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"Goodbye to winter blues and hello to March hues."

March marks the beautiful, chaotic transition from winter to spring, characterized by unpredictable weather, lengthening days, and the first signs of green.

*CIEPS wishes you and your families a very smooth, uplifting transition from the dull winter days into a few months full of energy and promise.*

## **What the Month of March Known For?**

March features numerous health awareness observances in Canada focused on nutrition, brain health, and disease prevention. Key March health initiatives include Nutrition Month, Brain Injury Awareness Month, Kidney Health Month, and Colorectal Cancer Awareness Month. Major days include World Sleep Day, World Down Syndrome Day, and Purple Day for epilepsy.

## **March Health Observance Months**

- [\*\*Nutrition Month\*\*](#): Promoting healthy eating habits.
- [\*\*Brain Injury Awareness Month\*\*](#): Education on preventing brain injuries.
- [\*\*Kidney Health Month \(National Kidney Month\)\*\*](#): Raising awareness for kidney disease.
- [\*\*Colorectal Cancer Awareness Month\*\*](#): Promoting screening and prevention.

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- [Multiple Myeloma/Liver Health Month](#): Increasing awareness for these conditions.
- [Music Therapy Awareness Month](#): Highlighting the benefits of music in therapy.
- [National Social Work Month](#): Recognizing the role of social workers in health.

### Key March Health Awareness Days

- **March 1:** [Self-Injury Awareness Day](#).
- **March 3:** [World Hearing Day](#).
- **March 4:** [World Obesity Day](#).
- **March 6:** [World Lymphedema Day](#).
- **March 8:** [International Women's Day](#).
- **March 12:** [World Glaucoma Day/Week](#).
- **March 15:** [World Sleep Day](#) (varies, usually mid-March).
- **March 20:** [World Oral Health Day](#).
- **March 21:** [World Down Syndrome Day](#).
- **March 26:** [Purple Day \(Epilepsy Awareness\)](#).
- **March 31:** [World Lipodystrophy Day](#).

### Other March Health Events

- [Brain Awareness Week](#): Typically, the second or third week of March.
- [Safe Sleep Week](#): Promoting safe sleep for infants.
- [National Poison Prevention Week](#): Often held in the third week of March.

While there are no federal statutory holidays in March, these observances are widely supported by health organizations across Canada.

## CIEPS / EPC Welcomes our Newest Faculty Member, Neela White, FCSI, CIWM, CIM, CPCA, EPC, CEA



*For those of you who do not know Neela, here is a little bit about her and why she will be a benefit for the CIEPS faculty.*

Neela White is a passionate advocate for open discussions and preparation for life-changing illnesses, helping families understand the financial and emotional burdens of long-term care. Her relatable style encourages families to plan for longevity and explore viable options. Drawing from her experience working in long-term care and as a caregiver for a decade, Neela offers empathetic financial guidance.

Neela is a partner and co-founder of Blue Wing Advisory Group, Raymond James Ltd., with over 29 years in the financial industry. She provides inclusive wealth management services as an aging specialist and senior portfolio manager. She holds degrees in Psychology and Gerontology and a certificate in Thanatology. Additional certifications include Certified Professional Consultant on Aging, Elder Planning Counselor, and Certified Executor Advisor. She is also a Certified Patient Navigator and Certified Dementia Care Provider, with training in MAiD and death doula services. She has also completed the U-First program and Last Aid.

An active speaker on caregiving, cost aging, health care navigation, and longevity planning, Neela participates in conferences, panels, media interviews, podcasts, and educational events. She has been featured in various industry publications, is a member and presenter for the Canadian Securities Institute and was a participant in their Financial Health Seniors Initiative. She is a frequent guest on BNN Bloomberg TV, and a contributing author for Wealth Professional. She is also an educational sponsor and presenter for the Empowered Seniors Speakers Series. A program dedicated to informing and educating seniors on a variety of timely and pertinent topics. More recently, she has joined as an educator for the Canadian Initiative for Elder Planning Studies. In 2024, she was awarded Woman of Distinction Raymond James Canada.

Neela created the educational webinar series, The Open Dialogue on Aging, and authors the newsletter Perspectives on Longevity. She is currently working on a book for caregivers, care recipients, and the sandwich generation.

***In addition, Neela is qualified in the following areas to provide the following:***

- Certified Patient Navigator
- Certified Dementia Care Provider
- Death Doula Training
- U-First!



**REGISTRATIONS now open for the 2026 Elder Planning Issues Conference in Niagara Falls, ON...**

**Sunday May 31 – June 2, 2026**

**2026 EPIC Registrations NOW OPEN.**

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

## **Our 2026 theme is - “Strategic Solutions for a Changing Demographic.”**

“Strategic Solutions for a Changing Demographic” captures the urgent need for cross-sector innovation as Canada’s population ages. It invites professionals to rethink systems, services, and structures to meet the evolving needs of older adults - while anticipating the ripple effects across families, communities, and the economy.

We believe that aging is not a challenge to be managed - it is a transformation to be led. This conference equips professionals with the tools, insights, and partnerships needed to lead that transformation.

This theme is not just about reacting to demographic shifts. It is about leading with foresight, designing with empathy, and collaborating across disciplines.

Through expert-led sessions, interdisciplinary collaboration, and forward-thinking dialogue, the conference aims to spark innovation, strengthen systems, and build a future where aging is supported with dignity, resilience, and strategic foresight.

### Why Is This Conference Important for You to Attend?

Attending the 2026 "Strategic Solutions for a Changing Demographic" conference is more than just a professional opportunity - it is a strategic imperative. Here is why this event matters:

- \* Aging Population = Urgent Innovation
- \* Sharpened Client Strategy
- \* Estate & Succession Planning Insights

If you or your company is serious about staying relevant and resilient in the face of demographic change, this conference is where you need to be.

Check out the location, agenda, and Keynote presenters here - [2026 Niagara Falls EPIC](#) and REGISTER TODAY!

You will earn up to 30 CE credits for attending.

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

**New Report Reveals Seniors in Canada Are Facing Mental Health Struggles...** *from an article found on CTV.ca news written by Maria Sarrough on January 21, 2026*

A familiar face welcomes people at the front desk of the Seniors Active Living Centre in Charlottetown on Monday mornings: retired provincial fire marshal David Blacquiere, sorting 50/50 tickets and ticking off members' names as they walk through the door.

Inside, the centre offers a place for older Islanders to spend time together and enjoy planned activities, from card games like bridge and poker, to yoga and pool, forming friendships that can build over weeks and months.

"We're providing something here that's very healthy for them," said Blacquiere. "If you're left on your own, what's there for you?"

New data from the National Institute on Ageing (NIA) suggests many older Canadians are struggling to find that kind of connection — and feeling less optimistic about their later years.

The institute's 2025 Ageing in Canada Survey found positive feelings about aging fell among people 50 and older, from 62 per cent in 2024 to 56 per cent last year, the steepest drop since the survey began in 2022.

The report also points to persistent problems: 57 per cent reported experiencing loneliness and 43 per cent were at risk of social isolation, numbers that have not changed significantly.

It raises concerns not only for potential mental health challenges, but physical health ones too, said Talia Bronstein, the NIA's policy director.

"Social isolation is akin to the kind of outcomes we see with chronic disease," she said, adding the more alone a senior becomes, the harder it can be to go out and seek care. "It can really reduce somebody's ability to live a healthy, independent life."

The report also breaks down the top barriers to staying socially engaged. For those aged 50 to 64, Bronstein said affordability was the biggest block.

Of the 6,001 Canadians surveyed who had not yet retired, fewer than one-third, or 29 per cent, said they can afford to do so when they want to, down from 35 per cent in 2022. About one in five (22 per cent) reported having less than \$5,000 saved for retirement.

"That really puts a strain on people's financial situation," Bronstein said. "It also puts a great reliance on our public systems, for example, Old Age Security and the Guaranteed Income Supplement that fill in those gaps for older adults that may not have a pension plan or savings."

Addressing the problem, Bronstein said, means services must be both affordable and accessible.

Bronstein pointed to community-based seniors' organizations, which she said often rely on volunteers and insecure funding.

"We really need to invest in this sector to make sure that we have this robust safety net for our older adults in community," she said, citing services that range from personal care support and meal delivery to practical help like snow shovelling.

Back at the Seniors Active Living Centre, Blacquiere said some Islanders come in five days a week, making the most of their membership, which costs \$35 a year. The funds are used to help maintain programming, like lunches.

"We wouldn't turn anybody away because of the cost," he added.

One of the challenges is making sure seniors know the centre exists, and another is getting them there.

"I would love to be able to say, 'We'll send a car over to pick you up and bring you here,'" he said. "That's the other side of the coin too."

Blacquiere pulled out a brochure for the P.E.I. Friendly Visitor Program, run by the province's Senior Citizens' Federation. It pairs older Islanders at risk of social isolation with trained volunteers for weekly, one-hour visits -- support that can reach people at home when transportation is a barrier.

Janet King, one of the federation's directors, said mobility can get in the way. She says some seniors - including her and her husband - are less inclined, for example, to go out after dark, particularly in the winter. And while many may want to join a club, some hesitate to volunteer, or worry it will be costly to keep up with group activities, like potlucks.

"People want company, but they don't necessarily want to get involved with a lot of additional commitments," she said. "If people think that they're going to get involved with an additional financial burden, that's also a huge deterrent."

King said she'd like to see the provincial government set up a volunteer-run seniors chat line - using trained callers such as social work students, people in seniors' services, or seniors themselves - to reach those aging at home.

Blacquiere said the difference social connection can make is hard to miss at the centre.

“I’ve heard 90-year-olds, well into their 90s, saying, ‘If we didn’t have this, what would we do?’” he said. “They’re so pleased that this is here.”

## **Boomers are Working Longer – And it’s Not Only about Mondy...***from an article posted on money.ca and written by Rebecca Holland on February 21, 2026*

### **Here’s What Younger Workers Need to Know:**

Retirement used to mean one thing: You stop working at a specific age, and then you kick back to enjoy your sunset years. But for a growing number of Canadian baby boomers, that script is being rewritten — and the reasons behind it are more complex than you might think.

Of course, money plays a role. Persistent inflation and rising costs can make even the strictest savers second-guess whether they have saved enough.

According to a 2025 BMO retirement survey, most Canadians believe they need about \$1.54 million to comfortably retire (1). In contrast, the average Registered Retirement Savings Plan (RRSP) balance for those aged 55 to 64 is around \$120,000 — a significant gap that is pushing many baby boomers to keep working longer than they had planned (2).

Additionally, a 2024 Manulife survey found that 64% of Canadian baby boomers expect to delay retirement to boost their savings (3).

But here is what is interesting: The financial picture does not tell the whole story. A significant portion of boomers who are staying in the workforce are not doing it out of necessity — they are doing it because they want to.

### **How baby boomers are changing what retirement looks like:**

It turns out that purpose, identity, and social connection matter just as much as a pay cheque for many Canadians approaching retirement — and work provides all three.

Some boomers are choosing to stay in roles they find fulfilling, while others are using this stage of life to pivot into something new — a creative field, a passion project, or an entirely different industry than the one where they spent decades. According to ADP Canada’s Happiness@Work Index, over 70% of boomers have ranked as the most joyful generation in the Canadian workforce for 13 consecutive months (4).

The social rewards of staying connected, contributing to something, and feeling productive can be just as compelling as any financial incentive.

This trend is reflected in the data. According to Statistics Canada, the proportion of Canadians actively in the workforce who are aged 55 and over has nearly doubled — from 10.9% in 2001 to 22.4% in 2021 (5). And a 2025 estimate from RBC Economics projects that Canada will face its largest retirement wave yet as the remaining boomers hit 65 by 2030 — but many of them will keep working well past that milestone (6).

### **How this affects younger generations:**

Boomers choosing to stay in the workforce for longer does not only affect personal finances — it has real implications for younger Canadians as well.

To start, Canada's pension landscape is already shifting. With the Canada Pension Plan (CPP) and Old Age Security (OAS), the higher payment incentive increasingly favours delaying until 70 — CPP grows by 42% if you wait until then, while OAS increases by 36% (7) (8). As life expectancies rise and program sustainability comes under pressure from an aging population, there is growing debate about whether future cohorts will face higher eligibility ages or adjusted benefits.

There is also a labour market impact to consider. With boomers holding onto jobs longer and hiring practices remaining cautious, younger workers can find it harder to break into — or climb the ladder within — the workforce. The current environment of low hiring and low turnover means fewer opportunities for younger workers to move up, even as demand for skilled labour is expected to significantly tighten once the boomer retirement wave hits.

With all that in mind, the traditional “retire at 65” model may need to pivot — especially if you are under 50. Working with a financial advisor to build a retirement vision that reflects your actual life can help you create a realistic plan, whether you see yourself stepping back in your 60s or working well into your 70s.

### **Planning for a retirement that fits you**

It can be difficult to picture what life at 65 looks like when you are in your 30s or 40s. But planning for flexibility now — both financially and emotionally — could pay off later.

Data shows that working longer can improve both financial security, as well as physical and mental health outcomes (9). At the same time, not everyone reaches their late 60s in a position to continue working. Health, caregiving responsibilities and changing circumstances all factor in.

### **Here Are A Few Things Worth Considering as You Plan:**

**Your budget:** Think about the life you want to live in retirement. A solid budget should account for the activities you want to pursue and your

daily living costs while also being realistic about what you can afford to contribute to your retirement savings in the present.

**Debt going into retirement:** If you are carrying a mortgage or other debt you will not have paid off by the time you want to retire, factor that in now. Retiring debt-free gives you more breathing room and less financial stress.

**Health-care costs:** CPP and OAS provide a baseline, but they are rarely enough on their own — the maximum combined benefit is around \$2,249 monthly at the time of writing. As you age, health-care expenses tend to climb, and if you plan to age in place, it is worth factoring in potential costs for home care, accessibility renovations, or support services.

**Your sense of purpose:** Many people retire without a clear plan for how to spend their time. The financial side of retirement is important, but so is having a vision for how you will stay active, connected, engaged, and fulfilled. That planning matters just as much as the money.

### **Bottom line**

Retirement is not the finish line it used to be — and for many Canadian boomers, that is a deliberate choice rather than a compromise. Whether it is financial necessity, a sense of purpose or simply loving what they do, more older Canadians are choosing to continue working, and reshaping what their sunset years will look like in the process.

For younger Canadians, the takeaway is clear: Do not assume the retirement rules your parents followed will apply to you. CPP and OAS eligibility, housing costs, healthcare expenses and a continually shifting job market all mean that planning early — and for flexibility — is more important than ever.

Start by figuring out what you want retirement to look like. Then work backwards: What will it cost, what will you need to save and how much time you must do so.

A fee-only financial advisor can help you stress-test the numbers and build a plan that holds up — whether you want to stop working at 60 or keep going well into your 70s. The goal is not just to afford retirement. It is to enjoy it.

### Article sources

BMO (1); Fidelity Canada (2); Manulife (3); Newswire (4); Statistics Canada (5); RBC (6); Government of Canada (7, 8); Alzheimer's Association (9)

## Transitions in Later Life: Part 1 – Navigating Grandparenthood...*from an article found on the McMaster University portal on January 28, 2026*

### The Bottom Line

- Grandparenthood can bring renewed purpose, identity, and connection, but can also require adaptation to new roles and expectations.
- While active involvement with grandchildren and adult children parents supports wellbeing, overextending can increase stress and strain relationships.
- Strong social connections and maintaining independence outside of the family can help grandparents stay healthy, happy and resilient during this important transition.
- Open communication, setting boundaries, and prioritizing self-care and 'me time' are key to fostering positive relationships across generations and maintaining personal wellbeing.

As we age, both expected and unexpected life changes can disrupt our routines, possibly even affecting health and well-being. Major life transitions—such as retiring, becoming a grandparent, losing a loved one, caring for another person, or moving to a new home—can disrupt our sense of purpose and stability. Even positive changes, like becoming a grandparent, require adaptation as they involve adjustments to new family roles and responsibilities. These transitions can influence social networks, opportunities for engagement, and quality of life. As a result, maintaining strong social connections during such transitions is crucial, as social participation can support better physical, mental, and cognitive health outcomes in later life.

Becoming a grandparent is a particularly meaningful transition, emphasizing the joys and complexities of aging. In 2017 in Canada, 7.5 million people were grandparents, with the average age of all grandparents being 68 years, and the average age for first-time grandparents being 52.<sup>1</sup> Grandparenthood can provide a renewed sense of happiness, identity and purpose, and can often strengthen intergenerational bonds.

Despite the positive aspects, grandparenting can also be challenging. Complex family structures, like blended or reconstituted families, can create dynamics requiring adjustments. Some grandparents may face changes in their relationships or living arrangements, further complicating this period of transition. Grandparents may also struggle to find a balance between the desire to be involved and supportive while also prioritizing their own needs for autonomy and social engagement, emphasizing the importance of social connectedness and maintaining engagement in meaningful activities to support health and wellbeing.

## What the evidence says

An evidence synthesis on grandparenting, health and wellbeing published in 2022 found that the effects of grandparenting on health and wellbeing vary depending on the type and intensity of the role grandparents play.<sup>2</sup> Specifically, when grandparents take on full-time caregiving, the demanding nature of this role is often linked to higher stress levels and worse physical and mental health. Similarly, grandparents living in three-generation households can have mixed impacts: offering companionship and purpose while also potentially leading to strain if responsibilities from household dynamics become overwhelming.

On the other hand, grandparents who are actively involved with their grandchildren but maintain their own households tend to experience more positive outcomes, likely due to their ability to retain autonomy over their routine and prioritize other ways to stay socially connected.<sup>2</sup> Such grandparents tend to report being happier and having a stronger sense of meaning and connection in their lives. Overall, the key appears to be finding a sense of balance between staying engaged and supportive without overextending oneself to the point of stress and exhaustion. This research suggests that while grandparenting can enrich life and strengthen family bonds, the benefits for many are best achieved when they can remain socially connected, maintain independence, and have time and energy to prioritize their own wellbeing.

## Finding balance and staying connected

Grandparenting can be a joy, but it can be easy to give so much that you stretch yourself thin. Setting boundaries and communicating openly can help ensure you find balance to prioritize your own wellbeing and ensure your relationships remain positive.

### 1. Take care of yourself first

- Make time to prioritize reset, hobbies, and friendships outside of the family
- Schedule regular “me time” like reading, going for a walk, or socializing with friends to recharge
- Remember: caring for yourself allows you to give more to others

### 2. Communicate openly and respectfully

- Be honest with your adult children about how and when you prefer to help
- Directly ask them what types of support they find most useful – preparing a meal or helping around the house may be even more valuable to them than childcare

- Be an active listener and respect their parenting choices, even when you might do things differently
3. Set clear boundaries and expectations
    - Agree on routines, household rules, and schedules to reduce misunderstandings
    - Be realistic and upfront about your availability and what you can offer
    - Say no when needed so that you prevent burnout and keep relationships healthy
  4. Maintain your own identity and independence
    - Stay involved in your community or volunteer activities to nurture other social connections
    - Keep up friendships and hobbies that nurture a sense of purpose beyond family ties
    - Bringing new experiences from outside the home can enrich your family relationships as well
  5. Nurture mutual understanding across generations
    - Respect differences in values, culture, and parenting practices that might exist
    - Avoid criticism in front of children, instead focusing on encouragement
    - Express gratitude for your role in the family, as it can build trust and understanding about what you value

By finding balance and communicating clearly, grandparents can find joy in close family relationships while also maintaining their own identity and wellbeing. Healthy boundaries and social engagement outside the family can help sustain stronger relationships across generations within the family.

**Transitions in Later Life – Part 2: Driving Cessation ...**  
*from an article found on the McMaster University portal on February 4, 2026*

### **The Bottom Line**

- Driving cessation is a major later-life transition potentially affecting perceived independence, mood, and social connection
- Support groups and educational resources might help reduce depression and ease this transition
- Initiating planning in advance, exploring transportation alternatives and building small habits overtime can help for a smoother adjustment

As we age, both expected and unexpected life changes can disrupt our routines, possibly even affecting health and well-being. Major life transitions—such as retiring, becoming a grandparent, losing a loved one, caring for another person, or moving to a new home—can disrupt our sense of purpose and stability. Big changes like having our driving privileges taken away or choosing to stop driving can elicit strong emotions like frustration or sadness about a perceived loss of freedom. These transitions can influence social networks, opportunities for engagement, and quality of life. As a result, maintaining strong social connections during such transitions is crucial, as social participation can support better physical, mental, and cognitive health outcomes in later life.

While driving can provide clear benefits for older adults, including the independence it can bring, risks associated with driving can lead to severe consequences including motor vehicle collisions. Although these risks are up to three-times greater for older adults with dementia, age-related changes other than cognitive impairments can make driving more difficult and less safe, highlighting the importance of being proactive about deciding when to stop driving. Luckily, with the right supports and advance planning, older adults can more comfortably transition away from driving while maintaining social engagement and quality of life.

### **What the evidence says**

An evidence synthesis conducted in 2017 included three studies on interventions designed to facilitate driving cessation in older adults (with or without dementia). The evidence synthesis found that driving-cessation support groups can be a helpful way to decrease depressive symptoms related to driving cessation for drivers with dementia who lost their driving privileges. Additionally, providing information pamphlets to caregivers of older adults helped improve the ability of older adults to cope with the transition to driving cessation. While this evidence is limited, it does highlight the importance of being proactive and providing support to older adults who are transitioning away from driving.

### **Life after driving – thinking ahead and staying connected**

Driving cessation can be a major life transition that brings stress, perceived loss of independence, and emotional challenges for older drivers and their loved ones. However, early planning, supportive networks, and engagement from health and community organizations can help ease this transition, helping older adults maintain wellbeing and stay socially engaged. Some important considerations and tips for those who have already stopped driving or are considering are listed below.

[Start preparing before you need to stop driving](#)

- Begin exploring other transportation options – new transportation habits are often easier to initiate when you are still physically and cognitively fit and easier to maintain afterwards
- Gradually decrease the amount you drive – try replacing one weekly car trip with walking, biking, or public transportation to build confidence in and comfort with these other methods
- Take advantage of free or discounted public transportation options that might exist in your community

#### Plan routes in advance

- Identify the nearest bus, metro, train or shuttle stops in your community, as well as benches or other rest spots located along the way
- Try using transit apps to practice route planning before relying on the routes
- Do trial runs with a friend or family member when you try using a new route or transportation method

#### Build habits slowly

- Small routine changes like walking to nearby services or combining errands into one trip using transit can help work towards bigger shifts in your transportation habits
- Experiment with different methods like carpooling, bicycles, electric bikes, scooters, to discover what you feel most comfortable with
- Reflect on when you might want to stop driving and discuss it openly with family members

#### Stay connected

- Ask trusted friends and family to help you explore or test out new transportation options
- Build a circle of ‘mobility partners’ who can walk with you, share rides or help with errands
- Keep a list of local shuttle services, taxi numbers, and carpooling contacts with you so you have back-up options available

Driving cessation can seem like a burden, but sometimes there are also benefits to giving up driving – like avoiding repairs, winter maintenance, parking, and car/insurance payments. By preparing early for driving cessation, exploring options with the help of family and friends, and building new transportation habits slowly, older adults can better adapt to or prepare for driving cessation while staying connected!

**March is the Ideal Time for Seniors to focus on Healthy Eating Habits...**

March is **Nutrition Month in Canada**, making it the ideal time for seniors to focus on healthy eating habits that support aging, prevent chronic disease, and increase energy. Following Canada's Food Guide, seniors can focus on nutrient-dense, easily accessible foods, especially during the transition from winter to spring.

*Here are key healthy eating actions for seniors in Canada to take in March:*

### 1. Embrace Nutrient-Dense "Power" Foods

As metabolism slows and nutritional needs change, focus on foods that pack high nutrition.

- **Protein for Strength:** Include protein at every meal to maintain muscle and bone health, reducing the risk of falls. Good options include eggs, fish, legumes, nut butters, and Greek yogurt.
- **High-Fiber Choices:** Choose whole grains like oats and wild rice and add beans or lentils to soups to aid digestion and control blood sugar.
- **Hydration is Crucial:** Seniors may have a reduced sense of thirst. Aim for at least 8 glasses of water daily, using tea, milk, or soups as alternatives.

### 2. Take Action During Nutrition Month

A March theme is "**Nourish to Flourish**," focusing on how food connects us and supports mental well-being.

- **Plan Your Meals:** Use this month to plan weekly menus, which helps manage budget and ensures a balanced diet.
- **Shop Smart for March:** Keep staple items on hand, such as canned fish, legumes, frozen vegetables, and whole-grain pasta for easy, nutritious, last-minute meals.
- **Leverage Local Resources:** Check with community centers or public health units (e.g., in BC, NL, or Ontario) for local events, webinars, or to find a dietitian for personalized advice.

### 3. March Seasonal & Pantry Tips for Canada

- **Utilize Frozen/Canned:** In early March, fresh produce may be expensive. Use frozen berries, vegetables, or canned items (like tomatoes or beans) as they are packed at peak nutrition.
- **Root Vegetables:** Use winter leftovers like carrots, potatoes, and sweet potatoes for hearty, low-cost stews.
- **Vitamin D Boost:** Health Canada recommends adults over 50 take a daily Vitamin D supplement (10 µg or 400 IU) to support bone health.

#### 4. Overcome Common Nutrition Barriers

- **If you dislike cooking:** Consider using Meals on Wheels programs in your community, which offer nutritious, delivered meals, particularly for isolated seniors.
- **If you have small appetite:** Eat smaller, more frequent, nutrient-dense meals rather than three large ones.
- **Reduce Sodium:** Avoid highly processed, pre-packaged meals. Season food with herbs, spices, lemon juice, or garlic instead of salt.

#### 5. Social & Mental Well-being

*Healthy eating is also about connection.*

- **Cook or Eat Together:** If possible, prepare meals with friends, family, or neighbors to make mealtime more enjoyable and reduce isolation.
- **Community Support:** Take advantage of programs that offer "community kitchens" or "food hubs" which help seniors stay active and social.

### **CEIPS/EPC Member Benefits**

By now you have received the EPC Special Bulletin highlighting the NEW added 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 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 is available for EPC Designation holders at a reduced cost of \$199 + taxes and shipping are 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](mailto: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](mailto: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 NB, NL, or PE your yearly renewal is \$172.50 all taxes included.
- If you reside in NS your yearly renewal is \$171.00 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](mailto:info@cieps.com) with the message **"STOP MY PULSE!"**

**To contact CIEPS:**

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4438 Ontario Street, Suite 203  
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L3J 0A4  
Phone: 855-882-3427  
Fax: 866-209-5111

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