



April 1, 2025

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From all of us at CIEPS, we hope that you have an egg-cellent Easter time with your family and friends if you celebrate this time of the year.

April is known for being the start of spring in the Northern Hemisphere, the celebration of Earth Day, and the observance of April Fool's as well as the following health days:

- [HIE Awareness Month](#)
- [IBS Awareness Month](#)
- [MOGAD \(myelin oligodendrocyte glycoprotein antibody-associated disease\) Awareness Month](#)
- [National Oral Health Month](#)
- [Parkinson Awareness Month](#)
- [Rosacea Awareness Month](#)
- [World Autism Awareness Day - United Nations](#) – April 2*
- [National Dental Hygienists Week](#) – April 4 to 10*
- [World Health Day](#) – April 7*
- [FND Awareness Day](#) – April 13*
- [National Medical Laboratory Week](#) – April 13 to 19
- [World Osteopathic Healthcare Week](#) – April 14 to 20
- [Advance Care Planning Day](#) – April 16*
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[Four Ways to Eat for Less](#)

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www.epcmember.org

- [National Organ and Tissue Awareness Week](#) – April 18 to 24*
- [Canadian Fertility Awareness Week](#) – April 20 to 26
- [World Primary Immunodeficiency Week](#) – April 22 to 29*
- [National Immunization Awareness Week](#) – April 23 to 30*
- [National Day of Mourning](#) – April 28*

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



Register now for the 2025 Elder Planning Issues Conference in Niagara Falls, ON

Check out the location, agenda, and presenters here - [2025 EPIC Location, Agenda, Information etc.](#)

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. Please support your conferences.

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.

American Tariffs Pose a Major Threat to Aging Canadians...*from an article originally published on March 4, 2025, by National Newswatch and written by Anthony Pizzino*

Punishing tariffs against Canada have sent shockwaves through our economy, igniting widespread fears of inflation, job losses and slow economic growth. While our political leaders have unified to stand firm against these measures, the real impact will be felt in households across the country. Rising costs for everyday essentials like food, fuel and medications affect everyone — but aging Canadians, who are more likely to live on fixed incomes, have more to lose from these misguided, far-reaching tariffs.

Canada is home to 7.8 million people aged 65 and older — nearly one in five Canadians — and this number is growing rapidly. Rising costs at the grocery store and for essential goods are more than an inconvenience for these members of our community — they are a direct threat to their financial security.

Many older Canadians live on retirement income, Old Age Security (OAS) payments and carefully budgeted retirement savings. In the spring of 2024, [one in four seniors reported that rising prices were greatly affecting their ability to meet day-to-day expenses](#). If tariffs and counter-tariffs drive up prices on daily essentials, many aging Canadians will struggle to keep up.

Tariffs imposed by our closest trading partner will not only disrupt the current economy but could also create a long-term drag on growth that lasts for years. Retirement security is a fundamentally intergenerational issue. In twenty years, the over-65 population is expected to reach 11 million. Retirement security impacts not just today's seniors but also the millions in Generation X who are planning for their retirement, as well as younger Canadians who care for their aging parents and grandparents.

The choices we make today to protect retirement security in the face of crippling tariffs will impact all Canadians, not just those over 65.

For many seniors, the effects of tariffs on essential health care and access to necessary medication are of particular concern. For some aging Canadians, daily non-negotiable expenses include critical medications. Historically, medical equipment and medications have remained exempt from trade disputes, yet the current unpredictability could put this at risk. Given that many supplies and medications cross several borders before they reach store shelves, it is essential that we stand proactively together to ensure their accessibility and affordability.

If imposed, the effects of tariffs will ripple out well beyond directly targeted industries like auto and steel manufacturing. A weakened economy means lower consumer spending, reduced investment and slower job growth. While the repercussions will universally impact Canadians, they are especially damaging for those who are about to retire but instead must remain in the workforce to make ends meet.

It is unconscionable that those who have worked hard their entire lives to build a stable retirement should find themselves worrying about their savings eroding because of poor political decisions originating outside our borders.

As we move forward as a nation, we must prioritize a trade response that focuses on affordability and financial security to safeguard the interests of all Canadians, while paying special attention to the unique needs of aging Canadians. The federal government's economic strategy must be forward-thinking, inclusive and designed to strengthen the resilience of our communities and economy.

We can work together to build a future that protects all generations, empowers communities and keeps affordability within reach for all Canadians. With smart policy decisions, we can stand firm, thoughtful and united, because when seniors thrive, so too does Canada.

Anthony Pizzino, CEO, National Association of Federal Retirees

A Trillion-Dollar Tsunami?': Canadians grapple with Unprecedented Wealth Transfer, From a Saskatchewan Perspective...*from an article posted on CBC News on February 27, 2025, written by Chris Edwards*

Aging baby boomers are passing down a record amount of money to their children

Canada is in the midst of an unprecedented transfer of wealth that experts say could have significant social and economic implications for the country.

The Chartered Professional Accountants of Canada said in 2023 that \$1 trillion of wealth was expected to move between Canadian baby boomers and their millennial and Generation X children from 2023 to 2026.

Much of that money is the result of real estate wealth, as many baby boomers have benefited from sharply rising home prices and other investments.

In light of Canada's housing shortage, that influx of money is likely putting upward demand pressure on the housing market.

"Assuming there's no increase in the supply of homes, the supply of cottages, the supply of vehicles and the like, you're actually going to increase the equilibrium price," Willoughby said.

According to CIBC, 31 per cent of first-time homebuyers in Canada in 2024 received financial help from family members to buy a home. That was up from 20 per cent in 2015.

CIBC also reports that the average value of monetary gifts has risen dramatically, to \$115,000 in 2024 from \$66,000 in 2019.

These transfers are expanding wealth divides that go back decades. A 2023 study by Statistics Canada found that among people born in the 1990s, those whose parents were homeowners were twice as likely to be homeowners themselves compared to those whose parents did not own homes.

"I think it creates a disturbance within society, because I think we're almost hardwired in our DNA to link cause and effect. 'If I do X, I should get Y,'" Willoughby said. "You could be wealthy or wealthier by working in a productive profession, or you could be wealthy or wealthier by simply being the luck of the draw."

Ballooning farm values

In Saskatchewan, the steady increase in land values has placed family farms at the centre of this phenomenon.

According to Statistics Canada, the average value per acre of farmland and buildings in Saskatchewan has nearly doubled since 2016.

Donovan Tofin, a wealth management advisor for farmers based in Saskatoon, said the average value of a farm in the province is now likely more than \$3 million.

Tofin said that's creating tension in some farm families, as owners debate whether to sell the farm or pass it on to their children.

"Looking back at my career in the '80s and '90s, sitting around the table with the family was basically, well, which one of you poor souls got to stay in farming?" he said. "Today it's the opposite, where the kids know there's a lot of wealth. They're not sure what the number is, but they know there's significant wealth there."

An unequal distribution

Not all young Canadians will be a part of this wealth transfer. Newcomers who didn't participate in the Canadian housing market decades ago, and Indigenous people, who were largely prohibited from doing so due to colonial laws, have less to pass down.

Home ownership was not permitted on reserves, and Indigenous people were barred from owning and running their own businesses on reserve.

"We don't even have really a boomer generation to pass stuff down," said Jason Bird, who teaches business at First Nations University of Canada. "Most of the people from that generation, numerous of them have passed on already. They're already gone, but there was never a real inclusion in the wider economy so there wasn't much to leave."

"Wealth is kind of judged differently in Indigenous communities. Really, the ability to share more is actually considered wealth. The more you have, the more you can give, and the more you can give, the more it helps numerous people."

Converting gifts to donations

Donating inherited money has become more popular as inheritance has grown.

Donna Ziegler is the executive director of the South Saskatchewan Community Foundation, which helps individuals and businesses set up funds that benefit charities in perpetuity. She leveraged Saskatchewan's agricultural wealth to build a property holding company that donates the proceeds of land rental income to local communities.

"When we're talking about intergenerational transfer of wealth, it's keeping that wealth alive onto the next generation," she said.

Other people are taking individual steps to donate their newfound wealth. Jess Klaassen-Wright, a U of S medical student who received a \$300,000 inheritance, is part of a group called Resource Movement. It educates people on how to redistribute their wealth effectively.

"Getting that money really made me think more that I wanted to actually take steps to connect to an organization and make some goals," they said.

"How much money do I actually need to live my life in a way that I feel safe living?"

Klaassen-Wright hasn't decided yet what their strategy will be but said it will likely involve redistributing a portion of their income and total net worth.

Canada has not had an inheritance tax since 1972, so these redistribution efforts remain optional. But Willoughby believes that Canada, which is the only country in the G7 without one, could benefit from studying it.

"For generations we have hung our hat on this notion that the CRA is going to tax income, not wealth, and until the CRA changes that tune or the government changes that perspective, I think we are a long way away from an inheritance tax," he said.

"I think it would help Canada though to maybe take a look at those jurisdictions that have incorporated this just to see, are there ways of maybe teasing out some of the benefits."

Measles: A Resurgent Threat to Canada *...from an article posted on the Good Times magazine site, co-written by Jessica Dostie and Ruchika Gupta (Western University) on February 24, 2025*

In the landscape of public health, few stories are as compelling as the unexpected return of a disease we once thought was conquered. Measles, a highly contagious viral infection formally considered [eliminated from Canada in 1998](#), is making a surprising comeback, challenging our public health systems and communities at large.

The rising numbers of measles cases are a concern as they represent real people and real risks. The current measles situation in Canada is a public health challenge and a critical moment for awareness and action. From urban centres like Toronto and Montréal to [smaller communities](#) across the provinces, an emerging pattern demands attention and understanding.

Outbreaks in Canada

Current [measles outbreaks in Canada](#) are primarily affecting Ontario and Québec. In Ontario, [57 confirmed cases](#) have been documented in 2025, as of Feb. 13. Meanwhile, Québec is experiencing its second outbreak, with [24 confirmed cases](#) reported this year, as of Feb. 21. An earlier outbreak in Québec involved 51 cases from February to June 2024.

This resurgence can be attributed to several factors, including declining vaccination rates, international travel reintroducing the virus into Canada and the highly contagious nature of measles.

Vaccination rates for the measles, mumps and rubella (MMR) vaccine [have dropped to approximately 82.5 per cent](#), a significant decline observed during the COVID-19 pandemic. This reduction has created a population of highly susceptible individuals, undermining community immunity — commonly referred to as [herd immunity](#) — which requires a vaccination coverage of 95 per cent to effectively prevent outbreaks.

How measles spread

Measles is also [one of the most contagious infectious diseases](#), with a basic reproduction number (R_0) of 12–18. This means that, in a fully susceptible population, one case of measles can lead to an average of 12–18 secondary cases. For the current outbreak, although the initial source was linked to international travel, [the majority of cases](#) are now the result of local transmission within Canada, highlighting the importance of maintaining high vaccination coverage and swift public health interventions.

Measles is [a highly contagious airborne](#) disease that spreads easily through respiratory droplets. When an infected person [breathes, coughs or sneezes](#), they release virus particles into the air. These particles can remain infectious for up to two hours, even after the person has left the area. What makes measles particularly challenging to control is its [extended period of contagiousness](#).

An infected individual can spread the virus from four days before the characteristic rash appears until four days after its onset. This means people can unknowingly transmit the disease before they even realize they're infected.

The virus's ability to spread before symptoms appear, combined with its long contagious period, makes it difficult to contain outbreaks once they begin. This is why maintaining high vaccination rates across the population is crucial. It's not just about individual protection, but about safeguarding the entire community, especially those who cannot be vaccinated due to age or medical conditions.

While anyone who isn't immune either through vaccination or previous infection can contract measles, certain groups — including pregnant women, immunocompromised patients and unvaccinated children under age five — are at higher risk of complications including pneumonia and brain swelling.

Protecting individuals and communities

The message from health-care providers is clear: vaccination is the most effective way to prevent measles. Here's what you can do:

1. Ensure vaccination is up to date: The measles vaccine is typically combined with mumps and rubella (MMR) or with varicella (MMRV). Two doses of the vaccine are 99 per cent effective at preventing infection.
2. Check your immunization records: If you're unsure about your vaccination status, consult your health-care provider or check your [Personal Immunization Record](#).
3. Vaccinate children [on schedule](#): In Ontario, children receive two doses of the measles vaccine before age seven as part of routine vaccinations.
4. Consider early vaccination for infants: In areas with ongoing outbreaks, infants as young as six months may be eligible for early vaccination. Contact your healthcare provider before travelling for their advice.
5. [Plan ahead for travel](#): If you're traveling internationally, consult a health-care provider at least six weeks before your trip to review your immunization history.
6. Be aware of [the symptoms](#): high fever, cough, runny nose, red eyes and a characteristic rash.

If you suspect you or someone in your family has measles, call your health-care provider before visiting a medical facility. This allows them to take necessary precautions to prevent further spread.

Vaccination is our most effective tool against measles. The MMR vaccine is safe and highly effective, with two doses providing up to 99 per cent protection. By maintaining high vaccination rates across our communities, we can prevent outbreaks and protect those who can't be vaccinated due to age or medical conditions. As we navigate this situation, it's crucial to stay informed and follow public health guidelines. Together, we can work to contain these outbreaks and protect the health of all Canadians.

The resurgence of measles in Canada is a stark reminder that we cannot take our public health achievements for granted. Vaccination has been one of the most successful public health interventions in history, saving millions of lives. By working together — health-care providers, parents and communities — we can turn the tide on this resurgence and protect our most vulnerable populations from this preventable disease.

Measles is not just a childhood illness or a simple rash. It's a serious disease with potentially severe complications. But with vigilance, education and a commitment to vaccination, we can once again push measles to the brink of elimination in Canada. The health of our communities depends on it.

Boost Your Brain Health: Five evidence-based Strategies for Healthy Aging ... *from an article posted on the McMaster University Portal on March 5, 2025*

March is Brain Health Awareness Month, a time dedicated to emphasizing the importance of maintaining and improving our cognitive functions as we age. At the McMaster Optimal Aging Portal, we are committed to providing evidence-based information to help you optimize your brain health. Here are five actionable strategies to support healthy aging:

1. Engage in regular physical activity

Physical exercise is beneficial for your whole body, including your brain. Engaging in activities like walking, swimming, or yoga can enhance cognitive functions and reduce the risk of cognitive decline. Exercise increases blood flow to the brain, promoting the growth of new neurons and improving memory.

2. Adopt a brain-healthy diet

Nutrition plays a crucial role in brain health. Incorporating a variety of healthy foods, such as those recommended in the [Brain Health Food Guide](#), supplies your brain with essential nutrients. The guide emphasizes the importance of a balanced diet rich in fruits, vegetables, whole grains, and healthy fats to support cognitive function.

3. Keep your mind active

Mentally stimulating activities can help preserve brain function. Engaging in puzzles, games, reading, or learning new skills challenges your brain and may delay cognitive decline.

4. Maintain social connections

Maintaining social connections is crucial for brain health because it provides cognitive stimulation, emotional support, and helps reduce stress, all of which contribute to overall mental well-being. Engaging in social activities, such as conversations, group activities, or volunteering, keeps the brain active and strengthens neural pathways, which may help delay cognitive decline and reduce the risk of dementia.

5. Prioritize quality sleep

Sleep is essential for brain health as it supports memory consolidation, cognitive function, and emotional regulation. During sleep, the brain clears out toxins, strengthens neural connections, and promotes neuroplasticity, reducing the risk of cognitive decline and

neurodegenerative diseases. Prioritizing quality sleep enhances focus, problem-solving, and overall mental well-being.

By incorporating these strategies into your daily routine, you can take proactive steps toward maintaining and enhancing your brain health. For more detailed information and view our featured resources below.

Remember, it's never too late to start focusing on your brain health. This Brain Health Awareness Month, commit to making small, sustainable changes that can lead to significant benefits in your cognitive well-being.

Don't Let Age Stop You ...*from an article posted on the Good Times magazine site, written by Jessica Dostie on March 11, 2025*

What does it mean to have lived many years? How do people see those with long lifespans? Given that ageism continues to plague us and can rear its head in public spaces—and sometimes in private ones, resulting in our viewing ourselves through an ageist lens—these questions matter. That's why the case of former US president Joe Biden is so enlightening.

In the weeks leading up to his withdrawing from the 2024 presidential election, the entire world seemed to have an opinion about what the 46th president of the United States should do. All over the media, here and abroad, his age was brought up constantly by both pundits and his political opponents, as if it were important to keep reminding people that the man was 81, after all, and that this explained his memory lapses and moments of confusion. The shadow of cognitive decline hovered, pitting electors against one another and perhaps causing some to worry that such decline awaited them as well.

The issue of someone's cognitive health shouldn't be subject to public speculation and rumour, but the subject of cognitive decline should be publicly discussed, explained, and demystified. Otherwise, we forget that cognitive losses can affect anyone, usually later in life but in some cases earlier. Although these losses can be paralyzing, and those affected are convinced that it's a losing battle, a diagnosis doesn't necessarily mean that they stop functioning or stop being creative or energetic.

Cognitive loss takes many forms. Although some brain functions, such as memory, diminish with age, others, such as reasoning, can grow stronger. Sometimes, it's the other way around. We need to challenge preconceived ideas. Above all, we mustn't judge people based on their age or cognitive state.

Extraordinary octogenarians and nonagenarians are more common than many might think. Until her death at age 96, Queen Elizabeth II was a true force of nature, and experts detected no decline in her intellectual faculties, apart from occasional lapses in concentration.

Neuropsychologist Brenda Milner, now 106, known for her research on

memory, worked at the Montreal Neurological Institute-Hospital at McGill University until she was 98.

It's easy to overlook the fact that behind every cognitive loss or diagnosis of dementia is a human being with whom we must speak openly and sensitively about their condition, for their protection and for our own. And that's the essence of who we are—empathetic and supportive—and what we need to focus on: offering every person the chance to go as far as their abilities can take them.

Protecting Your Finances: How to Safeguard Against Financial Exploitation and Abuse... *from an article posted on the McMaster University Portal on February 26, 2025*

This never grows old!

The Bottom Line

- Common forms of financial exploitation include theft, fraud, and coercion, often perpetrated by close connections, as well as sophisticated scams
- Beyond financial losses, abuse can lead to depression, anxiety, diminished health, and increased vulnerability
- Strategies like financial literacy education, regular audits, legal safeguards, and collaboration with financial institutions can help prevent abuse and promote security
- Tips include protecting sensitive documents, staying cautious online and over the phone, and maintaining social and legal safeguards to reduce risk

In Canada, financial abuse is the most common form of abuse among older adults, and fraud is the number one crime against older Canadians. Financial abuse and exploitation are crimes that not only drain the hard-earned savings of older adults but can also strip them of their independence and dignity. Whether through high-pressure scams or manipulation by trusted individuals, the financial security of older adults is often more vulnerable than the rest of the population, making it more crucial than ever to stay informed and vigilant.

Financial abuse involves the illegal or unauthorized use of someone's money or property, often through pressure or coercion. This can range from theft, such as cashing a pension cheque without permission, to more subtle forms like convincing someone to give money, changing their will, signing financial documents they don't understand, or providing unpaid support. Most often, the perpetrators are people close to the older adult, such as family members, friends, neighbors, or caregivers. On the other hand, financial exploitation can occur through fraud and scams. These can include, but aren't limited to, identity theft, credit/debit card fraud, online scams, and phone and door-to-door scams.

What the evidence tells us

An evidence synthesis including 12 studies conducted in the United States found that approximately one in 18 older adults experience financial fraud every year. This frequency was found to be of significant concern. The most immediate concern is the threat to the financial security of older adults. There are also other important concerns that include the impacts on major depression, generalized anxiety disorder, lower subjective health ratings, and increased functional somatic complaints that can be brought about from financial abuse.

Another evidence synthesis including 23 studies on different forms of abuse among older adults found that programs like daily money management services, financial literacy education, and legal guardianship can protect older adults from exploitation by ensuring financial stability, increasing awareness, and safeguarding assets. Regular audits, collaboration between financial institutions and social services, and empowering older adults to recognize scams and assert their financial rights are key strategies to prevent financial abuse and its associated mental health impacts.

Practical tips and safeguards for avoiding financial abuse or exploitation

Protect your personal information:

- Store sensitive documents (e.g., birth certificate, passport, or Social Security card) in a secure place. Avoid carrying them unless absolutely necessary.
- Never share your PIN, account passwords, or banking information. Cover your hand when entering your PIN at ATMs or store checkouts.
- Safely dispose of old bills, bank statements, or sensitive documents—shred them to prevent identity theft.

Be cautious online and over the phone:

- Avoid clicking on pop-up windows or responding to unsolicited emails, attachments, or links from unknown senders.
- Remember, banks or credit unions will not send requests for personal information via email unless you have initiated contact.
- Do not give out your credit card, bank account, or personal information over the phone, at the door, or online unless you are sure of the person or organization.

Stay vigilant against scams:

- Be wary of anyone asking you to send money, return funds they "accidentally" sent you, or make quick financial decisions.

- If a salesperson pressures you with a "time-limited offer," take a step back—high-pressure tactics often signal a scam.
- Before hiring contractors or service providers, request proof of identity, references, and verify them before agreeing to any work.

Make thoughtful financial decisions:

- Avoid signing contracts or agreements without sufficient time to review and understand them. Seek independent legal advice for significant decisions, especially those involving property or major financial commitments.
- Keep a record of money you lend or gift, clearly noting whether it is a loan or a gift.
- Exercise caution with joint bank accounts—funds in the account can be withdrawn without your consent by the other account holder.

Strengthen social and legal safeguards:

- Prepare a durable or continuing power of attorney to designate someone trustworthy to manage your finances if you are unable to do so.
- Stay socially connected by maintaining relationships with a variety of friends and family to avoid isolation, which can increase vulnerability to abuse.

Know where to seek help:

- If you suspect financial abuse, speak up. Abusers may try to manipulate you into believing the problem is your fault—it isn't.
- Contact trusted community resources such as your bank, credit union, senior center, or even your doctor for guidance.
- Reach out to local law enforcement or Adult Protective Services if you need immediate assistance.
- Consider asking a trusted friend or family member to review contracts, agreements, or major decisions for an extra layer of protection.

By staying vigilant and informed, older adults can protect themselves against financial exploitation and safeguard their independence and resources.

Eating Well For a Healthier You: Nutrition Tips for Older Adults... *from an article posted on the McMaster University Portal on February 26, 2025*

As we age, our nutritional needs change, making it more important than ever to fuel our bodies with the right foods. Eating well can help maintain energy levels, support a strong immune system, and reduce the risk of

chronic diseases. Here are some practical strategies older adults can use to make healthier choices and enjoy the benefits of good nutrition.

Prioritize nutrient-dense foods

As we get older, our metabolism slows down, and we may require fewer calories. However, our need for essential nutrients remains the same—or even increases. Focus on nutrient-dense foods that provide vitamins, minerals, fiber, and protein without excessive calories.

- Choose whole grains like brown rice, whole wheat bread, and oatmeal
- Opt for lean proteins such as chicken, fish, eggs, beans, and nuts
- Include colourful fruits and vegetables for a variety of vitamins and antioxidants

Watch your portion sizes

Portion control can help prevent overeating while ensuring you get the nutrients you need.

- Use smaller plates to manage portion sizes
- Serve meals in the kitchen rather than family-style to avoid second helpings
- Read food labels to understand serving sizes and nutritional content

Plan and prepare balanced meals

Planning meals in advance can help make eating healthier and easier

- Meal prep for the week to avoid last-minute unhealthy choices
- Make a shopping list to stick to nutritious options
- Cook at home more often to control ingredients and portion sizes

Limit processed and sugary foods

Processed foods often contain high levels of sodium, unhealthy fats, and added sugars, which can increase the risk of heart disease, diabetes, and high blood pressure.

- Reduce consumption of packaged snacks, fast food, and sugary beverages
- Opt for natural sweeteners like fruit instead of processed sugar
- Choose unsalted nuts, fresh fruit, or yogurt for snacks instead of chips or candy

Maintain a healthy gut

Digestive health can change with age, making fiber-rich foods essential for keeping the digestive system running smoothly.

- Eat plenty of whole grains, fruits, vegetables, and legumes
- Include probiotics from foods like yogurt, kefir, and fermented vegetables
- Drink plenty of water to aid digestion

Good nutrition is a key part of healthy aging. By making small but meaningful changes to your eating habits, you can improve your overall well-being, maintain energy levels, and support long-term health. This Nutrition Month, take the opportunity to reflect on your diet and make adjustments that will help you live a healthier and more vibrant life.

4 Ways to Eat Well for Less

Despite food inflation slowing down, food affordability remains a major concern for Canadians. According to Halifax's University of Dalhousie, in spring 2024, more than one in five Canadians (23 per cent) reported their households as being very (8 per cent) or somewhat (15 per cent) likely to obtain food or meals from community organizations over the next months, up from the proportion reported two years earlier (20 per cent). Here are some tips.

1. Make a plan.

Being organized when it comes to meal planning means:

- doing a regular inventory of your pantry, fridge, and freezer to avoid buying ingredients you already have;
- planning weekly menus based on fresh foods that need to be eaten without delay;
- checking grocery-store flyers to spot good deals. Is meat on sale? Buy extra and freeze it.

2. Incorporate vegetable protein.

The cost of meat has gone up significantly. You can save a lot of money by replacing meat with vegetable protein from time to time. Legumes (especially dried), textured vegetable protein (TVP), and tofu are not only good for your health but also economical. For example, for a meal with 20 grams of protein, it will cost \$1.98 for 100 grams of extra-lean ground beef but only \$0.42 for an equivalent amount of TVP bought in bulk.

3. Opt for non-processed foods.

A whole chicken works out to \$0.77 for 100 grams of meat, while the same quantity of skinless, boneless chicken breasts costs around \$2.20. A marinated pork tenderloin costs 30 per cent more than an unflavoured version. It pays to make your own soups, muffins, and even broth. Take

the time to prepare your own fruits and vegetables, too: a pineapple that's been cut costs 50 per cent more than a whole pineapple.

4. Choose larger sizes.

The cost of individual portions is always higher. A serving of oatmeal from a one-kilogram bag will be 60 per cent less expensive than an individual packet. The same is true for yogurt or cheese.

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 CNDIAN INTIVE FOR ELDR ST...

Beamsville, ON. With a phone number of 855-882-3427 do not panic, as this is the Elder Planning Counselor Designation (EPC).

If you would like to stop receiving this publication, please respond to info@cieps.com with the message "**STOP MY PULSE!**"

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