The Pulse

an e-memo for all EPC members



January 1, 2025

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Aging Optimally in 2025

5 Ways to Stay Healthy This Holiday Season



# From all of us at CIEPS, we hope that you have a Happy New Year and wish you all much prosperity for 2025.

January is known for:

- **Alzheimer's Awareness Month**
- **Firefighter Cancer Awareness Month**

# **Special CIEPS/EPC Designation Announcement**

In case you have not heard...

CIEPS and the Elder Planning Designation program are pleased to announce the addition of Rhona Konnelly CLU, CPCA, EPC to the CIEPS team as Marketing Director effective January 1, 2025.

If you know of any companies who are interested offering the EPC Designation to their associates, please reach out to rhona@cieps.com

Check out Rhona's qualifications here - More about Rhona Konnelly



Best Diets for Living Longer and Healthier

Check Out Your Additional EPC Member Benefits

Updated 12<sup>th</sup> Edition EPC Materials Now Available

<u>Did you Know that</u> <u>CIEPS/EPC is on LinkedIn</u>

<u>CIEPS is Looking for</u> <u>Articles for the PULSE</u>

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Important Notice Regarding Your EPC Membership Dues

<u>CE Requirements When</u> <u>Renewing Your EPC</u> <u>Designation</u>

Contact Us

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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



# The November Toronto, ON EPIC was a success! 2025 Dates are Now Confirmed

We would like to thank all our sponsors and attendees who made this conference an overwhelming success.

Save the date for the 2025 Niagara Falls, ON June 1, 2, 3, 2025 - Niagara Falls, ON EPIC.

We are also looking to add a Western date. Keep checking back here - **2025 EPIC Locations, Agenda, Information etc.** as it gets updated

You can choose to attend either LIVE in person or by LIVE webcast.

Please support this conference so that we can continue to bring you presentations that will help you with your aging clients, prospects and families.

2025 EPIC Registrations are now open.

# Latest News From Canada's Minister of Seniors, Steven MacKinnon, in His Own Words

As we close the chapter on another remarkable year, I want to take a moment to reflect on all we've achieved together. This year has been filled with challenges, successes, and growth.

Last December, we launched the Canadian Dental Care Plan—the largest expansion of insured medical coverage since the inception of Medicare. Thanks to this initiative, we improved dental coverage for Canadians, starting with seniors. As a result, 2.5 million Canadians are now eligible, and 1 million have already received dental care—transforming lives and ensuring better health for Canadians of all ages. This is just one example of how we're working to support the health and well-being of our residents.

In 2024, Employment and Social Development Canada introduced the "What to do when someone dies" Hub to support Canadians facing loss with all the information they need in one place. This builds on the previous success of the Retirement Hub, which has served more than 450,000 visitors, helping them understand their retirement options.

This year also marked the 20th anniversary of the New Horizons for Seniors Program—a milestone that reflects our ongoing commitment to enhancing seniors' quality of life and enabling them to engage fully in their communities. In this month's newsletter, we'll revisit some important resources and look ahead to what's in store for the upcoming year and give some good tips for the Holiday season. Let's take a moment to celebrate our successes and set our sights on the opportunities ahead. Finally, I would also like to wish each of you a joyful and peaceful holiday season. This time of year, offers a chance to relax, reflect, and connect with loved ones. I hope you find moments of rest and enjoyment, and that you return in the new year refreshed and ready for the year ahead.

If you think your friends or colleagues would find it helpful, please forward them this email so they can sign up to receive my updates.

Thanks for reading.

Steven MacKinnon Minister of Seniors

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# USEFUL RESOURCES

#### Preparing for 2025: Useful resources to keep in mind

As we wrap up 2024 and prepare for the new year, it is important to be informed and keep track of the useful resources, various benefits, programs and services available to you. The Programs and services for seniors webpage is the one-stop shop for all the information you will need. It includes important information on the Canadian Dental Care Plan, the Canadian Pension Plan, Old Age Security, Guaranteed Income Supplement, fraud prevention, and much more.

Below are additional resources that could come in handy in the new year:

- Benefits payment dates for 2025 Mark your calendars! If you receive federal benefits, including some provincial/territorial benefits, you can find out what dates you will receive payment on through this online tool.
- Learn about your taxes It's never too early to learn about taxes. An online learning tool that has lessons you can follow to learn more about claiming deductions and tax credits, different ways to do your taxes, and more.

Also, if you received a SimpleFile invitation from the Canada Revenue Agency this past summer to file your tax return using SimpleFile by Phone, SimpleFile Digital or SimpleFile by Paper, please note that the deadline has been extended. Be sure to use your invitation by January 31, 2025. Filing your taxes will help you get the government payments you are entitled to. By using these valuable resources, you can enter the new year with confidence, knowing you have the tools and information to make the most of the benefits and services available to you.

#### New hub to support Canadians facing loss

Dealing with the death of a loved one is never easy and knowing what steps to take in the aftermath can feel overwhelming. To help Canadians navigate the difficult process surrounding death, a new online tool has been launched: the "What to do when someone dies" Hub. Instead of having to navigate countless web pages, Canadians will now have all the information they need in one place. The hub is designed to provide Canadians with a simple and improved experience that will help them better understand their next steps, available services, benefits, and programs.

This resource is designed for anyone affected by the death of a loved one, including family members, funeral home representatives and executors or liquidators. A key feature of the "What to do when someone dies" Hub is its personalized questionnaire. By answering a few simple questions, users receive a tailored checklist and information on relevant benefits and services that apply to their unique situation.

Visit the Hub to find all the information you need in one place. If you need help working through grief, or just need someone to talk to, visit the mental health support page.

#### Planning a winter holiday? Read this first

Whether visiting family or friends for the holiday, or discovering new destinations, careful planning ensures a smoother, more enjoyable trip.

Check out the Government of Canada's destination-specific travel advice. The more you know, the safer and happier your travels will be.

Popular winter spots for Canadians include Mexico and the United States—but even close neighbours have different laws and risks, so it is still important to research.

For more advice visit our web page where you can find more information on travel insurance, how to register your trip, important contact information, and health tips. Safe travels!

#### A season of connection and compassion

The holiday season is a time marked by various traditions, including gathering with loved ones, sharing meals, and creating memories. For many people, it is an opportunity to connect and celebrate. However, for some people—particularly older adults—the season may be quieter or more solitary due to factors such as distance, health, or other

circumstances. A small gesture of kindness can go a long way in brightening their day and helping them feel seen and valued.

Here are a few thoughtful ways to spread joy and stay connected this season:

- Make a call A simple phone call can make a world of difference. Reach out to friends, family, neighbours, or even someone you haven't spoken to in a while.
- Video chat If in-person visits aren't possible, a video chat is a great way to share a face-to-face moment, catch up and see familiar faces.
- Share a meal or activity If safe and possible, consider inviting someone to join you for a meal or a festive activity. Sharing quality time can make the holidays feel more connected and meaningful.
- Drop in for a visit A friendly visit can be a wonderful way to brighten someone's day. Sometimes, just being present can provide comfort and warmth.

No matter how we celebrate, let's take a moment to reach out and support those who may need a little extra love this time of year. A small act of kindness can have a lasting impact and make the season brighter for everyone.

**Canada's Holiday Tax Break Will Have Winners and Losers: Here is What You Need to Know** ... from an article posted on the Good Times magazine site, written by Jessica Dostie on December 11, 2024

The government of Canada has announced <u>its plans for a temporary tax</u> <u>break</u> by exempting GST/HST on certain items during the holiday season from Dec. 14, 2024 to Feb. 15, 2025. The legislation to enact the tax break <u>has cleared the House of Commons and is now awaiting Senate approval</u>.

<u>The tax break applies to</u> clothing, footwear, diapers, car seats, toys for children, jigsaw puzzles, physical video games, consoles and controllers, physical books, printed newspapers, Christmas and similar decorative trees, and food or beverages.

The purpose of this tax break is purportedly to offer financial relief to Canadians amid <u>high food and housing costs</u>. Minister of Public Services and Procurement Jean-Yves Duclos justified the decision as follows:

"Although inflation is down and our economy is strong, the cost of living remains a challenge for many middle-class Canadians. That is why the federal government is introducing a two-month tax break on groceries and everyday essentials." Government estimates suggest that someone spending \$2,000 during the tax-free period could save <u>between \$100 and \$300</u>, while Pedro Antunes, the chief economist of the Conference Board of Canada, <u>projects average</u> <u>household savings of \$100 to \$200</u>.

But while the tax break will indeed put more <u>money into consumers'</u> <u>pockets</u> as the government claims, whether it will actually ease inflationary pressures is uncertain.

#### Inflationary pressure

Tax reductions often create an income effect by increasing disposable income and boosting demand for various goods and services. If supply isn't able to keep pace with the rising demand, <u>this can lead to higher inflation</u>.

If a <u>tax reduction boosts capital formation</u> — the total capital accumulation during a certain period — then it might not cause inflation. But this likely isn't the case in this scenario, since <u>GST reductions tend to boost demand</u> <u>without increasing supply</u>.

Historically, similar tax policies have had short-term inflationary effects. For instance, following Prime Minister Stephen Harper's GST reductions in 2006 and 2008, <u>prices temporarily spiked before stabilizing</u>.

The holiday tax break will cost the government an estimated <u>\$6.3 billion</u>, which will likely have a <u>multiplier effect</u> on the economy. This occurs when an initial injection of government spending leads to a larger overall impact on the economy as the money circulates through it.

While the tax-exempt goods represent a small fraction of GDP, this multiplier effect could drive notable GDP growth in early 2025.

Another key economic concern is the potential for "<u>price stickiness</u>," where businesses fail to pass tax reductions onto consumers. For instance, when the <u>Alberta government ended its 13-cent-per-litre gas tax</u> in 2022, not all gas stations reduced prices equally. A similar situation could occur if businesses choose to keep prices near pre-tax levels to retain part of the tax savings.

#### Implementation challenges to retailers

While the tax break offers relief to some consumers, it presents challenges for retailers. It will likely take a substantial effort for retailers to implement the tax exemption, with some finding it particularly challenging to do so in such a short period.

The <u>Canadian Federation of Independent Business has argued</u> that the new policy will add confusion and increase administrative costs for

affected businesses. It has called on the government to offer a \$1,000 credit in their GST/HST accounts to offset the burden.

Sylvain Charlebois, a professor of food distribution and policy, has argued that the holiday tax break may seem like a relief <u>but it could create long-term instability</u> because the grocery savings are minimal and the benefits are disproportional.

Some businesses will likely see a boost in sales, however. Since all types of restaurant foods — dining in, takeout or delivery — will be covered by the tax break, restaurants will have a unique opportunity to attract more customers.

#### Winners and losers

There will be winners and losers from this tax policy, with the benefits disproportionately favouring higher-income earners. Wealthier households, who are less affected by inflation, are better positioned to take advantage of the tax break by spending more and saving more. These families will be able to adjust their purchasing habits more easily, such as stockpiling a year's supply of baby diapers during the tax-free period.

It's important to note that many essential grocery items, like produce and milk, <u>are already tax-free under Canada Revenue Agency rules</u>. The tax break will cover taxed items like carbonated drinks, candies, snack foods and alcoholic beverages. This means higher-income households, which spend more on discretionary items, <u>stand to gain the most from a reduction in sales tax benefits</u>.

This holiday tax break could exacerbate economic inequity — contrary to its stated objective. Taxes play a key role in reducing inequality, and any changes to the tax systems should consider that. Unfortunately, this GST reduction appears to fall short.

Moreover, the benefits are <u>not distributed evenly across Canadian</u> <u>provinces and territories</u>. Consumers from provinces with HST will not pay any taxes for the items listed in the policy, but those with standalone provincial sales taxes will still have to pay that tax. Alberta, which only charges GST, will be tax-free.

While the holiday tax break may offer limited economic relief, its potential adverse effects on inflation and income inequality cannot be overlooked. As such, we concur with Charlebois's recommendation that permanently eliminating taxes on essential goods would deliver more equitable and lasting benefits.

Oral Health Tips for Caregivers Supporting Older Adults Living With Dementia at Home... *in from an article*  posted on the Good Times magazine site, written by Jessica Dostie on December 11, 2024

Good oral health is important throughout life for overall health and well being

#### Poor oral hygiene can:

- Increase the risk of developing respiratory infections like pneumonia
- Make it harder to control blood-sugar levels in people with diabetes
- Increase the risk of heart attack and stroke
- Lower self-esteem, reduce social interactions and lower quality of life

# Oral health and dementia

- Older adults with dementia have more cavities than those without dementia
- Older adults with dementia are less likely to visit an oral health professional compared to older adults without dementia
- Research suggests that there may be a link between poor oral health and dementia but the exact nature of the relationship is still unknown

### As dementia progresses, more support will be needed

- Oral care is a complex task with many steps
- As dementia progresses, oral care becomes more difficult to complete and the level of support needed increases

#### Signs that more support may be needed

- Does the toothbrush look like it is not being used
- Has it been a while since the tube of toothpaste or container of floss has been replaced
- Is there ongoing bad breath
- Does the person have difficulty chewing food
- As not all people can express pain, are there signs of dental pain such as frowning or grimacing when chewing food or drinking hot and cold fluids

# As a caregiver, how to support an older adult living with dementia

- Recognize that assisting or directly providing oral care to an older adult living with dementia is not an easy task and it may be uncomfortable.
- Be prepared for some resistance when assisting or directly providing oral care. Further information on <u>tips for communicating</u> with a person with dementia.

- Start by finding routines that are familiar to the older adult living with dementia and identify routines you are both comfortable withsuch as brushing teeth together, in the same place and at the same time of day.
- As dementia progresses, some individuals may have trouble identifying their oral care tools. Consider labeling them in a way that is easy to identify (for example, name, colors, placing dental tools and supplies in familiar places).
- Be prepared to provide reminders and prompts to help orient the older adult living with dementia so that it is time to complete their oral care.

#### More tips for caregivers can be found at:

- <u>Canadian Dental Association: Tips for Caregivers</u>
- <u>Canadian Dental Hygienists Association: Advice for</u> <u>Caregivers</u>

# Partnering with an oral health professional

- Try to book appointments with an oral health professional who is familiar to the older adult living with dementia, especially in the later stages of the condition.
- Inform the oral health professional of a dementia diagnosis, even in the early stages, so that informed and appropriate treatment decisions can be made.
- Work with the oral health professional to identify strategies that can help you to better provide support and care at home.

# Winter Wonder: How to Make the Most of the Season

**Ahead...** from an article posted on the McMaster University Portal on November 27, 2024

As the cold weather settles in, many of us might find ourselves retreating indoors, longing for the warmer days of spring and summer. But winter, with all its chill and quiet beauty, offers a unique chance to slow down, reflect, and enjoy some of life's simpler pleasures. For older adults, embracing the winter season can bring new opportunities for connection, wellness, and creativity.

#### Here are a few ways to make the most of the colder months ahead:

#### 1. Get cozy and creative indoors

Winter is the perfect time to dive into hobbies or explore new ones. Whether it's knitting, painting, journaling, or baking, these cozy indoor activities can be both fulfilling and fun. If you're looking to learn something new, there are endless online classes available in everything from photography to cooking. It's never too late to pick up a new skill or rediscover an old passion.

# 2. Take advantage of the quiet outdoors

If you're able to, winter walks can be peaceful and refreshing. The crisp air and the quiet of a snow-covered landscape can be soothing for the mind. Be sure to bundle up in layers, wear proper footwear, and stick to wellmaintained paths to stay safe. If snow isn't in your area, even a simple stroll through a park or around your neighborhood can do wonders for your mood and health.

#### 3. Stay active with indoor exercise

As the weather cools, it's easy to fall into a sedentary routine, but staying active is key to maintaining mobility and overall health. Simple indoor exercises—like stretching, yoga, or gentle chair exercises—can help keep your body moving. Many community centers and online platforms offer classes designed specifically for older adults to stay fit and flexible.

# 4. Create moments of connection

Winter can be a time for togetherness, whether it's a virtual visit with family or a cozy evening with a close friend. Enjoy a warm drink and chat, play board games, or share stories about past winters. If you're feeling isolated, consider joining virtual clubs, book groups, or even online volunteering opportunities to connect with others.

#### 5. Practice self-care and reflection

The slower pace of winter is a great time to reflect and reset. Spend time nurturing yourself—whether through meditation, reading, or simply enjoying quiet moments. It's also a good time to plan ahead for the year, set goals, or simply enjoy the satisfaction of a moment of peace.

Winter doesn't have to be something to endure—it can be a season to embrace. By finding small joys in the cold months, we can make winter a time of rest, growth, and connection. So, light a fire, sip a warm drink, and enjoy the season for all its cozy, reflective possibilities!

**Palliative Care in Ontario, Budget Considerations, and Visiting Hospice Statistics...** from an article posted on the Boomer Bulge found on the internet.

Information provided by Near North Palliative Care Network North BAY On

To view a printable PDF version of this page, click <u>here</u>. For an infographic version, click <u>here</u>. *Volunteers might find this version especially useful.* 

#### Where are we headed?

- There are going to be 9.6 million baby boomers who die in Canada by 2050.
  - For reference, **160,596** military and civilian Canadians died due to WWI, Spanish flu and WWII, combined.
- Of the 9.6 million baby boomers in Canada, 2.4 million reside within Ontario as of 2017 and this will increase to 4.6 million Baby Boomers between 80 and 90 years old in Ontario by 2046.
- Of the 9.6 million baby boomers in Canada by 2046, 3.3 million will require some form of palliative/hospice care. That is 34.4% of the baby boomer population.
- 1,582,430 baby boomers will need palliative/hospice care in Ontario by 2041
  - 1,026,978 will need a bed in a hospital facility,
  - 371,864 of the baby boomers will require a bed in either their home, a residential hospice, retirement home, or an assisted living home
  - 183,588 baby boomers will require a space in a long-term care home.
- Ontario has a reported number of 4,000 hospital palliative beds and 491 residential hospice palliative beds. Total of 4,491 reported palliative beds in Ontario
  - 4,491 beds for 1.58 million clients

#### How much does palliative care cost to maintain?

- More than 121,000 people died in Ontario in 2021/2022, and at an ongoing average rate of 35% requiring palliative care from at least one palliative care service in their last year of life across all health sectors (such as home care, hospital care and long-term care), this would account for 42,350 deaths.
- Cost of Home Palliative Care per client: average \$24,770/month.
- Estimated Cost of Hospital Palliative Care per client bed: \$15,000/day, \$450,000/month, \$5,475,000.00/year.
- Estimated Cost of Hospice Palliative Care per client bed: \$5,000 a day, \$155,000/month, \$1,860,000/year.

- More palliative care clients die in the community with the help of palliative care visiting hospices like NNPCN (23.5%) than with long term care facilities and hospices (11.7%).
- Cost of Personal Support Worker (PSW) per client: C\$16.54 per hour, i.e., \$115.78/day (7 hours).
  - Cost of Private counselling per client. Average fee \$105.00/hour.
- Cost of PSW + Professional Grief support per client = \$121.54/hour, \$850.78/day, \$4,253.90/week, \$17,015.60/month.

# **Aging Optimally in 2025...** from an article posted on the *McMaster University Portal on December 11, 2024*

As the year ends, we often reflect on our experiences, the things we learned, and the highs and lows that came with it. The start of a new year can signal a fresh start and an opportunity to set new goals and intentions. As we say goodbye to 2024, we reflect on some content highlights from the past year that will help you continue to age optimally in the new year and beyond.

# Watch one of our informative health and wellness webinars

2024 saw many guest experts join us to discuss various topics, like fall prevention, chronic pain, vision as we age and sleep disorders. If you missed them or want to rewatch them, they're available on demand for your viewing pleasure.

Keep an eye out for our webinars in the new year. They are free to join and engage in conversations with experts across a range of topics.

# Video Blog Posts highlight important topics

Have you watched our latest <u>video Blog Post</u> content? Through these videos, subject matter experts discuss the evidence on important topics such as diabetes, menopause, thrombosis, dementia, chronic pain, stroke and more. After watching the videos, you can download a handy summary and test your knowledge with a 5-minute quiz.

#### Stay healthy, active and engaged with our interactive lessons

Our free <u>e-learning lessons</u> are interactive modules on a variety of topics, such as depression, dementia risk reduction, anxiety disorders, and more. If you'd like to learn something new in only a few minutes each week, try our free email-based <u>micro-learning series</u>.

If aging optimally is part of your 2025 goals, bookmark the McMaster Optimal Aging Portal and take advantage of all the ways you can engage in learning about different aspects of your health and wellness.

**5 Ways to Stay Healthy This Holiday Season...** from an article posted on the McMaster University Portal on December 4, 2024

The holiday season is a time of celebration, but it can also bring stress and temptations that can affect your health. For older adults, maintaining well-being during this busy time of year is especially important.

Here are a few simple tips to help you stay healthy and enjoy this festive time of year:

# 1. Stick to a routine

While the holidays may throw off your normal schedule, try to maintain regular sleep and meal patterns. Consistent sleep helps keep your immune system strong, and eating at regular intervals can prevent overeating at big meals. Try to stick to your exercise routine, even if it's a short walk or stretching session. Staying active will keep your energy up and help manage stress.

# 2. Eat a well-balanced diet

Holiday feasts are often full of rich, fatty foods and sugary treats. You don't have to skip the holiday goodies entirely, but balance them with plenty of vegetables, fruits, lean proteins, and whole grains. Drink plenty of water, and be mindful of alcohol consumption, which can dehydrate you and interfere with sleep.

# 3. Manage stress

The holidays can bring extra demands, from shopping and cooking to managing family gatherings. Stress can affect your health, so try to take time for yourself. Practice relaxation techniques like deep breathing, meditation, or even listening to soothing music. It's okay to say no to commitments if you're feeling overwhelmed—self-care is key!

# 4. Stay active

Exercise doesn't have to mean hitting the gym. Going for a brisk walk, dancing to your favorite holiday music, or doing gentle stretches can help improve circulation and mood. Staying active also helps manage your weight and keeps your muscles strong, which is important for maintaining mobility.

# 5. Listen to your body

During the holiday season, it's easy to overdo it. If you're feeling fatigued or unwell, take a break. Don't hesitate to ask for help with tasks that may be physically demanding, such as lifting heavy packages or standing for long periods. Listening to your body's signals can help prevent injury and exhaustion.

Remember, the holidays are about joy, connection, and gratitude—so don't forget to enjoy the little things! By staying mindful of your health, you can make the most of this festive season while taking care of yourself.

# **Best Diet for Living Longer and Healthier**

We are diving into an evergreen topic that piques everyone's interest: what is the best diet for living a longer, healthier life? The internet is overflowing with diets claiming miraculous benefits, but let's sift through the noise and focus on what really works.

We'll also explore another crucial element of longevity: after the age of 65 it can be useful to pay a little more attention to how, as well as what, you eat. Read on to discover more about how diet can be complemented by lifestyle adaptations conducive to a healthier, longer life.

# The Mediterranean Diet: A Time-Tested Gem

Central to any conversation about nutrition is the <u>Mediterranean diet</u>, renowned for its myriad health benefits. Known for their longevity, people in countries bordering the Mediterranean Sea eat a diet rich in fruits, vegetables, whole grains, nuts, and seeds, harmonized with a moderate amount of dairy. Heart-healthy fats from olive oil and fish play a central role, while red meat and processed foods take a back seat.

Dr. Erin Woolridge, <u>a licensed Naturopathic Doctor in Newfoundland</u>, asserts, "The Mediterranean diet offers a nutrient rich balance for seniors, focusing on heart-healthy fats and high-fiber foods that aid in cholesterol management and digestive health." The natural reduction in processed and high-sodium foods within this diet further underscores its suitability for senior health.

A universally appreciated way of eating, the Mediterranean diet is often recommended by medical professionals. But, according to <u>Dr.</u> <u>Woolridge</u>, the diet is not just about what they eat, but how they eat. Meals are often a leisurely, social affair, which brings us to an important aspect of longevity that we will talk about below: connection.

# Blue Zones: Lessons in Longevity

Beyond the Mediterranean shores, the dietary patterns of the world's Blue Zones offer invaluable insights into longevity. Blue Zones are regions where people live significantly longer lives, such as Okinawa, Japan; Sardinia, Italy; and Loma Linda, California.

In these areas, diets are predominantly plant-based, with a heavy reliance on legumes, whole grains, and locally sourced vegetables and fruits. Meat is consumed sparingly, often reserved for special occasions. Dr. Woolridge notes, "The Blue Zones demonstrate that a diet low in meat and processed foods, and high in plant-based, whole foods, is key to longevity."

To learn more, Dr. Woolridge recommends a great documentary on Netflix called "Live to 100: Secrets of the Blue Zones".

Dr. Woolridge further notes that there are many chronic illnesses of lifestyle and diet that are very common to our population. ". Research supports dietary influence on things like cardiovascular disease, stroke, and some cancers. For example, Type 2 diabetes can very much be prevented, and even reversed by following a low glycemic diet, and being conscious of refined carbohydrate intake."

The <u>benefits of adopting a Blue Zone or Mediterranean diet</u> come down to enjoying a diet rich in plants. But why are vegetables and fruit so important?

- They have essential nutrients our body needs to function well.
- They protect against disease.

"Eating more plants mean a range of benefits from better bowel movements to better blood sugar management," says Dr. Woolridge. "Better skin and hair, improved microbiome variety, better moods, improved blood pressure... and the list goes on!" Small steps make a big difference to your health. Add a rainbow of extra fruit or veggie to meals and snacks. The more colourful the better – especially the dark green and orange ones!

# **Beyond the Plate: Lifestyle Synergy**

Diet does not exist in a vacuum. Adopting a longevity-focused diet is just one piece of the puzzle. Complementary lifestyle habits are equally vital. Dr. Woolridge reminds us to eat when rested, eat with family, enjoy a walk to and from dinner... these principles are just as important as the food!

#### **Social Connections and Meals**

Eating isn't just about nourishment; it's a communal activity. Studies show that <u>social connections can increase lifespan</u> and improve mental health. When you share a meal with others, you're not just feeding your body; you're nurturing your soul. So, don't just focus on what you eat, but also with whom you eat. A dinner with friends or family, full of laughter and good conversation, is just as nourishing as the healthiest meal.

The key to making it happen often starts with a plan. You could:

- plan a breakfast date with friends.
- participate in community celebrations and feasts.
- start a regular community meal with your neighbours.

Remember to put away distractions and take your time. Enjoy your food and the social aspect of being together. Use it as a chance to connect. Talk to those around you and share what is going on in everyone's life.

# Movement: More Than Just Exercise

Movement is not just about hitting the gym or running marathons. In many long-living cultures, regular, natural movement is key. Think walking, gardening, or even simple stretching. These activities keep the body active without the stress of intense regimes, making them perfect exercises for older adults in retirement. Incorporating regular movement into your daily routine is a cornerstone of a healthy, long life.

# A Positive Outlook: The Mind-Body Connection

our mental state plays a huge role in your physical health. A positive outlook can reduce stress, lower the risk of heart disease, and improve overall well-being. Cultivating a positive mindset through practices like gratitude, meditation, or simply engaging in activities that bring joy, can have profound effects on your health and longevity.

# A Holistic Approach to Diet Matters for Older Adults

Maintaining a healthy diet is important no matter your age. But as you get older, particularly after the age of 65 or so, eating well can become more challenging and lifestyle can lead to neglecting <u>healthy eating habits</u>.

Additionally, any loss in independence can make it harder to shop for healthy foods and cook them properly. This can leave older adults more reliant on packaged and prepared foods or meals that aren't nutritionally complete. A particularly concerning situation since a recent study found that if more than 20% of daily calorie intake is ultra processed foods, you may be raising your risk for cognitive decline.

# The Role of Retirement Residences in Promoting Longevity

Retirement residences can play a pivotal role in helping seniors achieve these goals. All retirement homes are usually mandated to provide balanced meals, social engagement opportunities, and various physical activities, all in a safe and supportive environment. This holistic approach aligns perfectly with the principles of a healthy, longevitypromoting lifestyle, making it easier for seniors to maintain a balanced diet, stay active, and foster meaningful social connections, all of which are key to a longer, healthier life.

Many retirement homes offer educational programs on nutrition and health, helping residents understand the value of their dietary choices. This educational aspect, combined with the convenience of having healthy meals readily available, significantly enhances the ability of seniors to adhere to diets that promote longevity and well-being.

After all, longevity is not just about adding years to your life, but life to your years.

# **CEIPS/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

# UPDATED 12<sup>th</sup> Edition EPC Materials are NOW Available

The NEW 12<sup>th</sup> Edition (2024) updated EPC materials have now been released.

The CIEPS faculty have been working relentlessly over the past 8 months to update the EPC Curriculum and information that each chapter contains.

The most updated statistics and information that we have found from multiple sources has been used to make this the most up to date aging program that you will come across today.

We have made the order of the EPC Curriculum so that it flows even better than before. Chapters have been rewritten to better reflect aging trends, ideas, lifestyle improvements and what is trending with our older populations today.

**Order your updated copy today -** The hard copy version of the 12<sup>th</sup> Edition EPC Desk Reference materials are available for EPC Designation holders at a reduced cost of \$199 + taxes and shipping is included.

Visit here to order your set today.

# The Advantage 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.

# 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!"

# **To contact CIEPS:**

Canadian Initiative for Elder Planning Studies 4438 Ontario Street, Suite 203 Beamsville, ON L3J 0A4 Phone: 855-882-3427 Fax: 866-209-5111

#### info@cieps.com

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