. The picture collage is an affordable gift idea for elderly parents or older grandparents who have everything – especially if they don’t live close to you or the rest of their family. You can organize a variety of family photos in the picture frame, and they’ll enjoy the creative collage you make.  The most important thing to remember when you’re shopping for elderly parents is the best gifts come from your understanding of who they are and what’s important to them.  **A book about their memoirs – or session with a life history writing service**  [Letters to My Grandchild: Write Now. Read Later. Treasure Forever](http://amzn.to/2gmXFR9)  is a creative gift idea for aging parents and grandparents who have everything. It’s different than a traditional book about writing your memoirs, and less intimidating than hiring a professional life history writer to write your mom or dad’s life story.  Many people don’t realize how much history is lost when their grandparents or elderly parents pass on, and they regret not writing down their family’s life history. This “Oprah’s Pick” holiday gift for older parents consists of 12 prompted letters, which offer an immediate way for grandparents to give the gift of a lifetime to their children and grandchildren. When favorite memories and words of wisdom are sealed with the included stickers and postdated for future opening, this paper “time capsule” becomes a priceless heirloom for generations to cherish.  **Holiday Health for Seniors**  11 tips for keeping older people healthy this holiday season.  While the holidays are a time of gatherings with family and friends, they can also be a source of stress, as exercise schedules might be disrupted for shopping excursions and rich holiday meals make it difficult to adhere to a particular diet. Staying healthy can be a challenge during this time of year, especially for seniors. Get a senior's caregiver involved to help manage expectations at this time of year.  To help seniors stay healthy during the holidays, reduce their stress and avoid the holiday blues, keep the following tips in mind:  Make Healthy Choices - From rich meals to tempting and tasty homemade snacks, the holidays are a time for many to indulge in food -- or overindulge. Try to plan meals with other events in mind.  For example, if a big dinner is planned for New Year's Eve, consider serving a lighter lunch of salad or soup. "You don't want to deny anyone of the food they like to eat at this time of year, but you don't want anyone to gorge themselves, either," Fuchs says.  Stay Hydrated - Drinking water is one way you can stay healthy during the holidays. "Senior citizens, especially, need to drink plenty of fluids, as not drinking enough water could cause hospitalization," Fuchs says. To make it easier to stay hydrated, have water easily accessible at home and keep bottled water in a purse or bag when running errands.  Follow Dietary Restrictions - Some seniors must follow special diets, such as one that is low in sodium. It can be difficult to adhere to a diet during busy, stressful times, especially if there aren't any healthy options available. "When people get stressed, they tend to overeat and don't stick to their diets," Golden says. To make it easier to follow dietary guidelines, keep healthy options like fresh-cut vegetables and fruit on hand.  Drink in Moderation - "Drinking too much can impair functions, and for some senior citizens, drinking alcohol with certain medications can have adverse side effects," Golden says. Consider offering fun, alcohol-free drinks so everyone can celebrate the holidays.  Keep Exercising - In many parts of the country, the holidays are synonymous with cold weather and snow. To stick to an exercise schedule, bundle up and invite your parents for a walk around the block if the sidewalks are dry. If it's snowing or icy outside, drive to an indoor shopping mall and walk a few laps while window-shopping.  Shake up Traditions - Between cleaning the house and cooking for a crowd, hosting a big holiday meal can be a source of stress. If an older relative traditionally hosts a big holiday meal, consider passing the tradition on to the younger generation of family members. If the relative insists on hosting, Fuchs recommends younger family members volunteer to clean or prepare part of the meal.  Decrease Gifts - For many senior citizens, especially those on a fixed income, the holidays can be a financial challenge due to purchasing gifts for many family members. To reduce stress from paying for gifts, consider having a family grab bag, where everyone contributes one gift.  Rest after Traveling - For some senior citizens, the holidays are a time to travel long distances to visit family and friends. Whether they travel by car, rail or plane, keep in mind that an older relative might want to rest upon arrival. Golden suggested offering the options of watching television or taking a nap instead of planning a day of shopping and visiting.  Make Homes Accessible - If older relatives are visiting your home for the holidays, ensure your home is safe and accessible. "Be mindful of hazards in your home. For instance, someone with a cane could trip over area rugs," Fuchs advises. Consider having your relative sleep on the first floor of your home. If that's not possible, let them stay in a room close to the bathroom. In addition, use nightlights in the hallway so they don't stumble in the dark.  Take Breaks - Between parties and shopping, the holidays often involve busy days and late nights. If you are planning an all-day outing, carve some time for a nap or a way to relax for a bit, even if it is just to sip tea in a cafe. Little kids, seniors and everyone in between will appreciate it.  Stay Involved - Recognize that senior citizens still want to feel they are part of the holidays. For many, that may include helping out with holiday preparations. "It's fine to reduce senior citizens' stress by offering to hold the holiday event at your home instead of theirs, but still keep them involved by having them cook a favorite dish or maybe help decorate the home," Golden says.  With a few preventative measures and a willingness to change some traditions, senior citizens can stay healthy and follow their diets, while also having fun with their family members this holiday season.  **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**](https://cieps.com/Secure/deskreferenceorder.htm)  Alternatively, you can download the 9th Edition free of charge on the EPC members site - [**Download EPC Desk References Here**](http://www.epcmember.org/Current%20Desk%20Reference.htm)  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**](https://www.linkedin.com/groups/Elder-Planning-Counselors-Canada-is-3186686.S.5945723537791672324?view=&item=5945723537791672324&type=member&gid=3186686&trk=eml-b2_anet_digest-hero-1-hero-disc-disc-0&midToken=AQEMrpa0yVVXHg&fromEmail=fromEmail&ut=0n-DjyGafBBmw1)  **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**](mailto:registrar@cieps.com)  **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**](http://cieps.com/Member%20Update.htm)  **CIEPS Member Benefits**  CIEPS has recently added 2 new member benefits for those EPC members in good standing.   1. 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 - [**EPC MEMBER HOTEL DISCOUNTS**](http://www.epcmember.org/Hotel%20discounts.htm) 2. 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 - [**EPC/CARP MEMBER DISCOUNTS**](http://www.epcmember.org/Member%20Discount%20for%20CARP.htm) 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 - [**EPC Customized Diploma Frames**](http://www.epcmember.org/businesscards.htm) 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 - [**earl\_robertson77@yahoo.ca**](mailto:earl_robertson77@yahoo.ca)  **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 [**jchang@ashtoncollege.com**](mailto:jchang@ashtoncollege.com)  ***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 BC, AB, SK, MB, QC, NT, NU or YT your yearly renewal is $157.50 all taxes included.  • If you reside in ON, NL or NB your yearly renewal is $169.50 all taxes included.  • If you reside in PE your yearly renewal is $171.00 all taxes included.  • If you reside in NS 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.  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This is in accordance with the CIEPS tenets and standards.*  **PLEASE NOTE!**  Just a reminder that when you use your credit card to pay for your EPC tuition, 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 866 833-8606 don’t 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](mailto:info@cieps.com) with the message ***“STOP MY PULSE!”***  **To contact CIEPS:**  Canadian Initiative for Elder Planning Studies 4438 Ontario Street, Suite 203  Beamsville, ON  L0R 1B5  Phone: 866.833.8606  Fax: 866.209.5111 | |
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