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| **In the News**  **[Important Message from CIEPS](#Important_Message_fromCIEPS)**  **[2019 Niagara, Falls, ON, EPIC Date Confirmed](#NEW_2019_EPIC)**  [**8 Important Steps for Making Friends if You Are Over 50**](#Eight_Important_Steps)  [**Seniors Turning to Cannabis for Relief**](#Seniors_turning_to_Cannabis)  [**15 Steps to Protect Client Cash After Dementia**](#Fifteen_Steps_to_protect)  **[Grey divorce: Why Are More Baby Boomers Ending Their Marriages When They Get Older?](#Grey_Divorce)**  **[Healthy Dishes for the Senior this Thanksgiving](#HEALTHY_Dishes_Seniors_Should_try)**  **[10th Edition EPC Materials Available Soon](#Tenth_Edition)**  [**Did you Know that CIEPS/EPC is on LinkedIn**](#Linked_in)[**CIEPS is Looking for Articles for the PULSE**](#CIEPS_Interesting_articles)[**Please Keep Your Contact Information Current**](#Please_keep_your_contact_info)[**CIEPS Member Benefits**](#CIEPS_ADDS_NEW_BENEFITS)[**Alberta EPC Chapter Information**](#Alberta_epc)[**Vancouver EPC Chapter Information**](#Vancouver_epc)[**Important Notice Regarding Your EPC Membership Dues**](#Important_notice_regarding)[**CE Requirements When Renewing Your EPC Designation**](#CE_REQUIREMENT)[**EPC Membership Renewal Reminder**](#renewal)  **Contact Us**  [**info@cieps.com**](mailto:info@cieps.com)  [**www.cieps.com**](http://www.cieps.com)  [**EPC Member Site**](http://www.epcmember.org/)  **If you want to print a copy of any of the PULSE editions, you will find them on your member site.**  [**www.epcmember.org**](http://www.epcmember.org) | **All of us at CIEPS would like to wish you a very safe and enjoyable Fall season**  **Happy Thanksgiving!**  [Image result for happy thanksgiving images](https://www.google.ca/imgres?imgurl=https://www.kentcrossfit.com/wp-content/uploads/2017/11/Happy-Thanksgiving-Quotes.jpg&imgrefurl=https://www.kentcrossfit.com/2017/11/23/happy-thanksgiving-day/&docid=miiqWTGp-yj78M&tbnid=mYmIjTgINYEdjM:&vet=10ahUKEwjJtJ-h1NjdAhUM2oMKHXoBCpAQMwhXKBYwFg..i&w=550&h=374&bih=808&biw=1920&q=happy%20thanksgiving%20images&ved=0ahUKEwjJtJ-h1NjdAhUM2oMKHXoBCpAQMwhXKBYwFg&iact=mrc&uact=8)  **Important Message from CIEPS**  Lately, some of the EPCs have been telling us that they have not received the monthly PULSE Newsletter in their email.  If this is the case, please check your spam files.  Please add [**registrar@cieps.com**](mailto:registrar@cieps.com)and [**alex@cieps.com**](mailto:alex@cieps.com) to your accepted email lists.    **2019 Elder Planning Issues Conferences (EPIC)**  The theme for 2019 is “Holistic Planning for Aging Canadians”  The 2019 EPIC date for Niagara Falls, ON is June 2, 3, 4, 2019.  The date for the Western Canada conference has not been confirmed yet.  **Here are what two attendees had to say about the 2018 conferences…**  "The conference was informative and fun too. The presentations were transferable and support resources already inserted into several of our client processes. Result ...Value added! Thank you for a job well done." Richard McKenster CFP, CLU, ChFC, CHS, CEA, EPC - Victoria, BC  “I wanted to tell you what a super, well organized, and very educational conference it was this year… It was well worth the effort to attend this conference…I hope this conference will continue for many years to come…the education you obtain from this conference is so diversified and so top notch with all the great speakers that are contributing to our well being and our businesses...keep them coming. Sincerely Dave Franklin CFP.CLU.CHFC.EPC. – Concord, ON  To hold these conferences, we need your support and promotion of the conferences to your associates, clients, family members and anyone else who you feel could benefit from the information that you will hear.  These conferences are for you. Please support them in 2019.  Please schedule the time to attend your 2019 Elder Planning Issues Conference.  **8 important steps for making friends if you are shy and over 50**  If you are shy and over 50, you already know that making new friends doesn’t come easily. Not only have you probably spent most of your life finding it difficult to make new friends in the first place, you’ve reached an age where most people start to find their social circles start to shrink.  Talk about a bad combination!  There are many reasons to find yourself lonely once you start to get older. Quite apart from the usual suspects (divorce; death or illness of a friend or partner; relocation), once we reach a certain age, we no longer have the benefit of being automatically exposed to potential new friends because of our stage of life.  When we were studying, we met friends at school and university. When we started working, we met friends through each new job we took. When we had kids, we met new friends through mothers’ groups, school, and kids’ activities.  But once kids leave home, you suddenly find you won’t meet new friends unless you actually do something to make it happen – you can no longer rely on life sending new companions your way.  That’s hard enough if you’re an extrovert – if you’re naturally shy then it is ten times harder.  The good news is that you’ve got lots of company: almost half of all adults identify themselves as being shy. And even better, there are a number of things you can do to take the stress out of making new friends and give you the social connections you need.  I’ve spoken to literally thousands of Stitch members over the last couple of years, many of them extremely shy. After observing what has, and hasn’t, worked for them in their search for companionship, here are 9 recommended steps for making new friends for anyone shy over 50:  **1. Understand your shyness**  Like most things in life, the most important first step starts with understanding yourself. In this case, that means facing up to what you even mean when you say you are “shy”.  Most people who admit to feeling shy are surprised when they hear that almost half of all adults feel the same way. The very feeling of shyness makes it feel as if you are the only one experiencing it … the only one feeling awkward at a party when everyone else seems to be having a good time.  But the reality is that 40-45% of everyone you know is feeling the same way.  Many people who feel shy are actually experiencing what psychologists would say is normal anxiety in new social environments, but don’t understand that this is normal. And as a result, they have never learned to some of the coping mechanisms which help in these situations.  The internet contains lots of really useful resources for people seeking to understand and overcome their shyness. Check them out, learn a little about where you sit on the shyness spectrum, and understand why you react in certain ways to particular social environments.  You’ll discover, for example, that shy individuals are more likely to have higher activity in a part of the brain called the amygdala, which results in them being more reactive and attentive to the details of a social situation. That means their brains can over-react to what’s happening and stress them out!  Understanding how you react in these situations is important, as you can learn the type of environment that works best for you. Shy people sometimes think the best approach is to get out and socialize at parties, but when they find this doesn’t work for them it just leads to more isolation and more avoidance.  A good understanding of why your brain responds in a certain way will help you choose the right environment for making friends in the steps below.  **2. Admit you are lonely**  The terms “shy” and “introverted” are often used interchangeably, but research actually differentiates between the two.  Introverts prefer solitary to social activities but aren’t concerned about social encounters the way shy people do. At a party, an introvert might be standing on their own because they want to. A shy person will be doing so because they feel they have to be.  I’ve met lots of shy people who have tried to convince themselves they are more of an introvert, that they are happy being alone. Once they open up to me, however, they will admit they are desperately lonely.  This is always one of the most important steps towards finding companionship. Kidding yourself that you are happy alone may seem fine as a coping mechanism, but it actually gets in the way of your happiness.  The more you try to convince yourself that you’re not lonely, the more of an excuse you have for staying at home, not making a change, not doing anything about your situation.  And not making new friends.  First, admit to yourself that you’re lonely. And if you can manage it, tell someone else! Doing so is extremely cathartic, powerful, and motivating.  **3. Broaden your thinking**  I can’t tell you the number of times I’ve met one of our members who came in with a very narrow, well-defined idea of what type of companion they were looking for, and only found success when they broadened their thinking and ditched their pre-conceived notions of what type of friendship.  The reality is that companionship comes in all sorts of shapes and sizes, and things get even more diverse once you’re past 50.  I’ve seen members of Stitch form close friendships with people who don’t at all fit their idea of what they were originally looking for. They might be 20 years apart in age, live on the other side of the world, aren’t the gender they were looking for, are the wrong political persuasion, you name it … the message is, life is too short to reject a potential friend because you’ve got a preconceived idea of what they should be like!  We’ve talked about this before when it comes to romance, but it’s equally true of friendship as well.  **4. Become a joiner**  You’ve probably been given this advice many times already, but that doesn’t make it any less true. Joining in to activities around things you are interested in is one of the best ways to make new friends.  If you’re shy, however, this can seem like bad advice. Many shy people will say “I don’t do groups” and ignore this recommendation because they are picturing the sorts of social environments they haven’t enjoyed in the past.  But if you keep reading you’ll see that the type of group you join has a big impact on whether they end up being successful for you.  If you go in with the right approach, you’ll find that joining in activities around your interests will work for you no matter how shy you feel.  This is why activities and interests are such a big part of the Stitch community: there is really no better way to get people to meet like-minded companions. Whether it’s Stitch or some other community, get started and join in today!  **5. Look for acquaintances first**  Best friends don’t suddenly materialize the first time you meet. Think about it: most of the best friends you’ve had were people you had to get to know first. Sometimes it took months before you were close; sometimes it took years!  Looking for a deep friendship from the get-go is a sure-fire way to be disappointed. Real friendship takes time, so set yourself some realistic goals at first.  In fact, if you just remind yourself that you’re just seeking to make “acquaintances” first, you’ll give yourself a much greater chance of success.  And if you persist in doing things together regularly, you’ll start to find the barriers to friendship start to slip away. With some people, you will discover that this means you’re destined to be nothing more than acquaintances. But for some, with enough patience, openness and honesty, you’ll discover the deep and lasting friendship you were looking for.  **6. Discover your inner leader**  It may seem strange to recommend being a leader to anyone who feels like an introvert, but this is actually one of the most important steps in this entire list.  Many introverts assume they should leave the organizing of activities and events to extroverts. After all, those crazy extroverts love meeting new people, they’re always organizing parties!  But that’s exactly the problem: extroverts will organize the sorts of activities that they enjoy. That will mean the sort of events that shy people really struggle with, such as large groups, big social gatherings, and so on.  Not only are these the sort of events that you (as a shy person) don’t enjoy, they also don’t necessarily attract the sort of people you are hoping to meet.  The reality is that most shy people will be much happier meeting cool, interesting friends in a low-key environment, centered around things that interest them.  Most of these potential friends feel exactly the same way you do about big social events, which means you are lowering your chances of ever meeting them if you just leave the organizing to the extroverts.  When I talk about being a leader here, you don’t need to picture suddenly becoming an extroverted activity organizer. You just need to feel comfortable suggesting the sort of low-key activity that you would enjoy. There are plenty of other people like you out there – remember that 40-45% of people feel just like you!  **7. Volunteer**  If you’re not comfortable suggesting or organizing an activity in your community, then why not try volunteering? Donating your time to a worthwhile cause is actually a great way to meet like-minded people, without the social pressure of feeling you need to make small talk or impress anyone in a social environment.  You will often meet very interesting people who care about the same things as you.  And if not, then you’ve at least got the satisfaction of having done something good for the world!  **8. Travel**  If you can afford to travel, then going on a trip with other people with similar interests is a great way to make new companions. This is actually one of the reasons we made travel such a major part of Stitch: most of our members tell us that the one thing they would love to do but don’t have anyone to do it with is travel.  There are plenty of group travel options available these days, ranging from adventure tours to luxury cruises, all with an element of getting you to meet your fellow travelers. There is no better way to start a new friendship than to experience something unique with them.  If you’re shy, then you’d be best to choose some of the companies which cater to smaller groups and ensure that everyone on the trip gets the right amount of “breathing space”.  **Seniors turning to cannabis for relief – and businesses are all in***…from an article in the Globe and Mail, June 29, 2018*  Around this time of year, Hope Bobowski can’t wait to garden in the flower beds outside her home near Keremeos, in the hills of southern Interior British Columbia.  The petite 79-year-old loves card games and cooking for her great-grandchildren, but the only thing that keeps her on her feet is her daily dose of cannabidiol (CBD), a potent extract of cannabis or hemp.  She took her first spoonful last June, when the pain from osteoarthritis in her back had become so bad that her husband Stan had to dress her, do the cooking and help her in and out of bed. “I was going downhill fast.”  On TV, they saw a show about CBD oil. Her first thought was, “No way, I’m not having anything to do with cannabis.” The way she was brought up, “you didn’t go around drugs.”  Then she thought about the four to six pills of Tylenol 3, laced with codeine, a narcotic analgesic, she took every day. She thought about her doctor’s suggestion that she try opioid painkillers. “You can get hooked on that.”  So, she tried about 10 drops of CBD oil her husband had obtained from an unlicensed producer. Unlike THC – the psychoactive component in cannabis – pure CBD has medicinal properties without any “high.”  The next day, she said, “there was no pain.”  Across the country, seniors are adding cannabis-rich tinctures, oils and capsules to their medicine cabinets. Some – mainly boomers in their mid-50s to early 70s – are rediscovering weed after going for decades without a toke. But often, adults in their 70s, 80s and 90s are trying cannabis for the first time, hoping the plant will ease chronic pain, insomnia, depression and anxiety after pharmaceutical drugs have failed.  In the United States, seniors have become the fastest-growing demographic of cannabis users, CBS News reported last year. Canada, with new legislation to legalize cannabis by 2018, could follow suit.  Recent data on the number of Canadian seniors using cannabis are unavailable. But in 2013, Health Canada figures showed that two-thirds of Canadians registered to purchase medical marijuana were taking it to treat severe arthritis, more common among older adults.  Many cannabis dispensaries are now actively catering to seniors. In Victoria’s Oaklands neighbourhood, a large dispensary called Farmacy draws customers from nearby retirement homes to a brightly lit space with nostalgic photos and vintage apothecary-style display cases housing an array of tinctures, oils and extracts.  Weighing scales measure dried cannabis by the gram, in varieties such as “granddaddy purple” and “blue dream.” But don’t ask for “bud.” Here, they’re called “flowers.”  Andrew Gill, manager of the dispensary since it opened two years ago, estimates that at least 50 per cent of Farmacy’s customers are over age 55. “Make no mistake – we play classic rock every day specifically for them.”  Seniors interviewed for this article said they spend $10 to $50 a week on cannabis products, depending on the severity of their condition. Seniors’ discounts are now available through licensed producers such as Tilray, based in Nanaimo, B.C., and the Cannaclinics chain of dispensaries in Vancouver and Toronto.  Other companies are offering standing-room-only info sessions in libraries and seniors’ centres everywhere from Sudbury, Ont., to Summerland, B.C.  “Demand from seniors looking for information and access to medical cannabis, is definitely increasing,” said Hilary Black, director of patient education and advocacy at Canopy Growth Corporation, the parent company of three of Canada’s largest licensed cannabis producers.  Earlier this month, Black spoke to a group of more than 100 seniors in Qualicum Beach, B.C., at the invitation of the Probus Club, a social network for retirees.  Some of them made sly comments like, “Oh, I bet I could teach you a thing or two – I grew up in the ’60s,” she said. But Black explained that with medical cannabis, patients need to learn the difference between THC and CBD, and that dosage is important, down to the milligram. By the end of the talk, “they realize that things have really changed.”  Many Canadians, seniors included, do not understand the difference between licensed producers, which provide medical cannabis through the mail under Health Canada regulations, and cannabis dispensaries that operate illegal businesses, said Dr. Alan Bell, an assistant professor in the department of family and community medicine at the University of Toronto.  Another misconception is that medical cannabis always causes euphoria, when products such as CBD oil do not. All too often, people assume that using medical cannabis is “an excuse to get high,” he said. “That’s a real stigma that is hanging on the product.”  He notes that some of the most common afflictions of old age, including mood problems, sleep issues and arthritic pain, may respond well to medical cannabis.  For older patients suffering from chronic pain, Dr. Bell said he tends “to use it ahead of opioids.” Opioid painkillers are particularly hazardous for seniors, increasing the risk of falls, mental confusion and opioid dependence, he explained.  A 2016 study, published in the journal Health Affairs, found that physicians wrote fewer prescriptions for elderly and disabled patients who had legal access to medical marijuana. Researchers calculated that in 2013, Medicare saved more than $165-million (U.S.) on prescription drugs in the District of Columbia and 17 states with medical marijuana laws in effect.  Nevertheless, Canadian medical organizations emphasize that more research is needed to determine the extent of marijuana’s potential benefits and harms, and how best to treat patients with medical cannabis.  The Arthritis Society has dedicated $720,000 (Canadian) to medical cannabis research between 2015 and 2019 and asked the federal government for a parallel commitment.  Bell urges seniors interested in medical cannabis to talk to a family doctor. Increasingly, doctors will either write the prescription required by Health Canada or refer a patient to a physician with more experience in treating patients with medical cannabis, he said. Bell instructs colleagues about the use of medical cannabis through a continuing education program accredited by the College of Family Physicians of Canada, for which he receives consultant fees from the licensed medical marijuana industry.  He strongly discourages patients from purchasing cannabis from storefront dispensaries, since “there is absolutely no quality control – they can make any claims that they choose.”  But Chris Nuessler, a retired RCMP officer in Summerland, B.C., argues that Health Canada’s medical marijuana program is too limited. Patients with specific health problems may need access to hundreds of distinct cannabis species, and different ratios of CBD to THC, before they find something that works, he said. “Unfortunately, the licensed producers just don’t have the selection that people need or want.”  Nuessler, 62, uses high-potency CBD oil from an unlicensed producer to take the edge off post-traumatic stress disorder. He used to get flashbacks to violent scenes from his service in Haiti and the former Yugoslovia. Now, “I’m much more even keel.” The product he takes has no psychoactive effects, he added: “I’m not interested in the high.”  Seniors tend to prefer edible cannabis products, such as oils. Few choose to inhale, said Gill in Victoria. Many are former cigarette smokers. “They fear the habit.”  For all the talk about cannabis becoming as common as bifocals, however, stereotypes about grizzled hippie stoners and the stigma of “reefer madness” endure.  Milton Callwood, 46, fears authorities could remove his 92-year-old father from his care if they discovered he is giving him cannabis from a Vancouver dispensary. (Callwood agreed to an interview on the condition he could use a pseudonym.)  His father suffers from Parkinson’s disease and related dementia. In the fall, shortly after Callwood’s mother died, his father’s uncontrollable shaking and tremors intensified. He could not talk or swallow normal food. “He was pretty much in a vegetative state.”  Callwood got the idea to try cannabis from online forums and a video showing improvements in a Parkinson’s patient who had taken it.  In February, he drove his dad from their home in the suburbs to a dispensary on Vancouver’s upscale West Side. A staff member recommended CBD oil mixed with THC. Since then, the tremors have largely subsided, Callwood said. His father can chew a hamburger or tell his son when he wants to go for a drive. “I have my dad back.”  But, he added, “what if someone deems me unfit to take care of him because I’m doing something that’s considered in the grey zone, legally?”  Concerns about informed consent and evidence-based cannabis treatments will no doubt remain, even after the federal government has hammered out the bumps in its legalization plan.  In the meantime, seniors such as Bobowski say they have all the evidence they need. Since she started taking her nightly spoonful of CBD oil, she said she has slept soundly without any leg cramps or back pain and has stopped using pharmaceutical painkillers.  “I’m spreading the word.”  **15 steps to protect client cash after dementia***…from an article found in* [**www.personaladvisor.com**](http://www.personaladvisor.com) *and submitted by Jim Ruta BA, EPC*  Alzheimer’s is the most common cause of dementia  Some 15% of people with dementia have been victims of financial abuse - including scams and mis-selling, according to The Alzheimer's Society.  There are 850,000 people living with dementia in the UK, and it now kills more people in this country than heart disease.  Here, Hargreaves Lansdown personal finance analyst Sarah Coles outlines 15 points to help clients and their loved ones protect their finances.  She said: "Already 850,000 people in the UK suffer from dementia. The Alzheimer's Society estimates there'll be over a million people living with it in 2025 and over two million by 2051.  "Dementia makes it more difficult for people to stay on top of their finances, and as the disease progresses, they may forget to pay bills, run up accidental debts, become a victim of scammers, or fall out with their loved ones over money misunderstandings.  "If someone you care for is diagnosed with Alzheimer's, there are some vital steps you need to take to protect them. And there are a few things we should all do as soon as possible, so that whatever happens, we can make life easier for those who care for us, and those we leave behind."  **15 steps to protect someone's finances**  As soon as possible  1. You don't have to wait for someone to get ill to start protecting them. Ideally, before the first signs of illness, everyone should set up a lasting power of attorney (LPA). There are two kinds - one for health and one for finances. They let you pick someone to make decisions for you if you are no longer able to.  2. Help them get their finances in order. Draw up a list of all the organizations they have accounts with - plus account and customer numbers and keep it in a safe place. It's also worth simplifying matters by consolidating accounts - including savings and investments, so it's easier to keep track of and manage.  3. Check they've made a will. If they haven't, their estate will pass according to strict rules of intestacy, which may not be in everyone's best interests, or reflect what they wanted. If they made one a while ago, make certain it is suitable for their current circumstances and wishes.  Straight after early diagnosis  4. Help the dementia sufferer to automate as much of their day-to-day finances as possible, including paying bills by direct debit. That way they can forget about them without risking having the gas or electricity cut off.  5. Ask them to contact the bank and ask for a third-party mandate, so you can make calls and operate the account on their behalf. They can also contact utility companies and nominate you as a third party, so the firms will talk to you about the accounts too.  6. Check what savings and investment companies would require if you needed to use the lasting power of attorney, so you are prepared. Some will simply ask to see a copy of the power of attorney document, signed by a solicitor. Others will require you to fill in a form, and some will ask to see the original power of attorney document each time you have dealings with them. They may also ask for specific documents, including utility bills, passports or driving licenses, so it's useful to know where all these things are.  7. Stay in frequent communication. This gives the dementia sufferer a chance to raise any concerns - and puts you in a better position to spot any problems.  If diagnosis comes later - or as a sufferer deteriorates  8. Register the power of attorney with the Office of the Public Guardian, so you can take over the day-to-day running of their finances. It will also enable you to make bigger decisions when you need to - such as how to pay for care.  9. If your loved one hasn't had the chance to set up an LPA, you can apply to the Court of Protection - either for a one-off order, or to appoint you as a deputy to make financial or welfare decisions. This can be more complicated and expensive than an LPA but means you can make key decisions.  10. Cancel credit cards. This reduces the risk of the sufferer getting confused or misled into running up debts. Talk to the bank and cancel any overdraft facility too. You can also set up a separate bank account to limit the funds they have access to. Sadly, sufferers can be a target for scammers, so it's important to lower the stakes if they make a mistake.  11. To protect them from doorstep scammers, put a chain on the door, and make a sign for the back of the door advising them not to open it to anyone who doesn't have an appointment.  12. Get a call blocker for their phone, which will either block incoming calls that are not from recognized numbers or forward them to a relative or friend.  13. Sign up to the telephone preference service and the mailing preference service, to cut down the junk mail and nuisance calls they receive.  14. If your loved one wants to manage things like grocery shopping, there's a risk they will lose track of where they put cash or forget spending it and worry that someone has taken it. You can persuade them to use a debit card instead: ask the bank for a chip and signature card, so they don't have to remember a PIN.  15. If only cash will do, it's best for someone with dementia to take the same amount of money out of the bank on the same day each week, then bring it home and only take a small sum with them each day. It's also worth them keeping a cash book, where they note what they spend. That will make it easier to keep track.  **Grey divorce: Why are more baby boomers ending their marriages when they get older?***... from an article published in the National Post on July 24, 2018*  **Does living a longer life mean that one marriage isn't enough to keep us happy?**  Whether you call them “silver splitters” or “diamond divorcees,” more and more baby boomers are getting divorced when you’d expect them to settle into retirement together.  Researchers have documented sharp increases in “grey divorce” rates among boomers in the U.S., Australia, India and the U.K. And some experts believe Canada is following the same trend, noting longer lives don’t always translate to longer marriages.  “I think a lot of times people are quite floored when they see a 75-year-old who wants a divorce,” says Diana Isaac, a family lawyer at Shulman Law Firm based in Toronto. “In my personal experience, I would say that grey divorces are becoming a lot more prevalent.”  Statistics Canada doesn’t record current data on age-based divorce rates. But the most recent stats still show a change. The median age for divorce rose between 1991 to 2008: for men it jumped from 38.3 to 44 years, women jumped from 35.7 to 41 years.  While Canada hasn’t collected this information in a decade, Shulman Law Firm talked to the Post about their own internal data. They say their own numbers suggest grey divorce is on the rise.  A decade ago, about 10 per cent of their clients were 50 and older. But the firm now says the demographic “constitutes approximately 40 per cent.”  Interestingly, the age group of 60 and older saw the most significant change, nearly doubling over the past 10 years — although it still remains the minority of cases at the firm.  “It appears that people are living longer and there is a shift from the age groups for divorces.”  Canadians continue to see a steady increase in how long we’re living. Between 1921 and 2005, we gained about 20 years of life expectancy from 58.8 to 78 years for men and from 60.6 to 82.7 years for women. By 2031, the average life expectancy could rise to 81.9 for men and 86 for women.  As we live longer and longer lives, it may be that we are more aware of how much time we’ll need to spend with our partners — and that might not paint a pretty picture as we re-evaluate our relationships later in life.  “Maybe initially they believed that this was the right person. And as you grow older, you may grow apart. And so, the way they see it is … I have less in front than there is behind, so I need to focus on what’s left of my life and really maximizing my happiness,” Isaac says.  Eva Sachs and Marion Korn are the co-founders of Mutual Solutions, a mediation service to help separating couples make informed decisions on finance and social issues. They also wrote the book When Harry Left Sally.   “If we have a 30-year marriage, it’s not that we have 10 years left, but we may be only halfway through that marriage,” says Sachs. “People are looking at that and saying, ‘I have a long way to go and do I necessarily want to continue in an unhappy relationship?’”  With older individuals looking into their relationship, there is less focus on *can I manage on my own?* and more couples asking *am I happy?*  In 2014, 69 per cent of couples with children were dual-earner couples, which was up from 36 per cent in 1976.  “They weren’t in the same position that my mother would have been, who didn’t have any financial security outside the family.” said Korn, a former family lawyer herself.  Living longer with a higher quality of life means some people are expecting more from their later years. But there are other reasons divorce could be rising among this age group: we’ve shed a lot of the stigma around divorce and it’s easier to meet a new partner online.  Boomers may also be repeating “marital instability” patterns from their own early years. The Pew Research Centre says that “during their young adulthood, Baby Boomers had unprecedented levels of divorce.” This could be contributing to divorces among them today: Pew Research notes remarriages tend to be less stable than first marriages.  And while millennials are often pinned for being too self-centred around their own happiness, they don’t seem to follow in boomers’ footsteps.  “Millennials are less likely to divorce and there is a trend among millennials now to be more focused around planning their relationships, so writing cohabitation agreements, prenuptial agreements,” Korn says. “And it could be because they are the children of divorce, they’ve seen a lot.”  **Healthy Dishes Seniors Should Try This Thanksgiving**  Thanksgiving foods can be both delicious and wholesome, and you can easily set your holiday table with dishes that are beneficial for your senior loved one’s health.  **1. Salmon**  Instead of turkey, serve salmon as the cornerstone of your Thanksgiving dinner. Fatty fish is an excellent source of omega-3 fatty acids, which promote heart health. Seniors, both those with heart disease and those with healthy hearts, can benefit from eating this alternative main dish.  **2. Spinach Salad**  Seven-layer salad is a common side dish for Thanksgiving, but its iceberg lettuce is fairly low in nutritional value. Replace this dish with a spinach salad topped with a light poppyseed dressing. Leafy vegetables can help protect your loved one’s brain against Alzheimer’s disease.  **3. Roasted Broccoli**  Every Thanksgiving table needs a hot veggie, and roasted broccoli is a healthy choice because of its high calcium content. Weak bones are a concern as people age, but calcium-rich foods can help prevent osteoporosis. Top the broccoli dish with a sprinkle of Parmesan and a dash of slivered almonds, two additional sources of calcium.  **4. Whole-Wheat Rolls**  According to the Department of Health and Human Services, seniors need 14 grams of dietary fiber for every 1,000 calories they consume. Fiber helps older people maintain healthy digestion. Swap out traditional dinner rolls for ones made from fiber-rich whole-wheat flour.  **5. Fruit Desserts**  With age, many people find themselves consuming more and more sugar because their ability to taste sweets remains strong even if their sense of taste for other flavors fades. Because too much sugar is unhealthy, it’s best to satisfy your loved one’s sweet tooth with naturally sweetened foods. Fruit tarts and baked apples taste rich without relying on too much sugar for flavor.  Don’t let your loved one’s healthy eating habits end after Thanksgiving. Make sure he or she has the support to maintain a nutritious diet by hiring a professional caregiver.  **More Options for Nutritious Thanksgiving Meals for Seniors Recovering from Stroke or Heart Attack Depending on Your Tastes**  During the holidays we all tend to indulge in our favorite tasty, and maybe not so heart-healthy foods. This can be an especially challenging time for seniors recovering from a stroke or a heart attack. There are delicious and healthy alternatives that seniors can incorporate into Thanksgiving menus using less salt, healthier fats, and more fresh fruits and vegetables.  **Appetizers**  Skip the cheese, processed meats, and cracker platter. Prepare a roasted eggplant and garlic dip with a little olive oil and light seasoning to taste. Serve this with raw carrot and cucumber slices, radishes, and whole grain crackers.  Seniors can also toss whole raw nuts in a small amount of olive oil with dried herbs and a little salt. Roast or toast them for a crunchy snack.  **Entree**  Turkey is still a Thanksgiving staple. Roast turkey stuffed with apples, onions, and citrus fruits instead of your typical bread stuffing saturated with butter. This method infuses the bird with sophisticated flavors while cutting out the unhealthy fats. Rub the skin with poultry seasoning and olive oil. Serve the breast meat without the skin. Moisten with low-sodium broth instead of gravy.  **Side Dishes**  Offer brown rice or quinoa in place of traditional stuffing. Jazz these up with mushrooms, celery, and seasonal herbs to give your loved one a healthy taste of fall.  Instead of mashed white potatoes, bake sweet potatoes and serve mashed with plain yogurt, chives, and seasoning.  Fresh green beans are excellent sautéed with a little olive oil and topped with slivered almonds and fresh herbs or steamed over low-sodium vegetable stock.  Cook your cranberries with ginger and sweeten it with fresh orange juice and powdered stevia.  **Dessert**  Instead of pie, try an apple crisp made with naturally sweet apple chunks, lemon juice, and cinnamon topped with a crumble of nuts and rolled oats drizzled with pure maple syrup. Serve warm with a dollop of low-fat yogurt infused with vanilla or almond extract.  **10th Edition EPC Materials Available Soon**  The 10th edition rewrite of the EPC materials will be available soon. They will have all the recent facts and figures that are available in the aging marketplace today.  Stay tuned for further information and the release date.  **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 - [**Elder Planning Counselor's Group**](https://www.linkedin.com/groups/Elder-Planning-Counselors-Canada-is-3186686.S.5945723537791672324?view=&item=5945723537791672324&type=member&gid=3186686&trk=eml-b2_anet_digest-hero-1-hero-disc-disc-0&midToken=AQEMrpa0yVVXHg&fromEmail=fromEmail&ut=0n-DjyGafBBmw1)  **CIEPS/EPC is always looking for interesting articles from the EPC membership for submission to the PULSE**  If you have any interesting articles that you would like to have submitted into the EPC PULSE pertaining to senior issues etc., please send them to me and if suitable, we will put them into the monthly PULSE and give credit where it is due. You can send them directly to me – [**registrar@cieps.com**](mailto:registrar@cieps.com)  **Please keep your contact information current with us**  In order 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**](https://cieps.com/Secure/Member%20Update.htm)  **CIEPS Member Benefits**  CIEPS has recently added 2 new member benefits for those EPC members in good standing.   1. Major Hotel Discounts – Now you can use many of our CIEPS hotels across Canada and enjoy EPC member discounts when travelling in those areas. For more information, view here - [**EPC MEMBER HOTEL DISCOUNTS**](http://www.epcmember.org/Hotel%20discounts.htm) 2. CARP – CIEPS is pleased to now offer EPC members in good standing a special rate for a 1-year CARP Membership, including a subscription to Zoomer magazine. For more information, view here - [**EPC/CARP MEMBER DISCOUNTS**](http://www.epcmember.org/Member%20Discount%20for%20CARP.htm) 3. CIEPS is pleased to announce a new partnership with frames4diplomas.com. They provide professional looking customized certificate and diploma frames for your EPC suitable for framing certificate indicating that you have qualified to be an Elder Planning Counselor. These frames are very reasonably priced and can be ordered directly from Frames4diplomas.com. We will ship a certificate directly to the company after you submit your order to them.   Go here - [**EPC Customized Diploma Frames**](http://www.epcmember.org/businesscards.htm) to find out more information and how you can order them.  **Alberta EPC Chapter** If you live in Alberta and would like to be involved in starting an EPC Chapter please contact Earl Robertson - [**earl\_robertson77@yahoo.ca**](mailto:earl_robertson77@yahoo.ca)  **Vancouver EPC Chapter** If you live in Vancouver, BC area and would like to be involved in staring an EPC Chapter please contact Jane Chang at [**jchang@ashtoncollege.com**](mailto:jchang@ashtoncollege.com)  ***If you are interested in starting an EPC Chapter in your area, please let us know. CIEPS will be happy to provide any assistance necessary to get you started.***  **Important notice regarding your EPC Membership dues** 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   * 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.   **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.  **EPC Membership Renewal Fee Reminder** Please ensure your membership dues are up-to-date.  Annual renewal fee—$150.00 + Applicable taxes for the Province you reside in. This can be paid by Cheque, Visa, MasterCard or email transfer to [**alex@cieps.com**](mailto:alex@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.   Don’t forget to add the taxes for your Province of residence.  ***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.*  To renew securely online [**RENEW HERE**](https://cieps.com/Secure/memberrenewal.htm)  ***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.*  **PLEASE NOTE!**  Just a reminder that when you use your credit card to pay for your EPC tuition, 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 866 833-8606 don’t panic, as this is the Elder Planning Counselor Designation (EPC).  If you would like to stop receiving this publication, please respond to [info@cieps.com](mailto:info@cieps.com) with the message ***“STOP MY PULSE!”***  **To contact CIEPS:**  Canadian Initiative for Elder Planning Studies 4438 Ontario Street, Suite 203  Beamsville, ON  L0R 1B5  Phone: 866.833.8606  Fax: 866.209.5111 | |
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