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Edition 22 Volume 2

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From all of us at CIEPS, Happy Valentines Day to you and yours!

Celebrating Valentine's Day with Your Special "Senior" Someone

These are just a few examples of Valentine's Day date ideas for seniors, but the possibilities are endless. The most important thing is to spend quality time together and make memories while you celebrate the old ones.

Valentine's Day is a special day for couples to celebrate their love and affection for each other. There are many options for seniors, including options for those with mobility issues, to make the day memorable. Whether you prefer a romantic night on the town or a special date night at home, we hope this Valentine's Day is extra special!

Valentine's Day is one of the few times a year we have a formal opportunity to really express the magic of romantic love. While teenagers experiencing first love or newlyweds sealing the deal might grab a lot of attention in films and TV, the significance of romantic love in our senior years has a special importance.

For many, this is a love that has endured the test of time and thrived over decades. For some, it's meeting a new and special partner in their years of maturity. Either way, Valentine's Day is the perfect opportunity to celebrate the romance shared between you and your special

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someone.

It's also a great time to plan a special date night! For seniors, this doesn't always have to be a crowded restaurant or a busy nightclub. Some with mobility issues might want to celebrate love a little closer to home. No matter your preferences, here's a list of Valentine's Day date night ideas to consider!

Going Out for Valentine's Day

If you're looking for a night on the town, consider one of the following ideas:

Go dancing. Dancing is a fun and romantic way to spend time with your partner, and it's also a great form of exercise. Many community centers offer dance classes for seniors, or you can find a local dance school that offers classes for older adults.

Have a spa day. Many spas offer senior discounts or special packages for older adults. From having a nice sweat in the sauna (please be sure consult with your doctor) to enjoying a couples massage, spas are a great way to spend time together while relaxing and unwinding. Ever tried a pedicure? A Valentine's spa trip might be the perfect occasion to try a treatment you haven't experienced before!

Go to a concert or theater show. Many communities have local theater companies or music groups that perform regularly, and tickets are usually affordable. This can be a great way to enjoy a night out together and take in some live entertainment.

Volunteer together. Volunteering is a great way to give back to the community and make a difference. Many organizations are looking for volunteers of all ages, and it can be a great way to bond with your partner while doing something good for others.

Try something new. This could be anything from taking a pottery class to learning a new language. Trying something new together can be a great way to bond and create new memories. Plus, as we've written about before, experiencing new things is a great way to keep your mind sharp. For those who enjoy a glass of wine, consider a wine and painting event, a popular activity in many cities.

Staying In for Valentine's Day

For those with mobility issues, or simply those who don't want to brave the February cold, here are a few date-night ideas to consider for staying at home:

A movie night in. Cuddled up on the couch with a romantic movie is a classic way to spend Valentine's Day. You can also make it more special by having a themed movie night, such as a movie from the year

you got married or a movie that you both love from years gone by.

Valentine's Day game night. Whether you're into card games, board games, or video games, playing games together can be a fun and competitive way to spend Valentine's Day. If you've got couple friends, a game night could be the perfect opportunity for a double date night (just make sure the Monopoly doesn't get too heated!).

A spa day at home. You don't have to leave your home to enjoy a spa day. Treat yourselves to a relaxing spa day with massages, face masks, and other pampering activities. A quick online search can teach you how to create an at-home spa experience with items you probably already have in your bathroom!

Try a romantic home-cooked dinner. Cooking together is a great way to spend quality time together, and it's also an opportunity to try new recipes and learn new cooking skills. If you have mobility issues, you can still enjoy a romantic dinner at home by ordering in.

Take a virtual tour of a museum or art gallery. Many museums and art galleries now offer virtual tours, allowing you to explore from the comfort of your own home. This is a great option for those who have mobility issues and can't visit in person.

February is Also Known for the Following Health 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.

- [AMD Awareness Month](#)
- [CTE Awareness Month](#)
- [Preventative Health Awareness Month](#)
- [Psychology Month](#)
- [Recreation Therapy Month](#)
- [Turner Syndrome Awareness Month](#)
- [Feeding Tube Awareness Week](#) – February 2 to 8
- [World Cancer Day](#) – February 4*
- [International Day of Zero Tolerance to Female Genital Mutilation](#) – February 6*
- [Wear Red Day](#) – February 7
- [Congenital Heart Disease Awareness Week](#) – February 7 to 14*
- [Sexual Health Week](#) – February 9 to 15
- [International Childhood Cancer Day](#) – February 15*
- [Mental Health Nurses Day](#) – February 21
- [Eating Disorders Awareness Week](#) – February 24 to March 2

- [Pink Shirt Day](#) – February 26
- [Rare Disease Day](#) – February 28



Save the Dates for the 2005 Elder Planning Issues Conferences in Niagara Falls & Vancouver

In addition to the Niagara Falls EPIC, we have added Vancouver, BC for a one day EPIC on April 29, 2025

Check out the locations, agendas and presenters here - [2025 EPIC Locations, Agenda, Information etc.](#)

View all the Vancouver, BC, APRIL 29, 2025, EPIC information here - [Vancouver, BC EPIC Information](#) . You can earn up to 15 CE credits for attending.

View all the Niagara Falls, ON EPIC information June 1, 2, 3, 2025 - [Niagara Falls, ON EPIC Information](#) . You can earn up to 30 CE credits for attending.

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.

An Opportunity For You to Increase Your EPC Elder Knowledge By Attending One of Our EPC “Lite” * Upgrade Sessions

We will be offering an EPC Lite “Live” Update Webinar from the “LIVE” In person Class FROM Toronto ON - March 24-26, 2025 & the “LIVE” In person Class FROM Vancouver, BC – April 25-27, 2025

You have already earned your EPC Designation, so you do not have to qualify again! There is no examination required. This is an opportunity for you to UPGRADE your Aging Knowledge

In the words of Rhona Konnelly, CIEPS Marketing Director...

“We’re living in an unprecedented era of change—Canada’s 55+ population is growing rapidly, redefining what it means to age. This generation is healthier, more active, and more engaged than ever before, making their needs and expectations unique.

For professionals who serve this demographic, the question is: Are you equipped to meet their evolving needs?

Today’s aging adults are navigating:

- Retirement income planning for longer, more fulfilling lives.
- Strategic healthcare and lifestyle decisions.
- Legacy planning that reflects their values and goals.
- Opportunities for lifelong learning and community engagement.

Information on How the EPC “Lite” Live Update Webinar

Each day will begin at 7:45 am and end at 5 pm based on the time zone of the location you registered for. If Vancouver then it is PST, if Toronto then it is EST

Throughout the 3 days, the recently UPDATED **Complete 12th Edition EPC Curriculum** will be covered by our CIEPS Faculty via Live Webinar streamed from one of the above Live In-person EPC class.

You will be sent the web access links and daily agenda as we get closer to the date. This way you can pick and choose the presentations that you feel will benefit you most.

Please note - *We are calling these sessions “EPC Lite”, because you will not have to write another EPC Qualification examination but will still receive updated EPC knowledge and the chance to complete up to 15 CE credits after the webinars are complete for attending the LIVE Webcast presentations. (Your attendance will be tracked).

Your Registration Fee of \$495 + tax includes the following:

- The complete updated 4 volume 12th edition EPC Desk Reference Manuals and the PDFs of the live presentation PPTs, (a value of \$400+). These will be shipped to you upon receiving your registration.
- 15 CE credits (a \$180+ value) upon completion of the 3 days by using our sister company **Pro-Seminars ONLINE CE COURSE CATALOGUE**
- Updated Elder knowledge – Priceless!

We will send you the daily agenda and web links for these sessions as we get closer to the date.

Only \$495 + taxes to attend

Here is How You Will Achieve Your 15 CE Credits

You will not receive any CE for attending, however, after the EPC Lite Live Update Webinar is completed, you will receive access from our sister company Pro-Seminars ONLINE CE Catalogue so that you can complete up to 15 CE credits. You will have 6 months to complete the additional online CE.

Our Online CE credits are valid for BC, AB, SK, MB, ON Provincial License CE requirements MFDA ([MFDA Courses](#)), FP Canada, Advocis etc. Check this information in more detail here - [CE Credit Information](#).

REGISTER NOW and continue your EPC journey with updated materials that you can use for your elder family members, clients and prospects.

When credentials are a commodity, ongoing education and updating is a necessity for professionals working in the elder market.

Don't Get Scammed: Protecting Yourself From Financial Fraud ... *from an article posted on the McMaster University Portal on January 14, 2025*

This topic never gets old. Keep our senior population safe from fraudsters!

Unfortunately, as we age, we can become targets for financial fraudsters. However, the good news is that you can significantly reduce your risk by being aware and taking a few precautions. This blog post will arm you with the knowledge you need to stay safe and protect your hard-earned money.

Common scams targeting older adults:

- The grandparent scam: A scammer poses as a distressed grandchild urgently needing money for bail, hospital bills, or car repairs. They'll plead with you not to tell their parents.
- The romance scam: Scammers create fake profiles on dating sites or social media to build relationships and then ask for money for emergencies or investments.
- The lottery scam: You receive a notification that you've won a lottery or prize but must pay a fee upfront to claim it.

- The government imposter scam: Someone claiming to be from the CRA, Service Canada, or another government agency demands immediate payment for taxes or fines.
- The tech support scam: You receive a call or pop-up message claiming your computer has a virus and must pay for remote tech support.

Ways to protect yourself:

- Never give out personal information over the phone, email, or online unless you initiate the contact.
- Be suspicious of unsolicited calls, emails, or mail.
- Don't be pressured to make quick decisions. Take your time and consult with someone you trust.
- Verify the identity of anyone who contacts you claiming to be from a government agency, bank, or other organization.
- Don't click on links or attachments in emails from unknown senders.
- Keep your computer and software up to date with security patches.
- Shred documents containing personal information before discarding them.
- Monitor your bank accounts and credit card statements regularly.

What to do if you think you have been scammed:

- Contact your bank or credit card company immediately.
- Report the scam to the Canadian Anti-Fraud Centre (CAFC) at 1-888-495-8501 or online at antifraudcentre-centreantifraude.ca.
- Contact your local police.

Key things to remember:

- You are not alone. Many people fall victim to scams.
- Reporting scams is important, even if you don't lose money. This helps authorities track down scammers and prevent others from being victimized.
- If it sounds too good to be true, it probably is.

Are Cats Good for our Health? ... *from an article posted on the internet by Susan Hazel, from the University of Adelaide on January 10, 2025*

Cats have lived with humans for thousands of years. And long before cat memes and viral TikToks took over the internet, they've been

comforting us with their purrs and making us laugh with their weird antics.

But what does the research say – are cats good for us?

Living with a cat can have a profound – and sometimes surprising – effect on our physical and mental health. Still, living with cats is not without risks.

Part of the family

You may have heard cats don't have owners; they have "staff." In fact, multiple studies show the humans who live with them feel more like beloved relatives.

In a study of 1,800 Dutch cat owners, half said their cat was family. One in three viewed their cat as a child or best friend and found them loyal, supportive and empathetic.

Another US study developed a "family bondedness" scale and found cats were just as important a part of families as dogs.

Many cats would choose human interaction over food or toys. And they can distinguish when we are talking to them (rather than another human).

In fact, we've adapted to each other. Cats are more likely to approach human strangers who first give a "kitty kiss" – narrowing your eyes and blinking slowly. And research suggests cats have developed specific meows that tune into our nurturing instincts.

What does this close relationship mean for health outcomes?

A sense of purpose

Owning a pet is associated with less social isolation. And some cat owners say "providing for the cat" increases their feelings of enjoyment and sense of purpose.

But the benefits of the relationship may depend on how you relate to your cat.

One study looked at different relationship styles between humans and cats, including "remote," "casual" and "co-dependent." It found people whose relationship with their cat was co-dependent or like a friend had a higher emotional connection to their pet.

Links to heart health

People who own – or have owned – a cat have a lower risk of dying from cardiovascular diseases such as stroke or heart disease. This result has been repeated in several studies.

However, a problem interpreting population studies is they only tell us about an association. This means while people with cats have lower risk of dying from cardiovascular diseases, we can't say for sure cats are the cause.

Cat ownership has also been associated with some positive changes in the gut microbiota, especially in women, such as improved blood glucose control and reduced inflammation.

Helping mental health

Having a cat or dog is also associated with higher psychological well-being. For people with depression, patting or playing with their cat has been shown to reduce symptoms (although this was over a short, two-hour period and can't be extrapolated longer-term).

Another way to find out about the health impact of cats is qualitative research: asking people what their cats mean to them, beyond the numbers.

When colleagues surveyed veterans, we found people more attached to their pets actually had poorer mental health scores. But their survey responses told a different story. One respondent said, "my cats are the reason I get up in the morning."

Another wrote:

I consider my pet to be a service animal. My cat helps me to relax when I'm dealing with my anxiety, depression or when I wake during the night from the frequent nightmares I have. My cat isn't just a pet to me, my cat is a part of me, my cat is part of my family.

It may be that veterans were more attached to their cats because they had worse mental health – and relied on their cats more for comfort – rather than the other way around.

Mental health downsides

It is possible being attached to your cat has downsides. If your cat becomes sick, the burden of caring for them may have a negative impact on your mental health.

[In our study](#) of owners whose cats had epilepsy, around one third experienced a clinical level of burden as caregivers that was likely to interfere with their day-to-day functioning.

Toxoplasmosis

Cats can also carry [zoonotic](#) diseases, which are infections which spread from animals to humans.

They are the main host for [toxoplasmosis](#), a parasite excreted in cat feces which can affect other mammals, including humans. The parasite is more likely to be carried by feral cats that hunt for their food than domestic cats.

Most people have mild symptoms that may be similar to flu. But infection during pregnancy can lead to miscarriage or stillbirth, or cause problems for the baby including blindness and seizures.

Pregnant women and people with lowered immunity are most at risk. It is recommended these groups don't empty cat litter trays or use gloves if they have to. Changing the litter tray daily prevents the parasite reaching a stage that could infect people.

Allergies

Up to one in five people have an allergy to cats and this is increasing.

When cats lick their fur, their saliva deposits an allergen. When their fur and dander (flakes of skin) come loose, it can set off an allergic reaction.

People without severe allergies can still live with cats if they regularly wash their hands, clean surfaces and vacuum to eliminate dander. They can also exclude cats from areas they want to be allergen-free, such as bedrooms.

While cats can provoke allergic reactions, there is also evidence contact with cats can have a protective role in preventing asthma and allergic reactions developing. This is because exposure may modify the immune system, making it less likely allergic reactions will occur.

Thriving in 2025: 5 Ways to Stick with Your Health Goals ... *from an article posted on the McMaster University Portal on January 1, 2025*

As we usher in a new year, many of us are inspired to embrace positive changes, especially when it comes to our health. For older adults, maintaining and improving health is a worthy and achievable goal. Whether you're aiming to boost your energy levels, enhance mobility, or feel your best, here are some tips to help you stick to your health goals in the coming year.

Set realistic goals: Start by setting achievable and realistic health goals. Instead of aiming for drastic changes, focus on small, sustainable

adjustments. This might include incorporating more fruits and vegetables into your diet or taking short walks more frequently.

Prioritize movement: Regular exercise is a key component of a healthy lifestyle. Consider doing more of the activities you enjoy and love, whether walking, swimming, gardening, or even dancing. Aim for at least 150 minutes of moderate-intensity exercise per week, but remember, every little bit counts.

Eat well to age well: Nourish your body with a well-balanced diet rich in fruits, vegetables, whole grains, lean proteins, and healthy fats. Stay hydrated and be mindful of portion sizes.

Get social. Enlist the support of friends or family in your health journey. Joining group fitness classes or walking groups can make activities more enjoyable and foster a sense of community.

Be consistent and celebrate progress: Consistency is key when it comes to health goals. Establishing a routine can help make healthy habits a natural part of daily life. Whether it's setting a regular bedtime, incorporating daily stretching, or committing to regular health check-ups, consistency is the foundation of success. Be sure to pause, recognize, and celebrate your achievements, no matter how small.

Remember, the journey to better health is a marathon, not a sprint. By taking small, sustainable steps and staying committed to your goals, you can make significant strides towards a healthier and happier you in the New Year. Here's to a year of well-being and vitality!

Tech Savy Seniors: Unlocking a World of Connection and Convenience... *from an article posted on the McMaster University Portal on December 17, 2024*

Who says technology is just for the young? More and more seniors are discovering how technology can enrich their lives, from staying connected with loved ones to simplifying everyday tasks.

Ready to join the tech-savvy generation? Below are a few ways technology can benefit you in your daily life.

1. It can bridge the distance with video calls

Missing your grandkids or loved ones? Video chat apps like FaceTime, Zoom, or Skype let you see and hear loved ones no matter how far apart you are. Sharing a virtual cup of tea or reading a bedtime story has never been easier!

2. It can connect you with like-minded communities

Social platforms like Facebook can help you stay connected with friends and family, discover new communities, and keep up with current events. It is also a way to share photos, join groups with shared interests, and connect with friends and family.

3. It can simplify life's tasks

There's an app for almost everything! Whether it be medication reminders, grocery delivery, transportation, or entertainment, a variety of apps can help make life's daily tasks a little easier.

4. It can enable you to learn something new

From online courses to sites that allow you to trace your family history to news websites full of articles and blogs on various topics, the internet opens up a world of possibilities.

Tips for success:

- **Start with the basics:** Don't be afraid to ask for help from family or friends.
- **Take your time:** Learning new technology takes patience. Don't get discouraged!
- **Find resources:** Many community centers and libraries offer technology classes specifically for older adults.
- **Stay safe online:** Be mindful of sharing personal information and avoid clicking on suspicious links.

Embracing technology can open a world of connection, convenience, and lifelong learning. Take the leap and discover all that the digital world has to offer!

Research Finds that Wealthier Canadians Live Longer and Are Less Likely to be Dependent as They Age...

from an article written by Marie-Leroux & Marie Connolly from the Université du Québec à Montréal (UQAM)

Population aging is a [growing challenge for developed countries like Canada](#), with significant implications for health care and long-term care systems. In [OECD \(Organization for Economic Co-operation and Development\) countries](#), the population of people aged 80 and above is projected to more than double by 2050, reaching 9.8 per cent of the population.

This demographic shift highlights the increasing demand for high-quality long-term care services. Older individuals frequently experience limitations in daily living activities, such as dressing, washing and household tasks.

By 2050, half of people aged 65 or older in OECD nations are expected to report some limitation in daily living, and dementia cases are projected to reach 42 million. Canada [is not exempt from this trend](#).

In [Québec](#), for instance, around 315,000 individuals require help with daily activities — a number expected to nearly double by 2050.

As the number of elderly people needing care grows, the demand for long-term care services will present significant financial challenges for both individuals and governments. Understanding the economic and demographic factors driving long-term care needs, as well as their implications, is crucial for building a more equitable and robust care system.

Low-income individuals face double penalty

Research has shown that while life expectancy has increased, it's unevenly distributed across socioeconomic groups. Factors such as age, ethnicity, gender, income and education play a significant role in determining longevity.

[In Canada](#), men in the top five per cent of earners live, on average, 11 per cent longer than those in the bottom five per cent. For women, the longevity gap between those with the highest earnings and the lowest earnings is 3.6 years. These findings are consistent with research from [other countries, including the United States](#).

However, research on the relationship between income and loss of autonomy is still limited. Some studies suggest that lower socioeconomic status is associated with poorer health outcomes and higher disability rates among older adults.

[In the United Kingdom and the U.S.](#), individuals in the bottom third of wealth distribution live seven to nine fewer years without disability compared to those in the top third. [Similarly, in Europe](#), less wealthy individuals have a higher likelihood of becoming dependent and they remain dependent longer.

Understanding these socioeconomic disparities is crucial for shaping public policy and identifying which groups are the most vulnerable. Low-income individuals face a double penalty: they are both more likely to need long-term care and they are less financially equipped to bear the associated costs.

As a result, public long-term care policies might consider prioritizing the support of low-income individuals, since wealthier individuals can more easily afford care.

High-income Canadians live longer

[Our research](#) explored the relationships between longevity, dependency and income using data from a 2016 survey of 2,000 Canadians aged 50 to 69.

[The data](#) combined both subjective self-reports with objective data about the likelihood of living to age 85, developing limitations in daily living activities or entering a nursing home. Financial resources were measured through reported income and savings.

Our findings show that Canadians with higher incomes are more likely to live to age 85 and are less likely to become dependent. After controlling for several socioeconomic factors, we found that a one per cent increase in income was associated with the following:

- nearly a five per cent increase in survival probability;
- a one per cent decrease in the likelihood of having limitations in daily living activities;
- and a two per cent decrease in the likelihood of entering a long-term care home.

The relationship between income and dependency was particularly strong among individuals in the top third of the income distribution. This suggests that financial resources play a significant role in extending life and maintaining independence as people age.

Interestingly, despite their lower objective likelihood of needing nursing home care, higher-income individuals perceived themselves as more likely to require it. A one per cent increase in income was associated with a four per cent increase in the self-reported probability of entering a nursing home, even though the actual probability of this happening dropped by two per cent.

This discrepancy may be explained by wealthier individuals considering other factors, such as their financial resources and the possibility of receiving care at home from a professional caregiver.

Targeted support is needed

The socio-demographic relationships from our study have important implications for designing equitable long-term care policies. Wealthier individuals tend to live longer and are less often dependent, meaning they are in a better position to pay for long-term care expenses.

On the other hand, low income individuals are more likely to become dependent and may experience greater financial strain if they need to pay for long-term care costs over an extended period, potentially driving them into poverty.

Our findings recommend that provincial and territorial governments should adopt redistributive policies for long-term care. These policies

could involve providing additional subsidies aimed at low-income older individuals, either as a preventive measure or when they first become dependent.

This approach aligns with the [proposal made by Québec Health Minister Réjean Hébert in 2015](#), who [suggested implementing “autonomy insurance”](#) to help retirees above a certain age manage long-term care costs.

Redistributive policies are critical not only because low-income individuals have fewer financial resources, but also because they face a higher likelihood of dependency. Without targeted support, these individuals could be left struggling to afford the care they need. Designing policies that recognize these disparities can help ensure a more equitable and sustainable long-term care system in Canada.

2025 Predictions: 5 Ways Canadians 55+ Will Impact All Generations... *from an article posted on the internet by HomeEquity Bank on Jan. 2, 2025*

Canadians 55+ are responding to changing cost of living and housing prices by swapping inheritances for shared experiences and timely financial aid for their younger loved ones

This year, older Canadians will throw out the traditional retirement playbook and embrace new financial, technological and familial norms to live more independent and enriching lives. Insights like this from HomeEquity Bank and Ipsos reveal five key predictions for Canadians aged 55+ that will have ripple effects across Gen X, Millennials, Gen Z and even Gen Alpha.

The bank's top five predictions cover financial planning, living legacy and technology adoption trends that will define 2025:

HomeEquity Bank | The most common “living legacy” gifts fund weddings, new property, education, vehicles and travel. (CNW Group/HomeEquity Bank)

- 1. From leaving a legacy to living one:** Older Canadians are realizing their adult children will benefit most from financial help now, instead of years down the line. Over half (53 per cent) of Canadian homeowners aged 55+ say they have gifted a significant amount of money (with 55 per cent of those gifts valued at CAD\$25,000 or more) as a financial gift to their adult child or grandchild, with “living legacy” gifts taking the most popular form in education, weddings or a first home. 2024 saw a 16 per cent increase in new reverse mortgage holders reporting using funds for gifting purposes. To support this inter-generational gift-giving trend, HomeEquity Bank is introducing [HomeBridge](#), a new digital solution specifically

designed to help Canadian baby boomers leverage their home equity to gift their family – and establish their living legacy.

- 2. Skip-gen bonding takes off:** A fresh take on living legacy is also on the rise – more Canadians are planning "skip-gen bonding" experiences that see grandparents travel with younger relatives. Younger generations benefit from these adventures through priceless quality time, family connections and new experiences that they would not have otherwise had. The best part? Canadians are finding ways to afford these trips without sacrificing financial security. Since 2021, there has been an 86 per cent increase in new reverse mortgage holders reporting using funds for travel purposes with Gen Z and Gen Alpha grandchildren expected to benefit from the continued trend this year.
- 3. Embracing AgeTech at home:** With prices predicted to decrease, this year will see wider adoption of AgeTech – a wide range of technologies including wearable devices, smart home systems and even social robots for companionship – that will enable older Canadians to live independently and comfortably, while also providing tools for caregivers to better support their needs. The rise of AgeTech will keep families connected throughout their fitness journey, improve healthcare access and outcomes, and provide peace of mind for younger generations and caregivers who can safely monitor their loved ones while they remain independent.
- 4. "House rich" Canadians more comfortable with debt:** According to Ipsos, the number of Canadians 55+ who are considered "house rich, cash poor" (HRCP) – defined as less than \$50K in investable assets and own a home with at least \$400K in equity – has increased by 66 per cent since 2021 to 2.66 million, with more than half (1.47 million) residing in Ontario. And while their limited cash is buying less these days, they're 10 percentage points more comfortable with debt than the rest of Canada. In 2024, half of new reverse mortgage holders report using funds for living expenses. 2025 will see more house rich Canadians explore financial solutions to access their hard-earned savings in their home to fulfill life goals as they age.
- 5. Mortgage brokers take centre stage:** With a historic 1.2 million mortgages up for renewal in Canada this year, finding an experienced mortgage broker to provide trusted advice and secure the lowest rate possible will be a major priority for Canadians. Brokers will help navigate delinquency risks and recommend solutions that won't exacerbate household debt. Canadians 55+ renewing this year at higher rates may be faced with significantly larger monthly payments on a fixed income. Rather than renew at high rates, brokers will increasingly suggest reverse mortgages as an alternative. They will also be pivotal in

helping first-time home buyers take advantage of forced sale opportunities to enter the market.

"Despite financial headwinds, Canadians 55+ are taking an active role in creating stability and purpose in their lives by finding new ways to connect with family, and continuing to pursue independence, dignity and empowerment in 2025," says HomeEquity Bank President and CEO Katherine Dudtschak. "Following a period of extended inflation and increased monthly expenses, we see a desire amongst Canadian homeowners 55+ to explore new ways to access the savings in their homes to achieve their goals."

Visit chip.ca for personal finance tips, resources and insights.

Some Foods to Stay Away from After Age 60

Vegetable Oils

Heart health is so important, especially as we start to get older. It's one of the most important organs that we need to look after. One of the best ways to protect our heart is to avoid vegetable oil as much as possible. Unfortunately, these oils may increase the risk of developing heart-related health issues. The reason being is that there's a fatty acid called omega-6 that's found in quite a few oils.

But worry not, as there are some great alternative oils out there that you can try. Avocado and olive oils are the best options to look for in the grocery store.

Deli Meats

A fresh sandwich is one of the most delicious lunches, right? However, when you're throwing that sandwich together, we suggest you stay far away from deli meats. Sure, they may feel like a convenient option, but their health drawbacks are definitely not worth it. They may contain a decent amount of protein, but it's the bad stuff they contain that is the issue. With high levels of sodium, unhealthy fats, and preservatives, it's by no means good for you.

Unfortunately, they often also contain nitrates, which have previously been linked to certain cancers. To pile your sandwiches up with meat, you're better off going for fresh and lean meats, like fish or chicken. Or why not try a plant-based option?

Grapefruit

This one may come as a surprise as we're taught that fruit is good for us and a great alternative to unhealthy foods. Sure, grapefruit is healthy, but it can be really bad if you are taking medication. Grapefruit will interfere with the way that your body absorbs

medicine. They possess a compound that can affect the enzymes that break down your medication. In turn, it creates higher levels in your bloodstream.

If you are taking any medication, it's best to consult a doctor if it's affected by grapefruit. If so, you could swap it out for some other citrus fruits that won't have any effect.

Heavy Creams

The secret ingredient to a lot of insanely delicious meals is heavy cream. Whether it's sauces or desserts, it can be found in a lot of recipes. It may taste good, but it's packed full of saturated fats. Saturated fats can raise your cholesterol levels and contribute to the risk of heart disease. It's best that you get started with making healthier choices for sauces and desserts. There are alternatives out there, such as half-and-half, low-fat, and plant-based options that work wonders.

When it comes to your health, prioritizing the low-fat options will always be worth it. They will significantly improve your cardiovascular health, and better yet, you won't even taste the difference.

Soda

It comes as no surprise that soda is bad for us. In fact, it's bad for everyone, not just for people over 60. But, saying that, it's significantly worse for people over said age. They do become much riskier the older you get. Sodas are simply high in added sugars and empty calories. Easily, they can begin contributing heavily to obesity, diabetes, and heart disease. In addition, consuming an excessive amount of sugar can lead to increased blood sugar levels and strain your cardiovascular system.

To avoid developing these issues, it's recommended that you steer clear of sodas or at least limit your consumption of them. There are healthier alternatives out there, such as water, teas, and fruit juices.

Energy Bars

When you're in a rush and need a quick snack, it can be incredibly easy to turn to an energy bar. To be fair to you, they are advertised as a nutritious on-the-go snack. However, just because they can make you feel fuller for some time, it doesn't mean that they are necessarily good for you. Many commercial energy bars are packed with added sugars, unhealthy fats, and artificial ingredients that can cause a lot of harm.

It's fair to say that there are a lot more healthier energy bar options out there. Even a handful of nuts or a homemade energy bar will be much better for you.

Cereal

Cereal is one of the quickest and easiest options for your breakfast in the morning. However, just because they are easy, it doesn't mean that they're any good for you. A lot of cereals don't actually provide many nutritional benefits. Many cereals will actually contain just about as much sugar as some desserts and limit the nutritional value of your breakfast. If you are going to eat cereal, find the healthier ones that are made with whole grains and have less added sugar.

Choosing a healthier and more nutritional breakfast option is a great way to start your day. In addition, it will benefit your health a lot more in the long run.

Processed Cheese

The rule of thumb here is that you should always opt for the more natural version of a food. So, of course, processed cheese is a big no. If you're including processed cheese like American cheese slices or bagged shredded cheese, it's time that you cut those out. These sorts of processed cheeses contain high levels of sodium, unhealthy fats, and artificial additives. To take care of your health, it's best that you avoid processed cheese altogether.

Instead, go for unprocessed and more natural cheeses, such as brie, cheddar, and parmesan. While cheese slices and grated cheese are quick and convenient, they aren't ideal for your health.

Pork

For anyone a little older, eating pork can, unfortunately, pose quite a few health risks. Pork includes factors such as a high fat content as well as the potential for foodborne illnesses. It's not the ideal meat of choice to consume once you hit your 60s. To avoid these risks, you want to stay away. If you do want to eat pork, opt for lean cuts of it and make sure it's cooked thoroughly.

In addition, you should be balancing out pork by having a variety of other protein sources. Those include fish, poultry, and plant-based alternatives to support your health.

Raw Eggs

Realistically, we all know that eating anything raw can be quite bad for us, no matter our age. However, being cautious of raw eggs is

especially important over the age of 60. Salmonella actually occurs in roughly one in every 20,000 eggs. Those odds may sound quite low, but you never know if it could be your egg. To be safe, it's recommended to avoid eating raw eggs and be extra cautious.

Yep, you guessed it, this also means you'll need to avoid a quick taste of that cookie dough before it goes in the oven. It's better to be safe than sorry, as no one wants to experience the effects of salmonella.

White Chocolate

A lot of people praise dark chocolate for being a healthier alternative to regular chocolate, but the same cannot be said for white chocolate. As opposed to dark chocolate, white chocolate has no cacao solids in it and is quite high in unhealthy fats and sugar. The combination of these two can lead to health issues such as weight gain, diabetes, and other metabolism issues. It's best that you limit your consumption of white chocolate as much as possible.

Frozen Meals

Let's be real, frozen meals can be great purely just because of how convenient they are. It's minimal effort with no more than three prep steps, and it's ideal for a meal for one. Unfortunately, there are quite a few health drawbacks that outweigh that convenience. Frozen meals will contain a pretty high level of sodium, unhealthy fats, and preservatives. These can contribute towards health issues, such as hypertension, heart disease, and increased blood pressure

Frozen meals seem to do a lot more harm than they do good. They may be a nice treat every now and then, but you're better off focusing on fresh foods. It takes a little more effort, but it's worth making it yourself.

And More...

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 12th Edition EPC Materials are NOW Available

The NEW 12th 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 12th 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 CANADIAN INITIATIVE FOR ELDER 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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