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From all of us at CIEPS, we would like to wish you a very safe and enjoyable Labour Day and the month of September with your family and friends, as we leave Summer and enter Fall.

Hot off the Press!...CIEPS & the EPC Designation Program NEWS!

We are pleased to say that we have been spending the last few months on a complete rewrite of the EPC Desk Reference materials.

Peter Wouters and Mike Englert have been leading this very labour intensive initiative along with Faculty members Donna Ritch and Karen Henderson.

With completion in the very near future, the EPC program will have the most up to date information that pertains to "our aging society," that the rewrite team could find.

We are also in negotiations to partner with an EPC Marketing Director to add to the CIEPS team who will provide further value and knowledge in all areas of aging.

Stay tuned for further developments and release dates for these additions to CIEPS and the EPC Designation program.

[Check out your NEW additional EPC Member Benefits](#)

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www.epcmember.org



Another EPIC in Toronto, ON November 14, 2024

“ Prescription or Diagnosis: where is your focus?”...Save the date!

Due to some requests from many of you who could not make the Niagara Falls conference in June, we are looking at holding another one day conference in Toronto.

Stay tuned as the agenda gets updated and confirmed.

Love and Dementia... ...*from an article posted in the Good Times Magazine, written by Jessica Dostie on June 30,*

Over the coming years, Canada’s population will be getting older, and the number of people—our parents, our friends, our loved ones—living with a neurocognitive condition is likely to grow. This means that millions of others will be needed to support them. Concerned about this situation, roboticists began a project a few years ago that’s both ambitious and delicate: designing robots with a talent for social interaction to support seniors with neurocognitive problems. The goal is to enable such people to go on living in their homes and to bolster the efforts of their caregivers and health-care workers.

You may have heard of these machines: they come in different forms and have different features. QTrobot is a humanoid robot first used to help with the education and development of children on the autism spectrum; more recently, it’s being used to assist people with dementia. SAM is a machine made up of two interactive spheres that two people can use to communicate with each other through a sound-and-light game.

However, creating a social robot isn’t a simple matter. Robots are champs at weeding a cornfield or wielding a laser in an operating room, but when it comes to interacting with humans, especially those experiencing memory loss, mood swings, or feelings of distress or frustration related to their situation, a simple charm offensive won’t do the trick. Robots are not (yet) able to understand human emotions, which can be changeable and unpredictable.

And a robot, however well intentioned it—or at least its programming—may be, can be a bit clueless at times. While observing patients interacting with robots, researchers found that some who had Alzheimer’s or another neurocognitive condition didn’t enjoy the conversation of the robot they were talking to, even finding it strange or awkward. It wasn’t only its voice or its movements that were off-putting—its responses and even the time it took to respond (too quickly or too slowly) were problematic as well. Instead of a fluid and intuitive

conversation, the interaction seemed...artificial. Robots can talk, but with difficulty.

These findings led the researchers and robotics engineers to expand their view of the technology and concentrate on the specific needs of people at various stages of their neurodegenerative disease. At Eindhoven University of Technology in the Netherlands, roboticists, some with a background in anthropology, psychology, or another cognitive science, are teaming up with people who have dementia to create “robots for the soul” that are more geared to human needs. Rather than focusing on what these people are missing, the designers are focusing on finding ways to rekindle the spark that still exists in them. They want to make robots that can help to enhance people’s sense of belonging—that feeling of connection that pushes them to reach out to others, create bonds, and break out of their isolation.

For the millions of caregivers around the world, this encouraging news is comforting. Because even when parts of our parents, friends, and loved ones living with dementia start disappearing bit by bit, the love we have for them is always there. It warms the heart to know that as caregivers, we’re not alone. And that even robots are learning to see the humanity in dementia.

Three Essential Tips for Managing Your Fitness..... *from an article posted on the McMaster University Portal on July 31, 2024*

Managing finances effectively becomes increasingly important as we age. Whether you are preparing for retirement or simply looking to ensure your savings last, a strategic approach to money management can provide you with peace of mind and financial security.

Here are three essential tips to help you navigate your financial journey:

1. Create a comprehensive budget:

A well-structured budget is your roadmap to financial stability. Start by listing all sources of income, such as pensions and any investments. Next, track your monthly expenses, from essentials like housing and utilities to non-essential such as dining out. By comparing your income with your expenses, you can identify areas where you may be able to cut back or adjust your spending. Use budgeting tools or apps to make this process easier and keep your financial goals on track.

2. Prioritize debt management:

Carrying debt into retirement can be a significant stressor. Focus on paying off high-interest debts, such as credit card balances, as a priority. Consider consolidating debts or refinancing if it reduces your

interest rates. Additionally, avoid accumulating new debt by using credit cards sparingly and planning major purchases carefully. A debt-free lifestyle not only improves financial health but also enhances your overall quality of life.

3. Review and adjust your investment strategy:

As you age, your investment strategy should evolve to match your risk tolerance and income needs. You may consider shifting from high-risk investments to more stable options that provide steady returns. Regularly reviewing your portfolio can ensure it aligns with your retirement goals and allow you to make any adjustments needed. Consulting with a financial advisor can provide personalized guidance, helping you balance growth with security and navigate market changes effectively.

By implementing these strategies, older adults can manage their finances with confidence and enjoy their retirement without unnecessary financial stress. Planning and staying informed can help you make the most of your resources and achieve long-term financial stability.

Government of Canada Launces Call for Proposals for Community Projects to Help Seniors... *From Employment and Social Development Canada News Release on Aug. 1, 2024*

New Horizons for Seniors Program marks its 20th anniversary and nearly 40,000 local projects since inception

Canadians deserve to age with dignity. That comes down to choice, to affordability, to inclusion, and to community. For 20 years, the New Horizons for Seniors Program (NHSP) has helped the Government of Canada deliver on that promise to Canadian seniors by supporting those organizations working to make their lives better.

Today, Canada's Minister of Seniors, Steven MacKinnon, launched the 2024–25 call for proposals for community-based projects through the NHSP.

Organizations can apply for funding to deliver projects that will help seniors be more connected and active members of their communities. Organizations are encouraged to reflect the four national priorities for this cycle as part of their projects:

- supporting healthy aging;
- preventing senior abuse;
- celebrating diversity and promoting inclusion; and
- supporting financial security.

The NHSP funds a wide variety of projects, such as online computer classes, financial literacy and fraud prevention education, meal deliveries, and the purchase of equipment to help keep seniors informed, connected and engaged.

The call for proposals is open until September 12, 2024. Applicants are encouraged to submit their applications electronically on the [Grants and Contributions Online Services](#) portal. Creating an account is a one-time process that allows organizations to apply for various Employment and Social Development Canada funding opportunities in a secure web environment. Organizations serving seniors can access support to prepare their application by contacting their nearest NHSP office.

Quotes

“Every year, the New Horizons for Seniors Program funds thousands of projects that enrich the lives of Canadian seniors, fight loneliness and build community. I encourage all eligible organizations to apply to this year’s call for proposals.”

– Minister of Labour and Seniors, Steven MacKinnon

Quick facts

- Seniors are one of Canada’s fastest-growing population groups. They will represent almost 25% of the population by 2051 and could reach close to 11 million people within 15 years.
- The New Horizons for Seniors Program community-based stream invests in projects that help seniors stay active and engaged in their communities. Organizations are eligible to receive up to \$25,000 in grant funding
- Program funding supports projects that address one or more of the program’s five objectives: promoting volunteering among seniors and other generations, engaging seniors through the mentoring of others, expanding awareness of elder abuse, supporting social participation and inclusion of seniors and providing capital assistance for new and existing community projects and programs for seniors.
- Since its inception in 2004, the program has funded around 40,000 local projects and broader reaching initiatives in hundreds of communities across Canada with the Government of Canada having invested a total of more than \$850 million.
- Based on the last two years of data, over 900,000 seniors benefit from NHSP community-based projects each year.

Related products

- [Backgrounder: New Horizons for Seniors Program](#)

Associated links

- [New Horizons for Seniors – Community-based project funding](#)
- [Programs and services for seniors](#)
- [New Horizons for Seniors Program: Engaging seniors, strengthening communities](#)

Can Canada's Labour Force Rebound After Boomers Retire?... *From an article published by Global News and written by Sean Previl on August 7, 2024*

A [new study by Statistics Canada](#) is trying to answer the looming question of how the country will be impacted once the remaining [baby boomer](#) generation retires — and it points to immigration as a factor that could both help and challenge.

The study, released Tuesday, looked at how different immigration levels and labour force participation rates would impact both the size and the composition of the force through to 2041.

It comes just ahead of the [labour market](#) report set to be released this week.

According to the study, [labour force](#) participation has declined since the early 2000s and it's expected this will continue until 2030 when the last group of [baby boomers](#) reach age 65.

Jean-Dominique Morency, a co-author of the study and demographer at Statistics Canada, told Global News this is because after that point it will be smaller cohorts such as gen X retiring, which will have less of an impact than the large baby boomer generation.

"The impact on the labour force participation rate will be small or there will be no impact on this rate," he said in an interview about retirements after roughly 2030.

The study notes that come 2030, if Canadian immigration remains at the set 500,000 permanent immigrants per year target set by the federal government, the labour force participation rate will stabilize and reach approximately 64.6 per cent by 2041.

That would amount to a growth from 21.7 million in 2023 to 26.8 million in 2041 — by comparison, the labour force increased from 16.1 million in 2001 to 20.5 million in 2021.

Claire Fan, an economist with RBC Economics, told Global News newcomers can have a big impact on the labour force and, in turn, the economy.

“When you do add in newcomers, they tend to be younger as well and then that’s why it matters for the participation rate,” she said.

“Essentially what they would do, think of it this way, is it slows the aging of the labour force by pumping in, essentially, prime-age workers predominantly.... That really does help in terms of slowing this sort of a clock of how demographics can quickly age in Canada.”

The study didn’t suggest there would be a major difference in labour force participation between immigration targets of 500,000 or 750,000 but did warn that a complete halt to permanent and temporary immigration as early as 2024 could lead to a decline as early as 2025.

A halt could drop the participation rate down to the same 20.5 million seen in 2021.

Age also is a factor influencing participation rates, with the study noting older workers staying on the job could have a “greater impact” on the overall participation rate.

The study showed the proportion of people age 55 and older has doubled since the early 2000s, from 10.9 per cent in 2001 to 22.4 per cent in 2021.

“If they stay longer to participate in the labour force, this can help maintain the overall participation rate,” Morency added debt load is surging. Here’s they can manage it

Increasing productivity remains a challenge, as well.

“If you don’t have productivity growth, the only way for labour or wages to grow is essentially to take away business profit and vice versa, and that’s not really sustainable over the long run,” Fan said.

Diana Palmerin-Velasco, senior director, future of work at the Canadian Chamber of Commerce, told Global News tapping into underutilized domestic talent, finding methods to keep experienced workers in the workplace and accelerating the adoption of technology can also help avoid economic impacts from big waves of retirements.

She added that while some of the looming challenges are on the horizon, now is the time to tackle them.

“We have known for years that we have an aging population; we have known for years that we are going to face this wave of retirements. How are we preparing for that?” she said.

“I think we need to be more intentional and to be better prepared for what is coming up tomorrow.”

How to Challenge Ageism in our Everyday Lives... *from an article posted on the McMaster University Portal on July 24, 2024*

Ageism is all around us. From stereotypes in the media to assumptions in the workplace, ageism can limit opportunities and even create social isolation for older adults. The good news is that we can be part of the solution and combat it together to create a more inclusive world for all ages. Here are four ways you and those around you can help.

1. **Challenge your own biases.** We all have unconscious biases. Reflect on your ideas about ageing and ask yourself if they are based on reality or outdated stereotypes.
2. **Use your voice.** When you witness ageist remarks, do not be silent. Politely challenge them to promote a more respectful conversation.
3. **Fight stereotypes.** Older adults are a diverse group with a wealth of experience, and there are plenty of achievements and contributions to celebrate.
4. **Bridge the gap.** Intergenerational programs encourage interactions between different age groups to foster respect and understanding. Older adults can mentor young children, teach them life skills, or share stories and traditions. They can also participate in technology workshops led by younger people to learn new skills, creating a mutually beneficial exchange. These programs can help challenge stereotypes by demonstrating diverse contributions, capabilities and interests while bridging generational gaps.

Ageism affects everyone. By breaking down stereotypes, we can create a world where everyone feels valued and respected, regardless of age. Let us work together to create a society where age is just a number, not a barrier.

Seeing Clearly: Maintaining Eye Health as We Age... *from an article posted on the McMaster University Portal on July 9, 2024*

Our vision is a precious gift, and as we age, our eyes undergo changes which can increase the risk of certain eye disorders. Maintaining good eye health as we age is important and can help prevent vision problems. Below are a few strategies you can employ and some important things to keep in mind.

- **Make regular eye exams part of your routine:** Schedule comprehensive eye exams with your ophthalmologist every one to two years, especially after the age of 65. These exams can detect early signs of age-related eye diseases like macular degeneration and glaucoma, allowing for early intervention and

treatment. They can also detect vision changes and adjust prescriptions, as necessary.

- **Protect your eyes from the sun:** Just like your skin, your eyes need protection from the sun's harmful UV rays. Wear sunglasses that block UVA and UVB rays whenever you are outdoors, even on cloudy days.
- **Eat well:** Eating a balanced diet rich in fruits, vegetables, and omega-3 fatty acids can contribute to good eye health. Maintaining a healthy weight and managing chronic conditions like diabetes can also help protect your vision.
- **Quit smoking:** Smoking significantly increases the risk of developing age-related macular degeneration and cataracts. If you smoke, quitting is the single best thing you can do for your overall health, including your vision.
- **Limit screen time:** While staying connected digitally is important, excessive screen time can contribute to eye strain. Take regular breaks, focusing on a distant object for 20 seconds every 20 minutes of screen time.
- **Maintain a healthy lifestyle:** Regular exercise, getting enough sleep, and managing stress can all contribute to good eye health.
- **Know your family history:** Certain eye diseases can be hereditary. Talk to your doctor about your family history and any potential risks.

By following these tips and prioritizing regular eye exams, you can take proactive steps towards maintaining good eye health and enjoying clear vision for years to come. Remember, early detection and treatment are key for managing eye problems. Do not hesitate to talk to your healthcare provider about any concerns you might have.

Canadian Securities Administrators Urge Vigilance Against Online Financial Abuse of Older Canadians and Highlights the Importance of a Trusted Contact Person

Older adults can often be the target of financial scams. Scam artists take advantage of those who may be socially isolated or have diminished capacity and who have accumulated savings over time. Advancements in technology, like artificial intelligence (AI), have created new avenues for criminals to exploit these vulnerabilities and deceive victims. AI voice cloning allows scammers to impersonate family members or friends in urgent need of money. AI can also be used to easily manipulate images and videos, known as deepfakes, to

create credible personas on dating sites and social media along with fake celebrity endorsement ads.

The CSA urges older Canadians to be cautious and offers these tips:

- Restrict the amount of personal information you share publicly on social media sites by adjusting your privacy settings.
- Avoid celebrity or public figure endorsements or investment opportunities promoted online. These are often AI-generated scams.
- Be skeptical of new acquaintances or love interests online that take an immediate interest in your finances or offer unrequested investment opportunities, especially involving crypto.
- Do not send money online to anyone or invest based solely on the advice of someone you have not met in person.
- Check the registration of any individual, firm or platform you plan to invest with by visiting [AreTheyRegistered.ca](https://www.aretheyregistered.ca) and confirming the identity of the representative by calling the phone number listed.

Trusted Contact Person: a valuable safeguard

Canadians can further protect themselves by assigning a [Trusted Contact Person](#) (TCP) to their financial accounts. An appointed TCP gives a financial advisor another resource to turn to if they cannot reach their client, or if they suspect their client may be a victim of financial abuse or fraud. A TCP does not have power of attorney or any access or view into the clients' accounts at any time.

Take action if you think you or someone you know is being taken advantage of financially. A trusted friend, family member, police officer, lawyer, local securities regulator, or staff member at your financial institution can provide guidance.

The CSA also has a number of [investor tools and resources available online](#) to help Canadians become more informed investors. Investors can follow [@CSA News](#) on X (formerly Twitter), [@CSA.ACVM](#) on Facebook and subscribe to the CSA's [Investor Alerts](#).

The CSA, the council of the securities regulators of Canada's provinces and territories, co-ordinates and harmonizes regulation for the Canadian capital markets.

Five Nutritious Autumn Foods for Seniors

It is important for older adults to make every bite count. Not only will choosing nutrition foods help with the aging process but eating healthy can prevent chronic illness such as cardiovascular disease or type 2 diabetes. In addition to preventing chronic illnesses, older adults should

be aware that their bodies no longer absorb key nutrients as they once did when they were younger. Therefore, every calorie older adults consume should be packed with nutrition in order to support their overall health.

If you are an older adult who is struggling with nutrition, use this autumn season to revise your menu. Here are five nutritious autumn foods to help you meet your nutrition goals.

Squash

Squash is packed with nutrition and are an excellent source of vitamins, minerals and antioxidants. They can help lower the risk for heart disease while supporting cognitive health. Squash can even help with weight loss as they are low in calories and high in fiber. Add more squash to your diet this autumn by swapping pasta noodles for zucchini noodles or spaghetti squash by roasting the spaghetti squash and using a fork to scrape the strands. You can also try a squash-based soup, such as butternut squash soup or acorn squash soup. Let us not forget about pumpkins either. Bake a pumpkin bread instead of reaching for a slice of pumpkin pie, or try making your own [pumpkin hummus](#).

Sweet Potatoes

Sweet potatoes are surprisingly nutritious, packed with fiber, vitamins, minerals and antioxidants. They help support gut health, healthy vision, and the immune system. In addition, the nutrients found in sweet potatoes have cancer-fighting properties and can even enhance your cognitive health. Swap a regular potato for a sweet potato in any of your favorite potato dishes.

Apples

Another excellent source of antioxidants and immune boosting vitamin C, apples are filled with health benefits. They help regulate blood sugar, making them a perfect snack for diabetics. They can even help prevent type 2 diabetes and help with weight loss. They support digestion and can help relieve constipation. Apples are a great source of water as well and can help improve the health of gums. If you struggle to bite into an apple, try slicing them instead. You can also dip them in peanut butter to add more protein to your diet. Make your own [applesauce](#) and enjoy the aroma of cinnamon and apples. It only takes one apple a day to improve your health.

Brussel Sprouts

Brussel sprouts are low in calories but high in vitamins, minerals, and fiber, making them an excellent side dish for dinner. Also rich in antioxidants, Brussel sprouts help protect against cancer, osteoporosis, and chronic inflammation. They are a great source of omega-3 fatty

acids and can help stabilize blood sugar levels. You can roast them in the oven or sauté them on the stove. Add a little olive oil and seasoning or mix them in with your favorite pasta dish.

Beets

Beets are filled with vitamins, minerals, and antioxidants. They can help lower blood pressure and reduce inflammation. They also support digestion and cognitive health. Beets are low in calories and high in water, making them a great food to support weight loss. Try grating beets into a salad or steam them and served as a side dish.

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 11th 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 11th Edition Desk Reference Manuals, and the 11th 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

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).

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