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From all of us at CIEPS, we would like to wish you a Happy Thanksgiving, or as Peter Wouters would say...Happy Thanks Living, with your family and friends.

EPC Designation Program NEWS!

Lately we have been getting questions from some of the EPCs saying that they are only receiving our renewal notices that are sent from alex@cieps.com and not the monthly PULSE newsletter.

We send the newsletter using Constant Contact. If for some reason, you, or one of your associates decide to subscribe from that by mistake, you WILL NOT receive the newsletter.

Also, we notice recently that some of the emails that we are sending you are bouncing back from your internet server as blocked email. This seems to be the case with some of the Investors Group and IPC EPC designation holders.

In this day and age, it might make sense for you to change your corporate email to a personal one so that you can continue to receive all the timely information that we send you. Simply email me with an alternative email and it will be changed.

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You Asked, and We Listened. Another EPIC in Toronto, ON November 14, 2024

"Prescription or Diagnosis: where is your focus?"... 15 CE credits are available

Check out all the November EPIC information such as location, CE credits and agenda here - November 14 Toronto, ON EPIC Info

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

Register here today <u>Toronto EPIC Registration</u> as soon as possible to secure your spot.

Older Canadians Support Climate Action – And Most

Vote... from an article posted on web, written by Louise Comeau and Janice Harvey on September 23, 2024

Ten million Canadians, according to <u>Statistics Canada</u>, were over 60 years of age in 2023. That's 26 percent of Canada's population. You might think of this age cohort as retired, traveling, or otherwise not doing much. Think again. Almost 40 percent of Baby Boomers (born between 1946 and 1965 are <u>still working</u>, 40 percent <u>volunteer</u>, and critically, almost 80 percent vote, according to <u>Elections Canada</u>, compared to almost 54 percent of 18-to-34-year olds. This cohort is also concerned about climate change and the environment.

A recent <u>survey</u> by EcoAnalytics shows similar levels of concern about climate change to 18- to-34-year-olds, with four in 10 saying climate change and extreme weather are high risk; 64 percent say addressing climate change and environmental issues is important. Almost six in 10 are ashamed of what we are leaving behind for future generations. Rather than just lamenting the state of affairs, older people across Canada are coming together to do something about it.

<u>Seniors for Climate</u> is a national movement of older Canadians rallying around the idea that we have the social power, time, resources and skills to make a difference on climate change and to do it for the sake of our children and grandchildren. We are declaring that October 1st, the <u>United Nations</u> Day of Older Persons and in Canada, <u>Nationals Seniors' Day</u>, is a national day of climate action. Seventy-five <u>communities</u>, and growing, are gathering across Canada. Events are planned in Fredericton, Moncton, Saint John, Sackville and Saint Andrews.

Why is October 1st so important? We are facing unnatural disasters – new and escalating levels of record-shattering heat, wildfires, and floods. Extreme weather events put our health and quality of life at risk,

especially older people who have less capacity to cope with overheated homes, power outages, and evacuations.

These unsafe extremes are mostly caused by burning oil, gas and coal pouring heat-trapping pollution into the air. It's been happening since coal first powered ships, but it really ramped up after World War II to power growing economies and population. Now those Baby Boom Babies are Baby Boom Seniors. An unstable climate is not safe for us and not what we want to pass on to our children and grandchildren.

There are affordable and healthy solutions to climate change beneficial to all. First, we need to stop burning fossil fuels and switch to renewable energy to power our lives. Second, we need to retrofit our homes and buildings, so they use less energy and save us money. We want heat pumps and public transit for all, and electric school buses for our grandchildren. Third, we need to help communities prepare for the extreme events that are already happening.

Many older Canadians have the time to advocate for change and the know-how to be part of a broad-based and deep-rooted movement – so that our kids and our grandkids inherit a better world. And – perhaps most important – we vote. As a bloc, we can make a difference at the ballot box. Join us now, because later really is too late.

Louise Comeau is currently a Senior Advisor at Re.Climate and a member of the Net Zero Advisory Board, soon retiring to spend more time as a climate change action volunteer. Janice Harvey is an assistant professor of Environment and Society at St. Thomas University.

Back to School Season: Lifelong Learning
Opportunities for Older Adults... from an article posted on
the McMaster University Portal on August 14, 2024

The back-to-school season brings a sense of excitement and new beginnings, and it's not just for kids! Lifelong learning has numerous benefits for older adults, from keeping your mind sharp to boosting your social connections and overall well-being.

When it comes to continued learning, there is a wealth of opportunities for older adults to continue their learning journey. Whether you're interested in exploring a new hobby, brushing up on your computer skills, or delving into a fascinating subject, there's something for everyone.

Where to find local learning opportunities:

• Try our interactive e-learning lessons: From social isolation to brain health, our <u>interactive lessons</u> range from 15 minutes to 35 minutes and can be taken from the comfort of your own home.

- Universities and Colleges: Both offer a wide range of courses and workshops catering to diverse interests, from history and literature to health and wellness. Colleges provide various programs designed for older adults, including computer courses, fitness classes, and creative arts workshops.
- **Public libraries:** They often offer free workshops and programs on various topics, plus access to online learning resources.
- Senior centres: Many local senior centres offer classes and activities, such as art, music, language learning, and fitness programs.

There are many benefits associated with lifelong learning, such as:

- **Cognitive stimulation:** Learning new things challenges your brain and helps maintain cognitive function.
- **Social engagement:** Classes and workshops provide opportunities to meet new people and make friends.
- **Improved well-being:** Learning can boost your self-confidence, reduce stress, and enhance your overall sense of purpose.

If you're eager to get started but not sure how here are a few things to think about:

- Explore your interests: Consider what you've always wanted to learn or try.
- **Start small:** Choose a short course or workshop to ease into the learning experience.
- Embrace technology: Many courses are offered online, providing flexibility and convenience in the comfort of your own space.
- Don't be afraid to ask for help: Reach out to program coordinators or instructors if you have questions or need assistance.

Remember, it's never too late to learn something new. Embrace the back-to-school spirit and embark on a lifelong learning adventure. Your mind will thank you.

A 'Hopeless' Feeling: Struggling Seniors Face Sky-High Rents and Few, if Any, Options... From an article published by CBC News on July 13, 2024, and written by Natalie Stechyson

This is the sad reality happening in the world we live in. Maybe you know a senior family member or someone else affected by this.

Slightly more than 1/5th of Canada's seniors who live in private dwellings are renters

Ron Sept is getting desperate.

He can't afford a car, his prescription medications, eyeglasses or new clothes, he said. He's stopped eating meat to save on groceries, which he can only buy with the money his son living overseas sometimes sends him. If you visit him in his one-bedroom apartment in Nanaimo, B.C., you'd have to sit on the floor, because he has one chair and no table.

Sept, 70, said he's depressed, especially since giving up the antidepressant he can't afford without insurance coverage. He's also anxious, lonely and said his health is suffering.

Why? Because 95 per cent of his pension goes to his \$1,650 rent, leaving him with about \$100 in his bank account each month for all other expenses. The amount, he said, is "ridiculously inadequate."

"Having to go crawling to family members on my hands and knees ... it puts people in such a difficult situation. And I think people who have lots of money don't really have any clue of what it's like to live without," Sept told CBC News.

"I don't have anywhere to go, I don't have anything to do, I don't know anybody here, so most of the time I just sit around in an apartment I can't really afford and worry."

Sept, who was a self-employed business consultant until recently, reached out to CBC News because he wanted his story shared. He is one of the many seniors who struggle to pay rent amid the rental housing crisis gripping the country.

With surging prices and decreased availability, finding housing has become daunting. Less than one per cent of rentals are both vacant and affordable for the majority of the country's renters, a recent CBC News analysis of more than 1,000 neighbourhoods across Canada's largest cities found.

That situation becomes more dire for Canada's growing population of seniors, many of whom say they hope to age at home but face soaring housing costs on a fixed income, often leaving them financially vulnerable.

Slightly more than one-fifth of Canada's seniors who live in private dwellings, 21.5 per cent, are renters, according to Statistics Canada data.

Senior renters deal with unaffordable housing at a higher rate than the total renter population, the agency notes, with 38.8 per cent of renters age 65 and over spending more than 30 per cent of their income on

shelter costs — the benchmark for affordability set by the CMHC in 1986.

In comparison, 27.2 per cent of the total renter population lived in unaffordable housing. While that proportion decreased since 2016 for all populations, seniors still live unaffordable in higher rates — as the average price of rent continues to climb.

"Financially vulnerable seniors in particular are facing a real crisis when it comes to rental rates because their ability to respond to the increase is in many cases limited," Alyssa Brierley, executive director of the National Institute on Ageing, a public policy institute at Toronto Metropolitan University, said in an interview.

"And the impact of not being able to do that is devastating."

Few available and affordable options

There are approximately 7.6 million people aged 65 and over living in Canada.

The median total income for those Canadians was about \$35,700 in 2023, according to CBC's analysis of Statistics Canada data. That's well below the Canadian individual median income for renters of \$45,069, again calculated by CBC based on Statistics Canada data.

Using the \$35,700 median income and the 30 per cent benchmark, any average shelter cost above \$893 for vacant units is considered unaffordable for seniors. Shelter costs include rent and other services (such as water and electricity).

That means only 0.16 per cent, a fraction of a per cent, of all onebedroom rentals are potentially affordable and vacant in all metropolitan areas CBC analyzed across the country.

Meanwhile, the average asking rent in Canada reached \$2,185 in June, up seven per cent compared to a year ago, according to a <u>new report</u> by Rentals.ca. Vancouver; Burnaby, B.C.; and Toronto had the highest rents in Canada, with the average one-bedroom dwelling going for \$2,724, \$2,543 and \$2,444 per month, respectively.

Older adults are more likely to be long-term renters, maybe living in the same unit for years paying below-market rent, Brierley said. This makes them more vulnerable to evictions and <u>renovictions</u>, she added, because landlords may be motivated to try to earn more for their units.

And when circumstances change, like a rent increase or renoviction, older adults are less likely to be able to weather significant

financial shocks because they're on a fixed income, Brierley said. This means they're more likely to lose their housing completely.

For seniors, this means not just losing your housing, but your community and social connection, Brierley added.

"Housing is so very fundamental to living a life of dignity."

Shoshona Magill, 74, said she fears a major financial storm is blowing her way.

Magill is paying \$2,200 per month for a "very small" basement apartment in Kitchener-Waterloo, Ont., after being renovicted twice in recent years. She said that's about 85 per cent of her income, between her pension and part-time work as an assistant buyer at the University of Waterloo.

To help cover her costs, Magill grows most of her own food in a community garden and cans it, saying that she grew up Mennonite and knows how to "pinch a penny four ways."

But now she said her work is becoming automated and she's likely to lose her job, and with it, her home. She won't be able to afford her rent, says there are no other affordable options and that she's unlikely to find a new job at her age.

Magill said she's applied for housing co-ops but was told there's a fiveyear waitlist. For apartments geared specifically to seniors, she said she's looking at 10 to 15 years before something opens up.

"Well, I may not be around that long," Magill told CBC News.

Out of options, she said she's considering living in a tent if she loses her job, at least in the warmer months. Or maybe she'll live in her car in the Walmart parking lot.

"It feels kind of hopeless," she said through tears.

"I've worked hard since I was 16 and this is where I wind up."

'Slapped in the face'

Sept, in Nanaimo, said his current situation feels like he was "slapped in the face," given that he worked for more than 40 years, first in communications and later as a business and management consultant.

He tries to find more contract work here and there, but said hardly anyone wants to hire a 70-year-old. Sept also just recently had to declare bankruptcy over back taxes.

"The older I get, the harder the slaps are."

Sept had been living more affordably in a previous rental unit, but said last year his landlord sold the house. He said it was less expensive to visit his children overseas and travel a bit than to pay rent in Nanaimo, so that's what he did for a few months, until money ran out.

When he came back, he looked for housing for five months while living in an Airbnb, a situation he called "massively stressful." There was so little available, prices were so high and even though he applied to live in shared accommodations, he was never picked to be anyone's roommate.

His current living situation, using nearly his entire income on rent and begging his family for handouts, isn't sustainable and far from desirable, he said, but he has no other options.

"I begin to think: 'What am I living for?'" Sept said, struggling to choke back tears.

"I'm breaking my back trying to stay alive. For what?"

Boosting Immunity: Staying Strong as we Age...from an article posted on the McMaster University Portal on August 21, 2024

As we get older, our immune system naturally undergoes changes that can make us more susceptible to infections and illnesses. However, there are plenty of proactive steps we can take to support our immune health and maintain our vitality.

With age, the body produces fewer immune cells, and those cells may respond slower to threats. This can lead to a higher risk of infections, slower wound healing, and a decreased response to vaccinations.

The good news is that we have a significant amount of control over our immune health. Here are some key lifestyle factors that can make a real difference:

- **Healthy diet**: Focus on nutrient-rich foods like fruits, vegetables, whole grains, and lean protein. These provide essential vitamins and minerals that support immune function.
- Regular exercise: Moderate physical activity, like brisk walking or swimming, can help boost circulation and promote immune cell activity.
- **Quality sleep**: Aim for 7-8 hours of sleep each night. Sleep is crucial for immune system repair and regeneration.
- Stress management: Chronic stress can weaken the immune system. To manage stress, practice relaxation techniques like meditation or deep breathing.

 Vaccinations: Stay up to date on recommended vaccinations, including the annual flu shot and any boosters.

When to consult a doctor

If you experience frequent infections, slow wound healing, or unexplained fatigue, it's important to talk to your healthcare provider. They can assess your immune health and recommend any necessary interventions.

Remember, a strong immune system is key to maintaining health and well-being as we age. By making healthy lifestyle choices and staying proactive, we can give our bodies the best possible chance to fight off illness and stay strong.

Creating Your Own Blue Zone... from an article posted on the Good Times magazine site, written by Jessica Dostie and Jacqueline Simoneau on August 20, 2024

The world's five blue zones are geographic areas with large numbers of people who live to and beyond the age of 100. Learning from their lifestyles just might help you live a longer, healthier life.

In 2000, in the province of Nuoro on the Italian island of Sardinia, Italian physician Gianni Pes and Belgian demographer Michel Poulain found a high concentration of nonagenarians and centenarians who were in excel- lent health. In some villages, one per- son in five was over 90. Using a blue- ink marker, the researchers circled the area comprising these villages on a map, creating the first "blue zone."

Not long after, Dan Buettner, an American journalist from National Geographic, joined the team to study the phenomenon and look for other regions with similar characteristics. Since then, four new blue zones have been identified: the Japanese island of Okinawa, the Greek island of Ikaria, the Nicoya Peninsula in Costa Rica,

and the city of Loma Linda, Calif., where there's a community of Seventh-day Adventists who follow a meat-free, plant-based diet.

According to Dr. Martin Juneau, a cardiologist and the director of prevention at the Montreal Heart Institute, the inhabitants of blue zones not only have a life expectancy that's around 10 years higher than the average but also live more years free of disabling chronic diseases.

While genetics has been cited as a contributing factor, it doesn't explain everything. "Analysis of the genes involved—especially in inflammation, cancer, and heart disease—doesn't show a significant difference," Juneau says. "According to researchers, to live a long and healthy life, environment,

lifestyle, and diet are much more important than genetic predisposition. Moreover, studies have shown that when inhabitants of blue zones move to other countries and adopt the diet and lifestyle of the residents there, they lose their health advantage."

Contrary to popular belief, blue zones are not alike in every way. Besides the fact that they're scattered around the world, each zone has its own dietary habits, environment, and culture. However, researchers point to several common characteristics that seem to explain the exceptional longevity of blue-zone inhabitants:

- A plant-rich diet. In all of these populations, the diet is primarily based on plants (vegetables, fruit, legumes, nuts, etc.) and whole grains. In addition, food is mostly locally sourced because the zones are geographically isolated. Animal products such as meat, fish, and cheese are eaten but in small quantities. For example, Sardinians eat a meat-based meal only once a week. Also, according to Juneau, some in- habitants practise dietary restraint, which involves eating until you're 80 per cent full at the end of a meal. Finally, they drink in moderation—mostly red wine.
- An energetic lifestyle. Inhabitants of blue zones are physically active throughout their lives.
- A strong sense of belonging. When Buettner asked a few Sardinian centenarians the reason for their exceptional longevity, a number of them mentioned the importance of family and social ties, Juneau says. Moreover, in the various blue zones, elderly people live with their families and not in retirement homes. They also emphasize the importance of giving meaning to their lives, having goals, and devel- oping a spiritual life.

Models to Emulate

Even if our Canadian lifestyle is different from that of the inhabitants of blue zones, there are still a few lessons to be learned from these places that could help improve our chances of living longer and in better health— lessons that largely echo the recommendations often issued by health professionals.

First, we could rethink our eating habits. According to a systematic review published in 2022 in Nutrients, menus that are lower in carbohydrates and high in vegetables, fruit, nuts, whole grains, fish, and unsaturated fats would reduce in particular the risk for heart disease and protect the brain from aging, says Joëlle Emond, president of Quebec's order of dietitians and nutritionists. Next, move every day. You don't need to run marathons— walking 7,000 to 10,000 steps daily would be great. Finally, slowing down the pace of life and maintaining a

solid network of family, friends, and social contacts would help provide the best chance for a long and healthy life.

No Consensus

The longevity of blue-zone inhabitants continues to fascinate researchers. Some people are believers, while others are skeptical. Benoît Arsenault, a professor at Université Laval and a researcher at the university's Heart and Lung Institute in Quebec City, has his doubts. "When we read the scientific literature on the subject, it be-comes clear that the level of evidence supporting the extreme longevity and lifestyles of these inhabitants is fairly slim," he says. He also wonders about the reliability of the data about the centenarians. "Several demographers have noted an absence of birth registers in the blue zones. The high rate of centenarians could also be explained by people falsifying their age to get a pension sooner."

Of course, the debate is far from over. While Juneau is aware that errors or fraud may have occurred, he is optimistic. "It's not possible that the majority of blue-zone inhabitants lied about their age," he says. "Also, many studies have shown the benefits of a healthy lifestyle. I see it in my practice. My patients who eat well, are physically active, and have a good social network live longer lives and are healthy for longer."

The jury may still be out when it comes to blue zones, but there's no doubt that adopting healthy habits is a winning formula.

Cold or Allergies? What You Need to Know About Seasonal Allergies... from an article posted on the McMaster University Portal on August 28, 2024

Runny noses and watery eyes are a hallmark of spring for those with seasonal allergies. Still, late summer and early autumn can also be challenging times for those with environmental allergies. In this 4-minute video, allergist and immunologist **Dr. Mariam Hanna** explains what triggers seasonal allergies, how to distinguish them from the common cold, how they may change with age, and how to best manage and treat them.

Triggers and symptoms

During late summer and early autumn, several triggers can flare up seasonal allergy symptoms, including ragweed pollen, mold spores that flare up on humid days, and reactions to dust mites and pet dander may become noticeable as we spend more time indoors.

While not dangerous, environmental allergy symptoms, such as watery, red eyes, nasal congestion, sneezing and coughing, can disrupt a

person's daily life. Enjoying the outdoors can become challenging, and the discomfort can interfere with your sleep, meals, and productivity.

Common cold or environmental allergies?

Distinguishing between allergies and the common cold can sometimes be tricky. Allergies tend to have a distinct pattern with seasonal symptoms that can span several weeks, much longer than expected with the common cold. Despite the term 'hay fever,' fever is not associated with allergies and suggests an infection is the cause of your symptoms. Finally, itchy eyes, nose or throat are unique symptoms to allergies, which are seldom noted with a cold.

Prevalence

Allergies can affect all ages, and it is estimated that 20 to 25% of Canadians are affected by them. Allergies can also change throughout your lifespan. Some people develop allergies over time, while others resolve while they age. Some studies suggest that rising temperatures and higher carbon dioxide levels contribute to the longer growing season in allergen-producing plants.

Management and treatment

So, how do you best manage and treat environmental allergies? Getting a proper diagnosis is an important first step in understanding and managing your symptoms. An allergist and immunologist will ask your medical history, conduct a physical exam, and perform allergy testing to determine exactly what you are and are not allergic to.

For outdoor allergies, such as pollen, it's best to limit outdoor activities during times of high pollen counts. Treatment options include medications to manage your symptoms and immunotherapy. There is an expanding number of over the counter and prescription options, including saline rinses, non-sedating antihistamines, nasal steroids, and eyedrops, amongst other medications that can be used to help improve symptom control.

Immunotherapy is a process to retrain your immune system to dampen this allergic response or flip back to a more tolerant state. Doing this not only gives you a better season and need for less medication, but the long-term goal is that you'll remain that way even after treatment is completed. There are two main ways of doing immunotherapy for environmental allergies. These include allergy shots or melt-away pollen tablets to reduce your symptoms for the season and set you on the right path to tolerance.

Technology and Aging: 3 Ways Tech Can Lend a Helping Hand... from an article posted on the McMaster
University Portal on September 11, 2024

As we age, our needs and priorities shift, and technology can play a surprisingly supportive role in navigating these changes. It's not just about keeping up with the grandkids on social media; tech can truly enhance our quality of life in meaningful ways. Here are three key areas technology can help enhance our lives as we age.

Staying connected and engaged

Loneliness and isolation can become real challenges as we age, especially if mobility becomes limited or loved ones live far away. Technology offers a lifeline. Video calls bridge the distance, letting us see and hear loved ones in real-time. Social media helps us stay connected with friends and family and even find communities with shared interests. Online learning platforms open doors to new knowledge and hobbies, keeping our minds active and engaged.

Managing health and wellness

From fitness trackers to medication reminders, tech can be a powerful ally in managing our health. Wearable devices can track our activity levels, heart rate, and sleep patterns, providing valuable insights into our overall well-being. Apps can help us monitor chronic conditions, schedule appointments, and connect with healthcare providers virtually. In emergencies, medical alert systems can help provide peace of mind.

Maintaining independence

Technology can empower us to remain independent for longer. Online shopping and banking make errands easier without leaving home. Smart home devices can automate tasks like adjusting lights or thermostats, improving comfort and safety. Voice assistants can provide reminders, play music, or even read audiobooks, enhancing our daily lives. Transportation apps can help us get around town when driving becomes challenging.

Embracing technology doesn't mean abandoning the things we love about traditional life. It's about finding tools that enhance our well-being, connect us with others, and help us live our lives to the fullest, regardless of age. Read through our resources below to learn more about the benefits of technology.

Canada's Seniors and Malnutrition

According to Stats Canada, 34% of seniors living at home are at risk of not getting adequate nutrition.

As we age, our bodies require fewer calories, yet we require more protein, calcium, B vitamins, and other nutrients. Unfortunately, there remains a surprising lack of awareness about the specific dietary needs of seniors and how nutrition plays a key role in their well-being and longevity.

Seniors are particularly susceptible to malnutrition, because not only do they have different nutritional needs than younger adults, but they also take more medications and have higher rates of chronic medical conditions such as diabetes and heart disease. They also may be experiencing a change in their taste buds, a lack of appetite, or depression – or may just have trouble getting used to new nutritional needs after decades of employing certain eating habits.

9 Ways You Can Help a Senior Get the Proper Nutrition

Remember, identifying and treating nutrition issues early can promote good health, senior independence, and increased longevity. Take steps now to ensure your loved one's nutrition.

- 1. Talk to the senior's doctors. If a senior is losing weight, work with his or her doctors to identify and address contributing factors. Changing medications that affect appetite, curbing or eliminating any diet restrictions until the nutritional problem passes, and working with a dentist to treat oral problems can help. Ask for screenings for nutrition problems during routine office visits and inquire about nutritional supplements. You might also request a referral to a registered dietitian.
- Encourage him or her to eat nutritious foods. Spread
 peanuts or other healthy spreads on toast and crackers, fresh
 fruits, and raw vegetables. Sprinkle finely chopped nuts or wheat
 germ on yogurt, fruit, and cereal. Add extra egg whites to
 scrambled eggs and omelets and encourage use of whole milk.
 Add cheese to sandwiches, vegetables, soups, rice, and
 noodles.
- 3. **Liven up bland foods.** Add lemon juice, herbs, and spices to food. If the senior is experiencing a loss of taste and smell, try some new seasonings and recipes.
- 4. **Encourage healthy snacks.** A piece of fruit or cheese, peanut butter by itself or as a spread, or a fruit smoothie can provide healthy nutrients and extra calories.
- Make meals social events. Visit at mealtimes or invite seniors for dinner at your home or out at a restaurant. Encourage seniors to join programs and senior centers where they can dine with others.

- 6. **Make sure seniors get regular physical activity.** Even light daily exercise can stimulate appetite, while strengthening bones and muscles.
- 7. **Provide tips for saving money.** Persuade seniors to have a shopping list at the store, check store flyers for sales, and select less expensive brands. Suggest splitting the cost of bulk goods or meals with friends or family members, and dining at restaurants with senior discounts.
- 8. **Boost hydration for overall good health.** Seniors should get at least 64 ounces of healthy fluids per day.
- 9. **Consider outside help.** If necessary, hire a caregiver to shop for groceries or prepare meals. Consider Meals on Wheels and other community services. Your local Area Agency on Aging or a county social worker might also be helpful.

The following are typical reasons for senior malnutrition:

- Lack of interest in cooking
- · Living alone and eating for one
- Changing taste buds
- Medication side-effects that suppress appetite or create bitter tastes
- · Restricted diets such as low sodium or low-fat diets
- Depression
- Trouble swallowing
- Trouble eating, due to sore gums
- or poor dental health
- · Limited income to buy nutritious food
- Paying for expensive medications
- instead of food
- · Lack of mobility to get to the store
- Dementia

If you suspect senior malnutrition, watch for these signs:

- Excessive or prolonged sadness
- Lack of energy
- · Memory issues or oncoming dementia
- Getting sick often
- Bruised or dry, cracked skin
- Wounds that are slow to heal
- Out-of-date food in the fridge
- Trouble chewing or swallowing
- Loss of appetite
- Weight loss
- Loose-fitting clothes
- Muscle weakness

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.
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- 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).

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

To contact CIEPS:

Canadian Initiative for Elder Planning Studies 4438 Ontario Street, Suite 203 Beamsville, ON L3J 0A4 Phone: 855-882-3427 Fax: 866-209-5111 info@cieps.com

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