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From all of us at CIEPS, we hope that you have time to reflect on November 11, 2024, for all the freedoms that we enjoy in Canada while many areas in the world are experiencing conflicts.

Lest We Forget!

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.

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Ken Dryden and the Brain Class... *from an article posted on the Good Times magazine site on October 15, 2024*

The Hockey Hall of Famer is always looking for something interesting to do; fortunately, he finds a great many things interesting

Ken Dryden, the brilliant Montreal Canadiens goaltender who left hockey early to pursue other interests, doesn't read his own press. "I learned midway through my career in Montreal not to read stuff about myself," he says. "It's too distracting. The good stuff is too good, and the bad stuff's too bad—and neither is me. Plus, I've got today to deal with, so I can't be distracted by the rest."

The quintessential modest Canadian, Dryden has lived a life of accomplishment—with some daring detours. He doesn't trumpet his achievements, but he's been a lawyer, a television commentator, a university lecturer, a politician, a cabinet minister, a sports executive, and a best-selling writer. He is an Officer of the Order of Canada and a member of the Hockey Hall of Fame. "I've been able to do the things that I thought were interesting to do and that I liked to do," he says simply.

In his 70s, Dryden (now 77) launched an ambitious project that would reveal more about his amazing life. He reconnected with his high-school classmates—all born in 1946 or 1947. The result: *The Class: A Memoir of a Place, a Time, and Us* (McClelland & Stewart, 2023) traces their lives

from high school to the senior years decades later. A marvel of recollection, the book ponders what he calls the puzzle of their times.

Theirs was an “advanced” class—the “brain class,” some said. Most of the 30-plus students stayed together from grades nine to 13, Dryden remembers, “for five years...from nine in the morning until three-twenty in the afternoon, Monday to Friday, September to June.” They graduated from Etobicoke High School (in a suburb west of Toronto) in 1965. “It was time to go in the direction of your own choosing, to start your own race,” Dryden says.

He had been a top student and top student athlete. “High school is about feeling your way...a lot of awkward times and moments and things you aren’t really prepared for,” he remembers. At 18, he says, “I wanted something new; I wanted an adventure.” Intrigued by the United States and its dynamic culture, he headed south, to Ithaca in upstate New York and an athletic scholarship at Cornell University.

Dryden became one of the institution’s great sports stars. In his sophomore year, he was the formidable goal-tender who led the Cornell Big Red hockey team to the 1967 national championship. Dryden was a three-time All-American. He was also invigorated by ’60s campus life—politics, art, civil-rights protests. (He saw Joan Baez sing “We Shall Overcome.”) And he met Lynda, his future wife. Graduating with a B.A. in history, he held off pro hockey to begin studying for a law degree. Finally, he joined the Montreal Canadiens late in the 1970-71 season. Filling in for an injured player, Dryden was unforgettable. He led the team to the Stanley Cup championship.

The Canadiens of the 1970s would become legendary, with future Hall of Famers—everyone from Lafleur, Lapointe, and Cournoyer to Robinson, Gainey, and Shutt. Fans fondly remember the image of Dryden, the team’s lanky (six-foot-four) star goaltender, as he stood between plays, his heavy gloves folded, leaning on a very long goalie stick as if he hadn’t a care in the world. He thwarted the best shooters in the game. (To Boston’s frustrated Phil Esposito, he was “that thieving giraffe.”) But at age 31, the great goalie walked away from pro hockey.

Dryden’s early retirement shocked the hockey world. In eight dazzling seasons, he had lifted the Stanley Cup six times, been a six-time NHL All-Star, been in net as Canada won the famous 1972 Summit Series with the USSR. And then he was gone. The press wasn’t kind. Dryden would say later: “I wanted to give myself the time and the chance to do something else that I hoped would be useful and interesting and that I could do well. It just felt like it was time to go.”

Always inspired by challenges, Dryden had completed his law degree at McGill University during a season away from hockey—partly the result of a contract dispute with the Canadiens—but soon after he began practicing law back in Toronto post-retirement, he decided it wasn’t for him. Interesting opportunities soon emerged. Above all, he found great

satisfaction in writing. He had kept notes while with the Canadiens, and those notes grew into *The Game* (Macmillan Canada, 1983), a memoir of his last season. It's often called "the best hockey book ever written." Admired books on public education, on Canada as a nation, and on hockey violence were to come.

The "Interest Ethic"

Dryden's eighth book, *Scotty: A Hockey Life Like No Other* (Penguin Random House, 2019), shone with the author's conversations with his former coach, Scotty Bowman—a legendary winner. Scotty soared to number one on the national bestseller list. Dryden had captured the great coach through a long series of phone interviews. He began to wonder if he could repeat that process with his classmates from Etobicoke High.

"Very few of us had maintained much contact," Dryden recalls. "I remember thinking, 'Okay, who may have a bit of a list?' I contacted Marilyn Adams. She had about 12 people." Phone numbers were obsolete, email addresses were scarce. But the few he reached knew other classmates. "The list grew," he says. "By the time I got to about 15, I knew I had a project." One classmate couldn't be found. One declined. In the time of COVID, the rest were home. Dryden's six-month series of interviewing may seem a heavy workload, but he never saw it that way: "I don't think I have a work ethic—it's an 'interest ethic.' The process doesn't feel like work; it's just really fascinating. Every conversation is going to generate something that I didn't know before, had never thought about. A lot had happened. And it just got more and more interesting."

Careful about going "too deep, too fast," he began interviews by asking his classmates about their parents. It became a strength of the book. "It began just relating a story—you know, 'Well, my father was born in Port Elgin' or something...facts that they knew." Soon, he laughs, "it was clear to me that I knew nothing about the parents when we were classmates—or anything about my own parents either." (Dryden's father, Murray, was born into a large farm family near Domain, Man. In Ontario, he became an energetic salesman of construction supplies. With his wife, Margaret [Campbell], a teacher who shifted to work at home with the kids, Dave, Ken, and Judy, he founded the charity Sleeping Children Around the World, providing bed kits for the needy.)

In the book, the conversations move from parent talk to more personal territory. Decades unfold with descriptions of marriage, family, divorce, changing professions, and coming out. There is elation and discouragement as well as surprising events. One classmate becomes a pioneer in Canadian theatre, another makes it to the Olympic Games, another wins \$4 million in a lottery.

Most "brain-class" women choose work in the fields that are open to them at the time—nursing and teaching; they help to grow those professions. In other fields, classmates rise in finance, engineering, and the new world of computer technology. Decisions have some leaving the city, leaving

the country, leaving jobs. There is ambition thwarted, disappointment, aging, crisis.

One story has a classmate walking nervously into the funeral of a young man he had never met. Martin Kruze had committed suicide, unable to escape a horrific past. The classmate is Ken Dryden, president of the Toronto Maple Leaf's, nervous but finally acknowledging the sad story of sexual abuse of young boys by former employees of Maple Leaf Gardens.

Looking back, "there grew an understanding of the possibilities that rose in Canada in the postwar world," Dryden writes. "After years of uncertainty, parents locked into a calm and modest prosperity. And many of their children sought for something more."

The postwar children (Dryden won't say "baby boomers") met a surge of change, from Elvis to the joys of Expo 67 and the Centennial Year. They saw separatism in Quebec, labour unrest, and the rise of women's rights and environmentalism. Immigration grew rapidly, as did technology and social media.

What does *The Class* reveal about the "puzzle" of his classmates' postwar lives? Dryden replies in his thoughtful voice: "We do certain things in our lives. We don't really know what they're going to lead to; we just do them. The book ends with 'Where we're going is where we end up.' That's what it is."

"He's a Genius"

Dryden doesn't dwell on his generation's legacy, but he does point out that modern science and technology have created longer, healthier lives. The upcoming generations, the kids and grandkids, he believes, "are going to make of their tomorrows something amazing. I have no idea what it will be. The big challenge is finding a way to deal with climate change."

The classmates were invited to the launch of *The Class* in late 2023 and given copies of the book. Dryden worried that some episodes told frankly would cause unhappiness. He remembered the press in his hockey years: "Anything that is not nice, you're going to react to—and it's going to be awkward." There was little early response. "Finally," he says, "emails started to come in. And almost all of them said, 'I've read it...and I've read it a second time.'" He admits with a smile, "I wasn't expecting that."

For our interview, Dryden spoke from Boston, where he and Lynda were visiting their daughter, Sarah, and her family. Together, he says, they watched determined runners face the famously steep "Heartbreak Hill," which comes at the 20-mile mark of the Boston Marathon. And Dryden remembers a distance-running classmate: "Wayne Yetman ran up that

hill—50 years back. I can hardly walk up it now.” That classmate and the others have become a part of his life again.

As the years passed, Dryden grew to be admired for his work “post-hockey.” The late veteran Montreal journalist Red Fisher didn’t hold back once marveling: “I think he’s a genius. He can do everything he sets out to do. When he puts his mind to doing something, whether it’s on the ice or off the ice, nobody does it like Ken Dryden.”

Is The Class Dryden’s last hurrah? It seems unlikely. He does enjoy relaxing on slow drives through the Ontario countryside with Lynda. But as for his life’s work, he’s clear: “I don’t think about retiring. I just want to do what I like to do. Stuff is interesting.”

3 Areas Home-Based Strategies Can Help... *from an article posted on the McMaster University Portal on October 4, 2024*

The Bottom Line

- Loneliness and social isolation, heart disease, and dementia affect millions of Canadians.
- A variety of strategies delivered in the privacy of a person’s home may help enhance social connectedness in older adults, can be comparable to centre-based rehabilitation in people living with heart disease, and can improve everyday functioning in people living with mild-to-moderate dementia.
- Interested in trying a home-based strategy? Speak with your healthcare team about what options are available and well-suited for you.

A home can house many things: people, pets, keepsakes, and memories. Beyond that, it can also be a place we leverage to improve our health and well-being. How, you ask? Well, through the implementation of home-based strategies. These strategies, which can be delivered face-to-face and/or virtually, help to remove barriers that reduce access to health care services and impact adherence to treatments or healthy behaviours. Over the years, researchers have investigated how we can engage in different strategies right from the comfort of our own homes and if they’re effective. Home-based strategies targeted at folks experiencing loneliness and social isolation, as well as those living with heart disease, dementia, and Parkinson’s have been studied.

1. Loneliness and social isolation

A large percentage of Canadian’s aged 50 or over experience social isolation (41%) and varying levels of loneliness (57%). Psychological therapies, befriending programs, skill development activities, and the provision of support by health and social care professionals are examples of home-based strategies that aim to tackle these issues. Research shows that compared to usual care or **placebo**, home-based strategies

may enhance social connectedness in older adults through large increases in social engagement and moderate increases in social support. Additionally, they may result in small or very small reductions in loneliness and depressive symptoms. More research is needed to further support these findings and shed light on how best to deliver these strategies.

2. Heart disease

In Canada, 2.6 million adults aged 20 or over live with a diagnosis of heart disease. One strategy geared towards this population is cardiac rehabilitation, which combines education, emotional support, exercise training and promotion, and risk management in a personalized way. Research shows home-based cardiac rehabilitation and supervised centre-based cardiac rehabilitation can be comparable when it comes to improving exercise capacity, number of deaths, and health-related quality of life. More research is needed on how cardiac rehabilitation at home vs. a centre stacks up in the long term.

3. Dementia

More than 733,000 people in Canada live with dementia, and this number is growing. For people living with dementia, cognitive rehabilitation—a collaborative and tailored strategy that involves developing and implementing a plan to improve activities of daily living that an individual has identified as important to them—is one available support. Cognitive rehabilitation is generally delivered at home. Research shows that compared to usual care, cognitive rehabilitation can produce large improvements in everyday functioning. These benefits are specific to people living with mild-to-moderate dementia and can last up to 3 to 12 months. More research is needed to increase certainty in the findings.

Curious about what healthcare services and health-related programming you can access at home? Consult your healthcare team to learn more about your options, specially what's available, feasible, and appropriate for you and your health needs.

It's Hard to Reach Out to Old Friends, But Doing So May Help Alleviate Loneliness... *from an article posted on the Good Times magazine site, written by Jessica Dostie October 1, 2024*

Millions of Canadians are lonely. This is worrisome because loneliness, defined by the World Health Organization as “the social pain of not feeling connected,” predicts both lower mental and physical health. Research shows that lacking a sense of social connection can pose an equivalent health risk to smoking 15 cigarettes per day.

To combat loneliness, people are commonly advised to seek out social connection. For many, this guidance brings to mind spending time with

loved ones, such as close friends, family and romantic partners. But are there other people we can reach out to?

In our research, recently published in *Communications Psychology*, we examined whether people have “old friends” — individuals that they care about but with whom they have lost touch — and how easily these relationships can be rekindled.

We found that certain strategies can help people reconnect — and, in new research, we are getting a sense that certain values and personality traits may make it easier for people to stay in touch far into the future.

Reconnecting with old friends

Across a series of seven studies, we found the majority of people reported having an old friend. Yet, when we asked over 400 participants how willing they would be to reach out to an old friend right now, most said they were neutral or unwilling. In fact, in one study, people reported being no more willing to reach out to an old friend than they were to talk to a stranger or pick up trash.

This reluctance was observable in behaviour too. We conducted two experiments in which more than 1,000 people were given several minutes to draft and send a message to an old friend. Only 30 per cent sent the message to their old friend.

Given that reaching out to an old friend could boost feelings of social connection and happiness, we tried designing interventions to encourage reaching out. For instance, we reminded participants that reaching out to an old friend was an act of kindness and that the recipient would appreciate it more than they realize. We also tried telling participants not to overthink it — to just send their message. Unfortunately, neither prompt was effective at encouraging more people to reach out.

Reluctance to reconnect

Why are people reluctant to reach out to old friends? There may be a number of reasons, including the possibility that old friends feel like strangers after time has passed. In one study with over 500 participants, we asked people to list between three to five old friends and tell us how close each one felt to them right now. The more unfamiliar an old friend felt, the less willing people were to reach out.

Research has found that when people practice talking to strangers for a week, they become less anxious about it. If old friends can feel like strangers, might a similar strategy encourage people to reach out to old friends?

To find out, we conducted an experiment in which we randomly assigned some people to complete a three-minute warm-up activity in which they messaged current family or friends. Other participants were randomly assigned to a control condition in which they simply browsed social media for three minutes instead.

Afterward, all participants were given an opportunity to write and send a message to an old friend. While only 30 per cent of participants sent their message in the control condition, over 50 per cent did so after warming-up, suggesting that practicing the behaviour that underlies reaching out may make this act easier.

Personality traits

We are extending this research in a number of new directions. For instance, in some newly conducted and unpublished research, we are examining whether people with certain personality traits or beliefs are more likely to send a message to an old friend.

Responses from over 300 people suggest that people who are open to new experiences — one of the five key personality traits studied by psychologists — say they are willing to reach out to an old friend. Despite this inclination, our research found that highly open people do not necessarily communicate with old friends when given the chance.

On the other hand, people's values and beliefs may be important determinants of whether they stay in touch. Our preliminary work shows that people who see friendship as a bond that does not easily break may be more likely to reach out than others.

We hope this work helps normalize the fact that friendships can fade and be hard to rekindle. That said, with some practice, people can overcome this reluctance and hit "send" to potentially open a path to connection and less loneliness.

How You Can Fight Dementia... *from an article posted on the Good Times magazine site, written by Jessica Dostie on September 20, 2024*

Dementia is not a normal part of aging, and you can take steps to reduce your risk

An estimated 348 Canadians a day were diagnosed with some form of dementia in 2020, according to a 2022 report from the Alzheimer Society; by 2030, that number is expected to rise to 512. "Dementia" is an umbrella term that refers to more than 100 different conditions that cause progressive problems with thinking, memory, mood, communication, and behaviour, and many experts consider it the greatest health challenge

facing Canada's aging society, since age is the primary risk factor for these disorders.

Many still mistakenly believe that dementia is a normal part of aging—two-thirds of nearly 70,000 respondents agreed with that idea in a 2019 Alzheimer's Disease International survey—but research has made it increasingly clear that even those with high-risk genes for Alzheimer's can influence their chances of developing dementia in future.

For example, the authors of a comprehensive 2020 review published in *The Lancet* concluded that a dozen potentially modifiable risk factors accounted for 40 per cent of dementia cases worldwide. And earlier this year, a similar Canadian study found that in Canada, “nearly 50 per cent of cases could be attributed to 12 risk factors,” says Nicole Anderson, director of the Ben & Hilda Katz Interprofessional Research Centre in Geriatric and Dementia Care at Toronto's Baycrest Academy for Research and Education.

Here's what you can do to help keep your brain as sharp and healthy as possible.

Exercise Regularly

In the Canadian report mentioned above, “the number one modifiable risk factor was physical inactivity,” Anderson says.

Exercise appears to protect brain health in multiple ways, from stimulating the release of substances that promote the growth of new nerve cells within its networks to bulking up areas involved in memory that otherwise shrink with age. Regular physical activity also helps prevent and manage a range of risk factors linked with increased dementia risk, including obesity, high blood pressure, sleep difficulties, depression, and diabetes—all of which appear on the Canadian list of potentially mutable contributors to dementia risk.

Studies have found that when people with risk factors for dementia participate in an exercise program, as part of a suite of interventions including socialization and specific types of brain training, not only are they less likely to develop dementia but their scores on tests of different mental abilities actually rise. In the landmark 2015 FINGER (Finnish Geriatric Intervention Study to Prevent Cognitive Impairment and Disability) study, after two years, the rate of dementia in the control group was 30 per cent higher than in the treatment group, and the latter saw much greater gains on measurements of several different types of cognitive performance.

In addition, growing evidence indicates that regular exercise, combined with other lifestyle measures, can even improve brain function in those who have already started down the path to dementia.

For instance, in the SYNERGIC Trial (part of the Canadian successor to FINGER), 175 adults with mild cognitive impairment (MCI, a potential precursor to dementia) were randomly sorted into five groups to test the effects of various combinations of exercise (60 minutes of aerobic plus strength training three times per week), cognitive training, and vitamin D supplementation over 20 weeks. The study, published in July 2023, found that “the combination of [aerobic and strength] exercise plus cognitive training was better at improving cognition than exercise alone, or other kinds of exercise, such as stretching and balance exercises,” says lead author Dr. Manuel Montero-Odasso, a geriatrician and director of the Gait and Brain Lab at St. Joseph’s Health Care’s Parkwood Institute and a professor in the Schulich School of Medicine & Dentistry in London, Ont. (Vitamin D supplementation had no effect.)

Similarly, a July 2024 randomized trial (albeit one with only 51 participants) “was able to show that people with mild cognitive impairment or early-stage Alzheimer’s were able to have significant cognitive improvement with lifestyle changes within a five-month period,” notes Saskia Sivananthan, a neuroscientist, affiliate professor at McGill University, and executive director of the Brainwell Institute, an independent dementia-focused think tank. What’s more, Sivananthan notes, “the more likely people were to stick to all of the changes fully, the higher gains they had. The changes in cognition were really big.”

Moderate exercise was one of the five lifestyle interventions followed by participants in the active-treatment part of the study. “It wasn’t anything extreme—just 30 minutes a day of aerobic exercise, like walking, and mild strength training,” Sivananthan explains. (The other components included a stress-management program that comprised yoga and breathing exercises and group support.)

Detect and Address Hearing Loss

A Canadian study published in June of this year identified hearing loss as the second-leading modifiable risk factor for dementia, accounting for an estimated 6.5 per cent of cases in Canada.

Research has shown that even mild hearing loss is linked with a marked increase in the likelihood of developing dementia. For instance, in a study of 2,413 older adults, published in 2023, the rate of dementia among those with normal hearing was just six per cent, compared to nine per cent for those with mild hearing loss and 17 per cent in the group with moderate-to-severe loss. (There are a number of possible explanations for this relationship, one being that when people don’t hear well, they’re more likely to become socially isolated—another established risk factor for dementia.)

More recently, a randomized controlled trial confirmed what hearing specialists have long suspected: treating hearing loss can whittle down those odds, at least among those with cardiovascular risk factors linked with higher rates of dementia. However, it’s important to note that the

treatment studied didn't solely involve supplying people with hearing aids. "The program also included gold-standard hearing rehabilitation, which meant participants got education and counselling about good communication strategies," explains Marilyn Reed, an audiologist and clinical researcher at Baycrest Health Sciences in Toronto.

Reed points out that fact to emphasize that prescription hearing aids aren't the be-all and end-all. People with hearing loss who don't want to wear or can't afford prescription hearing aids can try other options that can potentially help them communicate more clearly and easily. These include speech-reading classes, hearing- health clinics, relatively simple amplification devices, and over-the-counter hearing aids. Learning about the range of possible assistive tools can help people understand that "there's still value in having a hearing test," Reed stresses, regardless of whether hearing aids might be part of the equation.

The World Health Organization recommends that people get their hearing checked every five years between the ages of 50 and 65 and every one to three years thereafter.

Manage Vascular and Metabolic Risk Factors

Research suggests that untreated high blood pressure and type 2 diabetes are each individually linked with increases in dementia risk—of roughly 40 per cent and 100 per cent, respectively. This is at least partly because both conditions can lead to impaired blood flow to the brain due to the formation of tiny blood clots. The so-called vascular dementia that can occur as a result is the second-most-common form of dementia after Alzheimer's, and the two frequently occur together.

Current participants in the ongoing SYNERGIC-2 trial receive personalized coaching on how to control these and other vascular and metabolic risk factors, such as elevated cholesterol and body weight. While the study is far from completed, Montero-Odasso says, "I can see how participants are improving—reducing weight, cholesterol, and waist circumference. And I think the secret is because we provide effective coaching. We created a digital platform, and every two weeks a Mayo Clinic-trained coach speaks with them via Zoom, motivating them on how to improve their diet and how to do more exercise and get more active."

Two other vascular risk factors that are tied to dementia risk—also numbering among Canada's top 12—are smoking and excessive alcohol consumption. (The latter is defined as more than 21 UK units of alcohol per week, with 250 milliliters of wine equaling three units. Canada's low-risk drinking guidelines now recommend consuming far less—a maximum of two standard drinks, or roughly 3.5 UK units.) Consequently, if either applies to you, this may be the nudge you need to consider turning over a new leaf.

Stay Socially Engaged

The type of coaching Montero-Odasso describes “also provides socialization,” he says, which can help counter social isolation, another of the top 12 modifiable risk factors for dementia. (Loneliness has been tied to impaired memory, too. In a recent study probing the effects of combinations of social isolation and loneliness on middle-aged and older adults over a six- year period, people who reported both experienced the greatest decline in memory; the second-greatest drop occurred in participants who reported loneliness alone.)

Similarly, in the small study looking at people with MCI and early Alzheimer’s dementia, participants in the intervention group “attended group-therapy sessions to support them and their partners three times a week,” Sivananthan says.

Challenge Your Brain

One benefit of socializing is that it’s a complex, cognitively stimulating activity—in other words, it engages and exercises the brain in multiple ways.

Not all cognitively stimulating activities are equal. “Any type of mental exercise is good, but for example, if you do a lot of crosswords, you improve the way you do crosswords, but you don’t improve your memory,” Montero-Odasso says.

By contrast, brain training programs that have been shown to affect brain function or dementia risk—such as Neuropeak, the one used in SYNERGIC— have much broader effects.

“When we do cognitive training with Neuropeak, there’s evidence that you improve not only your performance on Neuropeak but also executive function and memory,” Montero-Odasso says. To achieve this phenomenon, known as the transfer effect, “cognitive training exercises need to have two components,” he explains. “You need to do tasks in which you switch your attention very quickly but also inhibit yourself from doing something wrong.”

Unfortunately, such programs are typically available only to researchers. But there’s reason to believe that other activities might offer similar benefits, though they aren’t supported by the same level of evidence. “In general, if you want to improve your cognition do an activity that will challenge your brain but that you’re not familiar with,” he says. Examples include learning to play an instrument if you’ve never taken music lessons and learning a new language. “In the beginning, it’s very challenging when you are trying to learn a new activity, and we know that that period is very good for building new neural connections and improving your brain health.”

Combine Strategies

“Sometimes, people will think ‘I’ll eat healthy, but I’ll drink as much as I want,’” Sivananthan observes. However, she adds, “changing one risk factor isn’t enough—it’s a couple of these factors working together.” Consequently, your best bet is to gradually incorporate several of these habits, “as part of an overall lifestyle approach.”

“The power of addressing lifestyle factors is that the benefit is equivalent regardless of genetic risk,” Anderson says. “Even if you have a family history of dementia, you get the same benefit.”

Fall Into Wellness: 5 Activities to Embrace the Season... *from an article posted on the McMaster University Portal on October 9, 2024*

Autumn, with its crisp air and vibrant colours, is a season that invites us to slow down and savour life’s simple pleasures. But did you know that embracing fall activities can also boost your health and well-being? Here are a few fall activities that have added health and wellness benefits for your mind, body and soul.

1. Enjoy nature’s playground

A leisurely walk amidst the fall foliage isn't just a visual treat, it's also great exercise! Walking improves cardiovascular health, strengthens muscles, and enhances balance.

2. Soak up the fall air in the garden

Autumn is a great time to plant bulbs for spring blooms or tidy up your garden. Gardening is a great way to stay active, enjoy fresh air, and soak up some Vitamin D.

3. Get creative in the kitchen

Fall baking with seasonal ingredients like pumpkin and apples provides an opportunity to enjoy healthy treats packed with fiber and nutrients. And the act of baking itself can be therapeutic and stress-reducing.

4. Visit a local farmer’s market or fall festival

Visiting a farmers' market encourages healthy eating by providing access to fresh, local produce. It's also a chance to connect with your community while supporting local farmers. Fall is also a popular time for fall festivals and events. Attending community events can reduce social isolation and promotes a sense of belonging, both of which benefit mental well-being.

5. Cozy up and relax

Cooler temperatures and shorter days naturally encourage us to slow down. Use this time to engage in relaxing activities like reading, meditation, or simply enjoying a warm beverage. These activities can lower stress levels and improve sleep quality.

This fall, embrace the season's offerings and reap the rewards of a healthier, happier you.

New Canada Dental Care Plan...*from information submitted by EPC Member John Wilson from Niagara Falls, ON*

Re: Canadian Dental Care Plan - for those Age 65+

Here is some information that John thought would be beneficial to your aging clients and prospects.

You might want to check in to this...

Now that this CDC plan is available for those Age 65+ it might be worthwhile getting the word out to friends, family and just about anyone else you know.

Go to www.google.com and type in CANADIAN DENTAL CARE PLAN

At present there seems to be NO limit on the amount of benefit.

You will see that the 1st requirement is – “ You don’t have access to dental insurance. “

The 2nd requirement is - if one’s “ adjusted family net income is \$ 90,000.- or more “ then you won’t qualify. I’d say there are a whole lot of singles and couples that will be LESS than this \$ 90,000.

The 3rd requirement is – “ You’re a Canadian resident for tax purposes “ , and the 4th requirement is – “ You filed your tax return for the previous year “

I know someone that just had something like about \$ 2,300.- of work done and their cost was about \$ 416.- with the possibility of getting more done. 😊

Looks like one has to apply online these days. I believe when this initially started for the 75 and over age group there was a phone number (1-833-537-4342 press 1) to an automated system that asked the questions which might still work, then for those that qualified there was a “ Member I.D. card “ and information details mailed from Sun Life who administers the plan.

Another “ key “ item is that one’s dentist has to be on board with the plan. I’d say most dentists would be fools not to be.

Seems how it works is that the dentist’s office just bills you the difference between what the plan pays them and whatever the Ontario fee schedule is.

A public service announcement from yours truly 😊

You can find out more information here - [NEW Canadian Dental Care Plan](#)

Senior Guide on Storing up on Non-Perishable Foods

As the winter months approach, it's essential for older adults to be well-prepared for inclement weather that might make it challenging to get out and about. One crucial aspect of winter preparedness is ensuring you have an ample supply of non-perishable food items – these are items that can be stored for a long time before being eaten or used. In case of extreme weather conditions or unexpected events, having a well-stocked pantry can provide comfort and security.

Here's a comprehensive guide to help you prepare:

1. Water and Basics:

Start by ensuring you have enough water to last at least three days. Aim for one gallon of water per person per day. Stock up on the basics: milk (shelf-stable or powdered), bread, and cheese. These items can form the basis of simple and nourishing meals.

2. Canned Goods:

Canned goods are a lifesaver during emergencies. Consider having a variety of canned items, such as soup, tuna, and salmon. These are not only easy to store but also have a long shelf life. Include canned fruits and vegetables to ensure you're getting essential vitamins and nutrients.

3. Eggs and Dairy Alternatives:

Eggs are a versatile and protein-rich option. Consider powdered eggs as a convenient alternative with a longer shelf life. Explore dairy alternatives like long-lasting UHT (ultra-high temperature) milk or non-dairy options if you have specific dietary preferences.

4. Beverages:

Don't forget about warm drinks. Stock up on tea and coffee to keep you cozy during chilly days. Hot beverages can also be a source of comfort.

Consider having powdered drink mixes that can be easily mixed with water.

5. Staples:

Peanut butter is a nutritious and energy-dense food that can be a quick and satisfying snack. Cereals and crackers are excellent options for quick and easy meals. Choose whole-grain varieties for added nutritional benefits.

6. Dried Fruits and Nuts:

Dried fruits and nuts are not only delicious but also packed with essential nutrients. They make for convenient and healthy snacks.

7. Frozen Meals:

Plan ahead by stocking up on 2-3 frozen meals that you can easily pop into the microwave or oven. .

8. Meal Preparation:

Consider and freeze a few homemade meals in advance. This way, you'll have a supply of nutritious and familiar dishes ready to heat and eat. And if you're a caregiver for a senior who lives on their own, consider bringing over a few prepared meals that they can stick in their freezer and take out to eat when needed.

9. Check Expiry Dates:

Regularly check the expiry dates of your non-perishable items and replace any that are approaching expiration. This ensures that your emergency supplies are always fresh and safe to consume.

By taking these steps to stock up on non-perishable food items, you'll be better equipped to face unexpected winter challenges. Remember, being prepared is not just about the physical supplies but also about having peace of mind knowing that you have everything you need to weather any storm.

Stay warm, stay safe, and enjoy the winter months with confidence!

5 Easy Autumn and Fall Recipes for Seniors

Fall is the perfect time to start eating healthy because so many fruits and vegetables are at their peak. Here are some in-season fruits and vegetables for fall recipes:

[Apple Spice Waffles](#)

Ingredients

- 2 cups biscuit/baking mix
- 2 teaspoons ground cinnamon
- 1 teaspoon ground nutmeg
- 2 large eggs, room temperature
- 1-1/2 cups 2% milk
- Optional: Whipped cream and maple syrup
- 6 tablespoons butter, melted 1 cup chopped peeled apple

Directions

1. Preheat the waffle maker. In a large bowl, combine biscuit mix, cinnamon and nutmeg. In another bowl, whisk eggs, milk and butter; stir into dry ingredients just until moistened; stir in apple.
2. Bake waffles according to the manufacturer's directions until golden brown. If desired, serve with whipped cream, syrup and additional chopped apples.

Italian Zucchini Soup

Ingredients

- 1 pound bulk Italian sausage
- 1 cup chopped onion
- 2 cups chopped celery
- 1 medium green pepper, chopped
- 2 to 4 tablespoons of sugar
- 2 teaspoons salt
- 1/2 teaspoon dried basil
- 1/2 teaspoon dried oregano
- 1/2 teaspoon pepper
- 4 cups diced tomatoes, undrained
- 4 cups diced zucchini
- Grated Parmesan cheese, optional

Directions:

In a Dutch oven, brown sausage with onion; drain excess fat. Add the next eight ingredients; cover and simmer for 1 hour. Stir in zucchini and simmer for 10 minutes. Sprinkle with cheese if desired.

Hazelnut Mocha Hot Chocolate

Ingredients

- 4 cups half-and-half cream
- 2 bars (3-1/2 ounces each) 70% cacao dark chocolate, chopped
- 2 ounces milk chocolate, chopped
- 1/2 cup Nutella

- 1/4 cup hazelnut liqueur
- 3 tablespoons instant espresso powder
- Dash salt
- Optional: whipped cream, additional Nutella and finely chopped hazelnuts

Directions:

In a large saucepan, heat cream over medium heat until bubbles form around the sides of the pan (do not boil). Remove from the heat; whisk in the chocolates, Nutella, liqueur, espresso powder and salt until smooth. Return to the heat; cook and stir until heated through. If desired, dip the rim of mug into additional Nutella then hazelnuts. Pour drinking chocolate into mugs; top with whipped cream and drizzle with additional liqueur if desired.

Quick and Healthy Turkey Veggie Soup

Ingredients

- 1 medium onion, chopped
- 1 celery rib, chopped
- 2 garlic cloves, minced
- 5 cups reduced-sodium chicken broth
- 3 medium carrots, julienned
- 1/4 teaspoon pepper
- 2 tablespoons butter
- 1 pound zucchini or yellow summer squash, julienned (about 6 cups)
- 3 medium tomatoes, chopped
- 1 can (15-1/2 ounces) hominy, rinsed and drained
- 2-1/2 cups frozen lima beans (about 12 ounces), thawed
- 2 cups cubed cooked turkey
- 1-1/2 teaspoons minced fresh basil or 1/2 teaspoon dried basil
- Shredded Parmesan cheese

Directions:

In a Dutch oven, heat butter over medium-high heat. Add onion, celery and garlic; cook and stir until tender, 5-8 minutes. Add broth, carrots and pepper. Bring to a boil; reduce heat. Simmer, uncovered, 5 minutes. Add zucchini, tomatoes, hominy, lima beans and turkey. Cook until zucchini is tender, 5-8 minutes. Top with basil; serve with Parmesan cheese.

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).

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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