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From all of us at CIEPS, we would like to wish you and your families a safe and enjoyable summer.

**Reduce Your Risk of Skin Cancer: 5 Sun Safety Tips...***from an article posted on the McMaster University Portal on May 1, 2024*

May is Skin Cancer Awareness Month in Canada, and it is a great time to remind everyone, especially older adults, about the importance of sun safety. Did you know that over half of all skin cancer cases are diagnosed in people over 65? The good news is that you can significantly reduce your risk with a few simple steps.

### **Why are older adults more susceptible?**

There are a couple of reasons why older adults face a higher risk of skin cancer. Firstly, many have had more years of sun exposure throughout their lives. This sun damage accumulates over time, increasing skin cancer risk. Secondly, age-related changes in the skin, like thinning and a weakened immune system, can also play a role.

### **Sun Safety Tips for Older Adults:**

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- **Seek shade, especially during peak sun hours (11 am to 3 pm).** Plan your outdoor activities for earlier mornings or evenings when the sun's rays are less intense. Try to avoid sun exposure in the middle of the day.
- **Cover up!** Wear sun-protective clothing with a tight weave, like long-sleeved shirts, pants, and wide-brimmed hats. Look for clothes that have an Ultraviolet Protection Factor (UPF) rating.
- **Sunscreen every day, rain or shine!** Use a water-resistant, broad-spectrum sunscreen with SPF 30 or higher and apply generously to all exposed skin. Do not forget your ears, neck, and the tops of your feet. Reapply every two hours or more often if swimming or sweating.
- **Know your skin!** Regularly examine your skin for changes in moles, birthmarks, or unusual growths. The ABCDE rule can be a helpful guide for **A**symmetry, **B**order irregularity, **C**olour variation, **D**iameter greater than 6 millimeters, and **E**volving size or shape. If you notice any changes, see your doctor right away.
- **Be careful when near water and sand.** The sun's rays reflect and can be harmful.

### **Making Sun Safety Easier:**

- Keep sunscreen in a convenient location, like by the door or in your car.
- Invest in sun-protective hats that you enjoy wearing.
- Find a buddy to remind each other about sun safety.

By following these simple tips, you can enjoy the outdoors safely and minimize your risk of skin cancer. Remember, early detection is key! Schedule regular skin exams with your healthcare provider.

Spread the word and talk to your friends and family about sun safety, especially older adults who may not be aware of the risks. Together, we can all work towards a sun-safe Canada.

**Baby Boomers Have Won the Generational Way. Was it Worth young Canadians' Future?...** *from an article published on April 16, 2024, and written by Eric Lombardi, founder and president of More Neighbours Toronto.*

*Young Canadians cannot expect what boomers got. But they deserve more than they are getting...*

- “Disrespectful.” “Unappreciative.” “Alienating.” “Unfair.” “Inflammatory.” “Sensationalistic.” “Ageist.”
- If you are a baby boomer, these are likely some of the thoughts you might have when being accused of waging a war on young Canadians. We know the late 1980s were difficult. We know you have navigated personal hardship and may still be. We know you worked hard to give your children a better future. You have contributed enormously to building Canada as one of the most socially free countries on Earth.
- The housing crisis, the impacts of climate change, enormous public and private debt, an evident decline in state capacity, and an increasingly stagnant uncompetitive economy—we know you did not vote for this, and these problems are not only your fault. Surely young people could afford housing if they just quit the lattes and avocado toast and traded social media for hard work. Their anger must be overblown.
- The results of the latest [World Happiness Report](#), [examined by The Hub](#) this week, should be a wake-up call. Ranking 6th globally in 2015, Canada has now slid down the happiness rankings to 15th in 2023. That does not sound too bad, right? However, digging a bit further into the details uncovers a shocking generational divide; the largest of all countries surveyed. Canadians over 60 ranked as the 8th happiest globally. But Canadians under 30? 58th. Young Canadians are not okay, and why would they be?
- To come of age in Canada over recent decades means having borne witness to a steady erosion of your future prospects, with society placing anxiety-inducing burdens that the dominant generation has voted to make your problem. The ugly reality is that younger Canadians are living in the aftermath of a transformation that has eroded the social contract between generations. We have seen nearly every system and institution become a pyramid scheme with the young at the bottom.

### **Life delayed, future denied**

Housing starkly illustrates the generational divide in Canada, symbolizing the pinnacle of broader systemic issues that have forced young Canadians to unwillingly delay adult and domestic life. Take education, for instance; Canadian boomers have overseen an era of practically mandatory credential inflation, requiring young people to jump through circus hoops and pursue years of additional education and apprenticeship to have just the hope of securing middle-class jobs that were once possible with only a chance and a bit of on the job training.

After graduating, young workers face the daunting task of repaying an average of \$28,000 in student debt with salaries that have fallen nearly 10 percent when adjusted for inflation since 2010, lagging behind living costs for years. Meanwhile, the dream of homeownership has become a distant reality. In Ontario, for example, saving for a downpayment now demands 22 years of saving on an average income, a stark increase from the mere six years required two decades ago.

The combined impact of prolonged education, stagnant entry-level wages, and soaring housing costs has significantly delayed financial and familial stability for young Canadians in comparison to their parents, often beyond prime reproductive years. This delay has directly contributed to Canada's fertility rate (the average number of children born to a woman in her lifetime) plunging from 1.7 in 2008 to 1.33 in 2022; with the sharp falls unsurprisingly in British Columbia and Ontario. Young Canadian women report having 0.5 fewer children than they'd like. Devastatingly, many young Canadians have given up entirely on the possibility of family life, unable to align financial realities with their desires, even with daycare for supposedly \$10 per day.

In response to the prospect of demographic decline, Canadian policymakers have leaned heavily on increased immigration to sustain population growth. This approach, beneficial in moderation but having dramatically departed from it in recent years, has added to this list of challenges for young Canadians. It has driven up housing costs in a supply-scarce environment (abetted by infamous boomer NIMBYism), increased competition for entry-level jobs, contributed to a rising national unemployment burden, and fostered an economic environment that has empowered many employers to forgo investing in their workers. According to the National Bank of Canada, in immigration, this country has engineered a "population trap."

### **A stagnant economy with mountains of debt**

Meanwhile, the competitiveness of the Canadian economy has been steadily eroded over decades through a rise in the power of industry associations and lobbying groups mandated to sway politics and regulatory landscapes. The signs of mounting regulatory capture can be seen in the growth of bureaucratic cottage industries that have buried real economic activity in process and paperwork. This environment has fortified existing monopolies and stifled competition, disproportionately benefiting an older generation ensconced in secure, protected sectors. Consequently, young Canadians are left facing a bleak economic landscape, deprived of meaningful employment opportunities and the dynamism needed for robust economic growth, when their lives could benefit from it most. Coupled with the now-needed diversion of their disposable income and capital into housing rather than productive

ventures, Canada has become trapped in a zero-sum economic state that fails its young.

The next generation is shouldering a daunting fiscal legacy and grappling with a public gross debt that has soared to over 110 percent of GDP, which puts Canada among the top third of OECD nations. This burden is magnified by household debt levels that have rocketed from below 100 percent of GDP in 1995 to over 175 percent in 2023, driven predominantly by Canadians aged 35-44 who face a staggering debt-to-income ratio that has increased over 100 percent since 1999, reaching 250 percent in 2023.

This debt explosion, driven by wealth transfers from aspirational young homeowners to older “House Rich” Canadians, along with reckless government expenditure, is set to burden future generations with a lifetime of unreasonable interest payments and higher taxes. Annually, over \$80 billion is drained just to cover the interest on government debt, an amount that mirrors the total expenditure on nationwide K-12 public education, and more than \$2,000 for each and every Canadian taxpayer.

This rise in unproductive debt has been driven by the boomers’ free-spending expert consensus that advocated for leveraging public debt for productivity-enhancing capital investments. This has given wasteful politicians permission to erode Canada’s fiscal capacity by squandering it on current spending while failing to advance long-term economic prospects.

### **Burdened and obligated**

This loss of fiscal capacity matters, because the next generation will inherit expensive obligations without much room to maneuver. Due to aging demographics, spending on retirement benefits is [projected to surge](#) by 40 percent to \$96.3 billion in 2028 from \$69 billion in 2023. This means nearly half of all new federal spending projected in last year’s budget, from 2023 to 2028, will be allocated to elderly benefits. This will be complemented by an upswell in demand for our already overburdened public health-care system.

Adding to our obligations, Canada faces an infrastructure deficit that could be as high as [\\$1 trillion](#), underscoring the urgent need for state institutions that prioritize efficiency and value. Yet, instead, we witness a disheartening spectacle of waste, inefficiency, and soft corruption in public procurement that few dare to admit. A glaring example is Toronto’s Ontario Line subway, costing over \$1 billion per kilometer, [nearly five times](#) (!) the expense of similar projects in cities like Paris, France.

Finally, the specter of climate change, unequivocally acknowledged by the scientific community since the 1980s, represented an urgent and ignored call to action. The repercussions for the next generation are far-reaching, making the [fledgling carbon tax](#) earning the ire of Canadians

now look like nickels and dimes. Exorbitant costs for mitigation, spiraling insurance premiums, food inflation driven by supply shocks, and a permanent reduction in global economic growth await us in the future.

In a recent [Globe and Mail](#) op-ed, “Stop blaming boomers and other retirees for the housing shortage,” senior business columnist Rita Trichur chalks up the downsizing debate to “peak millennial entitlement.” But in the “entitlement Olympics,” young Canadians are not even close to taking home the gold, or even the bronze.

The real story has nothing to do with downsizing—it is about how Boomers have set policy traps that have systematically kneecapped future generations’ prospects. In their wake, boomers have now left behind a country of systems littered with economic landmines and lower living standards. To suggest millennials’ expectations are anywhere near the entitlement boomers have exercised is to ignore a battlefield shaped by the older generation’s self-interest.

Political leaders are finally beginning to acknowledge the deep-seated anger and despair that have rightfully festered among the young under their watch. Prompted by [sour polls](#) or perhaps a belated wave of concern, Justin Trudeau’s 2024 federal budget will be focused on the young Canadians they’ve largely neglected since taking office nine years ago. They’ve spent the pre-budget period announcing a substantial if imperfect [housing plan](#), yet its success hangs precariously on the willingness of provincial leaders like Ontario’s Doug Ford, who has shown [gatekeeper-like](#) resistance to demands for [critical reforms](#).

Beyond the realm of housing, Canada continues to face a broader crisis: a lack of leadership ready to address the erosion of our institutions and a decline in state capacity, despite an [ever-bloating public sector](#). The upcoming federal budget, likely laden with unproductive deficit spending and [increased taxes](#), will fall short of the systemic reforms needed. True change seems poised to rest on the shoulders of a new generation of leaders—at municipal, provincial, and federal levels—who are prepared to reconstruct a Canada that future generations will be prouder to inherit.

### Eric Lombardi

Eric Lombardi stands at the forefront of urban development and advocacy as the founder and president of More Neighbours Toronto, a volunteer organization committed to ending the housing crisis. Professionally, he specializes in strategy management consulting in the finance and technology sectors.

**Budget 2024 continued: A Glaring Omission in Canada’s Health Security Defenses.....** *from an article written by Steven Hogberg, Health and Life Sciences Lead for The public Policy Forum on April 16, 2024*

The federal government outlined a number of small steps in pandemic preparedness while other countries are making giant leaps

Undoubtedly the lasting lesson COVID-19 taught Canada — and devastatingly so — is that health security is national security. To fully ensure the health security of every Canadian requires determined foresight, investment in planning, and the creation of a pan-Canadian entity that can bring together health and emergency planning while growing a thriving life sciences ecosystem.

As of Tuesday's budget, we still don't have one.

There have been some small steps in the right direction. Canada has an IHR (International Health Regulations) Focal Point whose job is to monitor, report on and respond to global health risks. But what health security experts really hoped to find when they scanned the federal budget was funding to create the kind of agency that could dramatically improve Canada's overall health security, elevate our standing in the global life sciences market and provide top quality products and emergency response to Canadians.

Our neighbors to the south have set the standard for this kind of health security oversight with BARDA, the Biomedical Advanced Research and Development Authority. With a clear mandate from the U.S. government, it partners with the private sector and academia to ensure preparedness, as well as rapid and effective response to any health threat or emergency.

Other countries are following suit: the European Union has HERA (the Health Emergency Preparedness and Response Authority); the U.K. has ARIA (the Advanced Research and Innovation Agency). Japan has also risen to the challenge, recently announcing the creation of the IHS (Institute for Health Security).

When it comes to the next health emergency — whether viral, bacterial, radiological or environmental — citizens in those countries can rest assured that a plan, network and resources are in place to pivot and rapidly respond. So where does that leave Canada? Quickly falling behind.

The budget provided funding for investment in research and development of new life sciences vaccines and therapeutic drugs in Saskatchewan (\$30 million over three years for the Centre for Pandemic Research in Saskatoon) in alignment with the BLSS (Biomufacturing and Life Sciences Strategy). It also announced investment and support for community health initiatives, mental health and Indigenous health. It announced additional funding and further consultations on the Scientific Research & Experimental Development tax credit, as well as a consultations on a patent box regime – all with a view to supporting research and development.

Buried in the budget's table of policy measures since the Economic and Fiscal update, there is a reference to the Public Health Agency of Canada building a medical countermeasures facility, but it is unclear what exactly this entails.

There is no mention, however, of any overarching coordinating body to oversee the health security of Canadians. This is a glaring omission.

Canada without its own BARDA cannot be assured a concerted or rapid response to the next crisis. For example, during the pandemic Canada lacked critical intelligence on our assets and capabilities in the life sciences, along with a view as to where we fit in global life sciences supply chains. If it weren't for a temporary ad hoc task force, and a lot of money and goodwill, Canada simply could not have procured critical equipment, diagnostics and ultimately vaccines when it did. Many more lives could have been lost.

In short, we did not have the national health security capacity to adequately prepare and respond.

Last year PPF published *The Next One*, our look at the future of health security in Canada and recommended the creation of a Canadian BARDA. The report was informed by the ongoing work of PPF's Life Sciences Forum, a policy dialogue project that brings together leading voices from across Canada's life sciences industry, technical associations, federal and provincial governments and external experts. This work is rooted in the belief that growing trust and confidence among key players will result in more resilient and effective health security policy.

A key finding from *The Next One* is that Canada's BARDA must bring together knowledge and data on health threats and risks, commercial manufacturing capacity, domestic and international supply chains, life sciences research and innovation, and health care system capacity. Having an institutional focal point is critical to remaining informed on capacity, as well as coordinating growth across the life sciences ecosystem and masterminding emergency response.

The first step in preparation and response requires being fully informed by a centralized digital network and data system. From there, the focal point institution can leverage the capacity of Canada's private sector, as well as work with federal ministries, provincial and territorial governments, to deliver ongoing benefits to Canadians.

Cohesion on a national level can only be possible with a Canadian BARDA. We were caught off-guard once; Canadians will not accept it again.



*The Public Policy Forum builds bridges among diverse participants in the policy-making process and gives them a platform to examine issues, offer new perspectives and feed fresh ideas into policy discussions.*

**When it Comes to Canada's Productivity, the Devil is in the Demographics...***from an opinion article written by Nelson Bennett on April 17, 2024, and posted to BIV – Business intelligence for BC*

*An unprecedented inversion of Canada's population pyramid will significantly strain quality of life*

As workplaces and industries digitize and automate work, economies will have to reckon with the reality that while robots may be able to replace certain employees, they cannot replace consumers.

After all, robots do not buy stuff.

Machines and equipment can improve productivity in the workplace, but they do not pay taxes, nor do they contribute to the money supply by buying goods and services or by investing dollars in savings accounts, stocks and bonds.

So, if Canadian policymakers and business leaders plan to address Canada's low productivity problem—recently described as a “crisis” by Bank of Canada deputy governor Carolyn Rogers—it will need to take demographics into account, because an unprecedented churn of human capital is underway.

“Regardless of what immigration level we choose, we are in population decline with regards to the Boomers that we have right now, and that is going to pose some significant challenges to lots of areas, and the economy is just one of them,” said Lisa Lalande, CEO of the Century Initiative, a think-tank that promotes the idea of boosting Canada's population to 100 million by the end of this century.

In a recent speech, Rogers noted that Canada's business sector productivity is “more or less unchanged from where it was seven years ago.”

More investment in equipment, machinery and innovation is just one thing that is needed to improve business productivity, she said. Improved skills training and education can also lead to improved labour productivity.

But there is no escaping the fact that Canada, like most other industrialized countries, is facing a long-term shrinkage in human capital due to the retirement of the Baby Boomer generation.

Like many industrialized nations, Canada has a negative fertility rate and a large aging population that has turned its population pyramid into a bloated blob teetering on an ever-shrinking base—with Generation Z simply too small to sustain the weight of it all.

In Canada, there were 9.2 million Boomers born between 1946 and 1964, according to Statistics Canada, followed by 7 million Gen Xers, 7.9 million Millennials and just 6.7 million Zoomers (Gen Z).

To maintain its population, Canada needs a fertility rate—or replacement rate—of 2.1 children per couple. In 1960, Canada's fertility rate was 3.9. Today, it is just 1.3.

Without immigration, Canada's population would be like that of Japan—aged and shrinking. Japan's population peaked at 128 million in 2008 and has since dropped to 125 million people.

The world's population overall is still growing and is not expected to peak until 2080, at around 10.4 billion. But population numbers can be deceptive.

To drive an economy, it is not the total number that counts, but the number of working-age citizens who earn wages, buy homes, cars, and refrigerators, pay taxes and invest. And like all other industrialized economies, Canada is developing an inverted demographic pyramid that will pose challenges for the economy.

Canada's dependency ratio—the proportion of children under 15 and seniors over 64 to working-age Canadians—was 44 per cent in 2010, 52 per cent in 2021 and is projected to reach 59 per cent by 2027.

The great herd of humanity that is the Baby Boomer generation is moving into their golden years and taking a Golden Age with them, according to global strategist Peter Zeihan.

The last half-century has been one of the most prosperous periods in history, he notes, thanks to globalized trade and a massive population increase in the post-war period. So, what impact will an aging and shrinking population have on that prosperity?

As Zeihan points out, when people retire, an economy does not just lose workers, it also loses a pool of investment capital, because retirees tend to convert stocks and bonds into things like registered retirement investment funds and start to draw on their savings.

They also tend to consume less and spend less, except when it comes to health-care services.

Because people are living longer, and because the Baby Boomer generation is relatively so huge, their retirement from the workforce will

have a massive impact not only on labour capital, but on actual capital as well. And a shrinking pool of capital may make investing in productivity all that more challenging.

“The fact that they’re no longer earning incomes, but rather drawing on their incomes, on their savings, that is definitely going to have an impact,” said Pedro Antunes, chief economist for the Conference Board of Canada.

“If we lose that cohort, that’s high income, and they’re no longer working,” he said. “If you stop working and you’re living on your savings, that no longer contributes to GDP.”

One quarter of Italy’s population is aged 65 or older, and the same is true for 29 per cent of Japan’s population. At the current trajectory, Canada could be where Italy is now in about 12 years.

Canadians aged 65 years or older accounted for 18.8 per cent of the country’s population in 2022. By 2036, they will make up 25 per cent of Canada’s population, according to the Conference Board of Canada.

The Fraser Institute last year produced a study that estimated Canada’s aging population could lower per-person income by \$11,200 over the next 20 years.

Canada has been addressing its demographic decline with increased immigration. Despite a negative fertility rate, the country’s population has grown to 40 million as a result.

But recent high immigration levels have led to other problems, notably adding strain to an already-acute housing availability and affordability issue.

“You can’t just grow immigration without having corresponding investments in other areas like infrastructure and housing, otherwise it just doesn’t work,” Lalande said.

The Century Initiative urges government to implement policies that would increase Canada’s working-age population through immigration and programs like childcare to support families having more children.

“Research has shown that, if parents have access to childcare, that it might actually ease the burden and encourage them to consider having additional children,” Lalande said.

But increasing fertility rates alone will not address eventual population decline, she added.

“The reality is we have to rely on immigration.”

## Canada Inks \$78M Deal for Dignified Aging in Newfoundland, Labrador *...from an article posted on Health Canada's website May 22, 2024*

Every senior in Canada deserves to age in dignity, safety, and comfort, regardless of where they live. That is why the Government of Canada is investing close to \$200 billion over 10 years, which includes \$5.4 billion for tailored bilateral agreements with provinces and territories on [Aging with Dignity](#).

Today, the Honourable Seamus O'Regan Jr., Minister of Labour and Seniors, on behalf of the Honourable Mark Holland, Canada's Minister of Health, and the Honourable Tom Osborne, Newfoundland and Labrador's Minister of Health and Community Services, announced a bilateral agreement to invest \$78 million over the next five years to help residents of Newfoundland and Labrador age with dignity. This funding builds on the close to \$256 million bilateral agreement that was announced with the province in March of 2024.

Federal funding will support Newfoundland and Labrador's five-year action plan to improve health care for seniors. The plan will:

- Improve home and community care systems
  - Hire additional clinical staff to increase access to care and support;
  - Utilize technology for new service delivery models and implement initiatives for timely access to home supports and care needs, medications, and medical equipment based on clinically assessed needs;
  - Support individuals living with dementia through new community-based supportive care options and more training courses; and
  - Increase options for restorative and rehabilitative care in the community.
- Enhance palliative and end-of-life care
  - Support a new 10-bed community hospice in Grand Falls-Windsor;
  - Improve access to supports and services for individuals at end of life living at home; and
  - Improve palliative and end-of-life care through more training and education opportunities for care providers.
- Strengthen the workforce
  - Establish a geriatric medicine fellowship at Memorial University;
  - Fund wage increases for more than 1500 personal support workers (PSW) employed in personal care homes, and bolster recruitment and retention initiatives for those providing care; and

- Support training to improve health care outcomes and promote independence and well-being.
- Enhance the quality of care and quality of life through improved long-term care standards
  - Ensure long-term care home standards align with national standards;
  - Improve quality of life and quality of care, as well as staff work life balance; and
  - Implement a person-centered care approach to care through social and recreational programming, access to behaviour management specialists, and advanced dementia care education.

Progress on these initiatives and broader commitments will be measured against targets which Newfoundland and Labrador will publicly report on annually.

Through this new agreement and the Working Together agreement signed in March 2024, the Government of Newfoundland and Labrador will work with the Government of Canada to improve how health information is collected, shared, used and reported to Canadians; streamline foreign credential recognition for internationally educated health professionals; facilitate the mobility of key health professionals within Canada; and fulfill shared responsibilities to uphold the Canada Health Act to protect Canadians' access to health care based on need, not the ability to pay.

Recognizing the significant disparities in Indigenous health outcomes, the Governments of Canada and Newfoundland and Labrador also commit to meaningfully engaging and working together with Indigenous partners to support improved access to quality and culturally appropriate health care services. Newfoundland and Labrador's action plan is informed by continued engagement with its Indigenous partners and supported by the recent trilateral discussions involving the federal government. All levels of government will approach health decisions in their respective jurisdictions through a lens that promotes respect and reconciliation with Indigenous Peoples.

Newfoundland and Labrador and the federal government will continue working together to improve health services and deliver results for seniors across the province, including responding to the needs of rural, remote, Indigenous and other underserved and disadvantaged populations.

## **Summer Foods to Boost Senior**

One of the joys of summer is farmers markets and gardens bursting with fresh fruits, vegetables, and herbs. Fresh produce is packed with vitamins, minerals, and nutrients that can support better health. Seniors

should aim to eat around two servings of fruit and three servings of vegetables every day. Summer can be a great time to try new foods that have been recently picked.

Here are some fruits and vegetables that can pack a nutritional punch and taste good too:

**Water-dense fruits.** Watermelon, cantaloupe, honeydew, cucumber, oranges, and peaches are just a few fruits that are high in water content in addition to nutrients. This can make [staying hydrated](#) on hot summer days easier. While drinking plenty of water is important, aging adults can also increase their fluid intake by snacking on fresh fruit. A few slices of cucumber, orange, or peach can also add natural flavor to plain water.

**Berries.** Strawberries, blueberries, blackberries, raspberries, and cherries are relatively low in calories and high in fiber. They also contain antioxidants that can help [reduce inflammation](#), improve circulation, and reduce free radicals. Berries may also support heart health and brain health.

**Dark Green and Orange Vegetables.** Kale, spinach, collard greens, carrots, orange bell peppers, and sweet potatoes are full of different carotenoids, vitamin C, and vitamin A. These veggies help combat cell damage, support better eye health, and may reduce risk of cataracts and age-related macular degeneration.

**Fresh Herbs.** Instead of using salt to bring out the flavor in foods, try sprinkling some on freshly chopped herbs. Oregano, basil, thyme, rosemary, and cilantro are just a few herbs that can be incorporated into different meals, side dishes, and beverages to enhance flavor while limiting excess sodium.

### Incorporating Fresh Produce into Seniors' Diets

Eating fruits and vegetables does not have to be boring. Create a colorful, flavor-packed fruit salad that is fresh, crisp, and refreshing. Make fruit kabobs and healthy dips using low-fat yogurt.

Start with a bed of dark leafy greens and pile on a variety of different colored vegetables such as carrots, bell peppers, tomatoes, broccoli, cucumber, and radishes. Add some protein with grilled chicken or fish, chickpeas, hardboiled egg, edamame, or black beans for a more filling and nutrient-packed meal.

Blend up different combinations of fruits – and even vegetables – with Greek yogurt, low-fat milk, or water to create delicious smoothies. This can also help increase fluid intake and reduce dehydration. Plus, they are easy to sip and do not require chewing.

Gardening – whether in a bed or containers – can also be a wonderful way to keep seniors active and engaged. Tending to their garden can give them a greater sense of purpose, exercise different muscles, and promote better mental health. It is rewarding when they can see their efforts paying off and get to pick fresh produce they have grown. Even going to the farmers market and buying fruits and vegetables that are locally grown can be exciting and make trying new foods and recipes more fun.

Summer is a wonderful time for seniors to start making positive changes and creating healthier, more well-balanced meals. An in-home caregiver can help older adults plan and prepare different meals, escort them on trips to the farmers market, assist with gardening or other light exercise, and provide companionship during mealtimes and outings.

## **10 Summer Activities for Seniors**

What is getting in the way of reaching your goals?

You should take advantage of the sun while it is out! Not only does it feel good to get outside, but social engagement has been shown to improve mental and physical wellbeing and even prolong life. Whether you are happily aging, or you are a friend or relative of a senior, here are ten summer activities to try, no matter the level of your or their mobility.

### **1. Go for a walk, jog, or roll**

Whether those legs still love to run, or a wheelchair is the safest bet, just getting outside and moving around is a great way to keep the body and mind in shape.

### **2. Soak up the sun at the beach or park**

Enjoying the sun does not just make us feel better: Vitamin D is necessary for bone and muscle function. Without enough sun (and the vitamin D it supplies), seniors are at a greater risk of fracture and other side effects. Wear sunscreen of course and make sure you are able to easily access cool shade by wearing a hat, bringing an umbrella, or sitting beside a tree.

### **3. Go swimming or wading**

If you have access to an outdoor (or even indoor) body of water, real or manmade, summer is a great time to “splash around!” Our buoyancy in water means swimming is easier on the joints than jogging and many other forms of exercise and can be relaxing as well.

### **4. Have a picnic**

Bring snacks, drinks, a blanket, and maybe some music to the local park (or backyard). Enjoy a sandwich, and even lie back and watch the clouds.

### **5. Create or tend to a garden**

If you do not have a garden, or do not have room to create a new one, many neighborhoods have community gardens. Getting a plot to grow flowers and veggies could make for a nice, ongoing outdoor pastime.

### **6. Go to a farmer's market or fair**

Summer is the season for farmers' markets, craft fairs, flea markets, and more. Walk around the booths, browse for deals, and go for lunch afterward.

### **7. Watch an outdoor movie**

If you have a local park that hosts outdoor movies in the summer, take advantage! Do not forget to bring water and blankets to stay warm and hydrated.

### **8. Volunteer**

Keep your mind sharp and give back to the community by volunteering. Talk to your local Rotary club, or nonprofits and charitable organizations that resonate with you. Volunteering with friends and family can also bring you closer together.

### **9. Try Tai Chi or Yoga**

Join a Tai chi group for a low-impact, outdoor activity. Tai chi can help prevent falls in seniors and is a great way to improve and maintain mental agility.

### **10. Pick berries**

If you live in the city, you might need to drive (or get a ride) away but picking berries can be a fun outdoor activity (with plenty of water and sunscreen during your picking session of course). And you can bake pies later with access to the proper facilities.

### **Conclusion**

Regular activity and socialization can help seniors improve physical and mental well-being. While this list includes options for people of all abilities, be mindful of your own capabilities. If you are not confident that



you will be able to handle an activity, check in with your family doctor. After all, you will have more fun if you are feeling good!

## **NEW CIEPS/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](#)

## **The Advantages 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.

## **Updated 11<sup>th</sup> Edition EPC Materials are NOW Available**

The revised 11th edition of the EPC materials is available now for you to update your elder knowledge and provide the best information that you can for your clients, prospects, and families.

You can now purchase the updated 4 manual EPC 11<sup>th</sup> Edition Desk Reference Manuals, and the 11<sup>th</sup> Edition EPC PowerPoints to add to your library of knowledge.

They are available for \$159 + taxes and includes shipping.

- If you reside in AB, BC, SK, MB, QC, NT, NU or YT, your cost is \$166.95, all taxes & shipping included.
- If you reside in ON, your cost is \$179.67, all taxes & shipping included.

- If you reside in NS, NB, NL, or PE your cost is \$182.85, all taxes & shipping included.

**You can order them securely here - [11th Edition EPC Desk References](#)**

**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 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](mailto:info@cieps.com) with the message **“STOP MY PULSE!”**

### **To contact CIEPS:**

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