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CIEPS wishes you and your families a very Happy New Year—may the next twelve months be filled with opportunity and achievement.

“Wishing you a prosperous New Year, full of wins big enough to brag about and small enough to stay humble.”



REGISTRATIONS now open for the 2026 Elder Planning Issues Conference in Niagara Falls, ON...

Sunday May 31 – June 2, 2026

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

Our 2026 theme is -“Strategic Solutions for a Changing Demographic”

“Strategic Solutions for a Changing Demographic” captures the urgent need for cross-sector innovation as Canada’s population ages. It invites professionals to rethink systems, services, and structures to meet the evolving needs of older adults - while

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anticipating the ripple effects across families, communities, and the economy.

We believe that aging is not a challenge to be managed - it's a transformation to be led. This conference equips professionals with the tools, insights, and partnerships needed to lead that transformation.

This theme is not just about reacting to demographic shifts. It's about leading with foresight, designing with empathy, and collaborating across disciplines.

Through expert-led sessions, interdisciplinary collaboration, and forward-thinking dialogue, the conference aims to spark innovation, strengthen systems, and build a future where aging is supported with dignity, resilience, and strategic foresight.

Why is this conference important for you to attend?

Attending the 2026 "Strategic Solutions for a Changing Demographic" conference is more than just a professional opportunity - it's a strategic imperative. Here's why this event matters:

- * Aging Population = Urgent Innovation
- * Sharpened Client Strategy
- * Estate & Succession Planning Insights

If you or your company is serious about staying relevant and resilient in the face of demographic change, this conference is where you need to be

Check out the location, agenda, and Keynote presenters here - [2026 Niagara Falls EPIC](#) as the information gets updated.

You will earn up to 30 CE credits for attending.

Please support this conference so that we can continue to bring you presentations that will help you with your aging clients, prospects and families.

2026 EPIC Registrations NOW OPEN.

Canada Tax 2026: What's Changing and Why it Matters

If you're wondering what's different on your 2026 pay stub or how much you can save for retirement, here's the rundown. The Canada Revenue Agency (CRA) has confirmed the numbers and limits that will affect federal and provincial taxes next year, including updated

income-tax brackets, personal amounts, CPP thresholds and retirement-plan limits.

Think of this as your cheat sheet for planning your take-home pay and savings.

Federal taxes: A little relief for lower- and middle-income earners

The first federal tax bracket drops to 14%, and the basic personal amount (BPA) rises to \$16,452. That's the amount of income you can earn before you start paying federal taxes.

Here's the 2026 federal bracket breakdown:

- 14% on income up to \$58,523
- 20.5% on income over \$58,523 up to \$117,045
- 26% on income over \$117,045 up to \$181,440
- 29% on income over \$181,440 up to \$258,482
- 33% on income above \$258,482

A quick heads-up: The enhanced BPA is phased out for higher earners. If your income is above roughly \$181,440, your tax-free amount gradually drops, so keep that in mind if you're in the top brackets.

The takeaway? Many Canadians will see slightly more cash in their pay cheques next year, especially if you're earning in the lower- to middle-income range.

Retirement savings and CPP contributions

If you contribute to CPP, RRSPs, DPSPs or workplace pensions, 2026 brings some updated numbers:

- Year's Maximum Pensionable Earnings (YMPE): \$74,600
- Year's Additional Maximum Pensionable Earnings (YAMPE): \$85,000
- CPP contribution rates: 5.95% on earnings up to YMPE, 4% on earnings between YMPE and YAMPE
- Money purchase pension plan limit: \$35,390
- Defined benefit plan limit: \$3,932.22
- DPSP limit: \$17,695
- RRSP contribution limit: \$33,810

Basically, these are the ceilings that determine how much you can put away without penalties. Planning ahead with these numbers can help you max out your tax-sheltered retirement savings.

Capital gains remain steady

For anyone investing in stocks, funds or property, the capital-gains inclusion rate stays at 50%. So, you don't need to worry about a surprise hike next year. That gives you some stability when deciding if it's the right time to sell investments.

Provincial updates: Some small but important tweaks

A few provinces are making adjustments, so your take-home pay may differ depending on where you live:

- Alberta: lowest tax rate stays at 8%
- Manitoba: BPA \$15,780; brackets 10.8%, 12.75%, 17.4%
- Prince Edward Island: BPA rises to \$15,000
- Saskatchewan: BPA increases to \$20,381
- Nova Scotia: full provincial personal amount applies to all eligible taxpayers

Other provinces, including Ontario, haven't confirmed any changes, so their 2026 numbers will be the same as 2025.

What Does This All Mean?

- **More take-home pay:** lower federal rates and higher personal amounts help many Canadians, especially in the lower- and middle-income brackets.
- **More room to save:** updated RRSP, DPSP and pension limits let you plan for retirement without worrying about over-contributing.
- **Provincial differences matter:** if you live in Alberta, PEI, Saskatchewan, Manitoba or Nova Scotia, these local updates affect your net pay.

Using the CRA's 2026 numbers now means you can plan with confidence and avoid surprises when filing next spring.

A note to the above:

The previous information covers all CRA-published and confirmed 2026 tax changes affecting personal income, payroll, CPP and registered retirement-plan limits — federally and, where available, for provinces and territories (excluding Quebec).

It doesn't include everything: provincial tax credits, benefits, investment-income rules, corporate taxes or other legislative changes could still shift after this story is published. Think of this as a practical, up-to-date baseline for most Canadians focused on employment income, take-home pay and retirement contributions.

Love and Loss: 4 Ways to Help Navigate the Holidays After Losing a Loved One...*from an article found on the Amica Senior Lifestyles website, December 2025*

There's no shortcut through grief, but these evidence-based strategies may help with healing, reflection, and connection to seniors.

The holidays draw loved ones near, whether in moments of joy or in feelings of longing. If you're living with the loss of someone dear, this season can feel especially difficult. Whether your grief is recent or something you've carried for years, it may rise again through familiar music, traditions, or quiet moments.

If this time feels complicated, you're not alone. Grief is a reflection of a loving connection you shared. Consider the following four coping mechanisms this holiday season:

1) Expect grief to come in waves, and plan for them

Many people experience sudden "grief bursts" during the holidays — an unexpected swell of sadness or longing triggered by a smell, a song, or an empty place at the table. These waves are normal; they're part of how the brain adapts to a changed world. Planning ahead can help manage these moments.

Before a gathering or special day, think about situations that might trigger you, and choose a simple response: step outside for fresh air, keep a small photo or keepsake nearby, or arrange a brief check-in call with someone you trust.

Knowing you have a plan can make the moment less overwhelming, reminding your body you're safe.

2) Tap into rituals to help alleviate grief

Traditions are meant to hold meaning, not pressure. A study in the Journal of Experimental Psychology showed rituals are important in managing grief.

Think about which rituals are helpful to you, and which aren't, then allow yourself flexibility in how you practice them.

You might keep one tradition that comforts you, such as baking a favourite recipe, and revise one that doesn't. Sharing your intentions with family ahead of time can help prevent misunderstandings.

3) Start a "continuing-bond ritual" that keeps loved ones present

Some people find healing by maintaining a healthy inner connection to the person who died. A “continuing-bond ritual” can be simple: light a candle before dinner, cook their signature dish, write them a holiday card, visit a meaningful place, or tell a story about them to someone younger.

These small acts don’t erase loss, but they shift the focus from “what’s missing” to “what still matters.” Love remains part of your life, and remembrance can be a quiet form of comfort.

4) Reduce loneliness by planning time to connect with others

Studies consistently show supportive social contact protects against prolonged grief, especially for older adults during the winter season. The key is to plan connection before you need it.

Plan a short phone call, tea with a neighbour, a game of cards, or a more structured activity such as a community luncheon, a faith gathering, or a book club meeting.

Planned events help because you don’t rely on feeling “ready” in the moment. Even brief contact with friends and family can soften isolation and help you feel the sense of connection we all need.

The holidays can be painful after loss, but they can also bring moments of quiet meaning in new ways. Some days may feel heavy, others gentler; both are part of this season. If everyday life has become too hard to manage, reach out to your doctor or a grief counsellor for support.

The Number of Canadians Donating to Charities Has Hit a 20-year Low...*from an article posted on the Toronto Star website, December 18, 2025*

From 2013 to 2023 the percentage of Canadian taxpayers donating to charity across the country dropped from 21.9 per cent to 16.8 per cent.

A [new study has found a massive decline](#) in generosity in Canada, as the share of Canadians donating to charity has hit the lowest level in 20 years.

Research done by the Fraser Institute, the Canadian public policy think tank, reveals just 16.8 per cent of Canadian taxpayers donated to charity in the tax year 2023, with total donations amounting to just 0.52 per cent of aggregate income.

That’s down from 21.9 per cent of Canadian taxpayers donating a decade earlier in 2013, and an even further decline from 2003,

when just under a quarter of tax filers donated to charity, with donations making up 0.69 per cent of total income.

Grady Munro, a policy analyst at the Fraser Institute, says the cost of living is likely one of the reasons behind the decline.

He cautioned that the study doesn't say for sure what's behind the long-term decline, but "we certainly know that when people find it hard to make ends meet, they might choose to give last to charity," said Munro. Age and religious affiliation are also associated with the level of generosity within a population, he said.

The provinces with the biggest drop in donations over the decade were Prince Edward Island (with a 31.4 per cent decrease), Saskatchewan (29.9 per cent) and Nova Scotia (28.4 per cent.)

In 2023, Manitoba was the province that had the highest percentage of taxpayers who donated to charity, at 18.7 per cent. Ontario ranked second, with 17.2 per cent, and Quebec was not far behind at 17.1 per cent. New Brunswick, meanwhile, was lowest at 14.4 per cent.

"This has been a long-standing trend; Manitoba has been the most ostensibly generous province in Canada for some time now," said Munro. "In 2013, Manitoba was leading the way as well."

In terms of the average dollar value of annual charitable donations, Alberta came first at \$3,622, while Quebec was last at \$1,194 — less than half the national average of \$2,532.

Munro noted that Ontario is on the generous side in the 2023 ranking, but just like the rest of the country, the province has seen a decline.

"Ultimately, the effect of that is that charities across the country will have a harder time getting the resources they need to help their communities," said Munro.

Gina Haggett, The Salvation Army's director for public relations in Ontario, said every charity is feeling the effect, as they've seen a dramatic decline in funding, as needs now outweigh the support from Canadians.

A [national report from The Salvation Army in October](#) found a growing number of Canadians are struggling to stay afloat, with people feeling less confident in their financial future.

"Canadians are feeling the impact of the increased prices on the shelves, and they're just getting by, and those that aren't are coming to The Salvation Army," said Haggett.

The organization is currently in the middle of its “[Christmas Kettle Campaign](#),” to provide programs and services for those in need across Ontario.

“All we ask is if you can’t give up your financial resources, please give up your time and give generously because every penny and time allotted … helps those in your own community to become more stable.”

The study is based on the Fraser Institute’s annual Generosity Index, which uses data from Statistics Canada. The index was first used in 1999.

The ABCs of Planned Giving*...from an article found on www.goodtimes.ca and written by Jessica Dostie and Emmanuelle Gril, November 30, 2025*

While you can give to charity whenever you’re moved to, you get only one chance to do so in your will, and that means you need to plan. Leaving money to charity is called a **bequest**.

“The donor states in their will that they want to bequeath money or property to a charitable organization,” explains Jean-François Vinet, a financial planner and investment advisor at Assante Capital Management in Brossard, Que. It’s a good strategy for reducing the estate’s tax bill, as the estate will get a charitable-donation tax credit.

Practical Tools

To determine an advantageous tax strategy, you can use a number of online calculators to find the tax credit you would get with your donation, such as those found on canadahelps.org.

You can give money but also **publicly traded securities**. You—or your estate—will receive a tax credit for the securities’ market value. “And neither the donor nor the organization will have to pay capital gains tax,” Vinet says.

The gift of **life insurance** involves giving your life-insurance policy to a charitable organization or designating the charity as the beneficiary of your life insurance when you die. If you give the policy during your lifetime, you’ll get a tax credit for every year you paid a premium. If not, the estate will get the tax credit for the value of the policy the organization receives.

You can also make a gift of **real property**, such as a building or a piece of land, to the organization of your choice. “Even if it’s a second home, neither the organization nor the donor will have to pay capital gains tax,” Vinet explains. “The donor or their estate gets a tax credit on the market value of the building.”

If you make a donation through an **endowment** in your lifetime or in your will, the interest generated every year from your donation will help to support a designated charitable organization. In this way, your donation can be long lasting and you get a tax credit.

Should you own something of value, you can consider a **donation in kind**. This could be, for example, a work of art or a stamp or coin collection. The charity will issue a tax receipt for the fair market value of the donation.

With a **charitable remainder trust**, the donor transfers property, securities, or money to a trust but keeps a life interest in it. That means you keep using the property or receiving the investment income during your lifetime while benefiting from the tax credit right away. The organization will receive the property or the money held in trust when you pass on.

Passing the Torch

Talking about charitable giving with your children and grandchildren is an excellent way to pass the torch to future generations and to make them aware of the importance of philanthropy, says financial advisor Jean-François Vinet. “To start the conversation, ask them what cause they think is important—the environment, health, education. The possibilities are endless.”

That can lead to a discussion about including a gift in your will that will support an organization that is important to them.

Embracing a New Season: Making the Most of Winter *... from an article found on the McMaster University portal on November 26, 2025*

Winter brings shorter days, colder weather, and a natural shift in our routines, but it also offers opportunities to slow down, reset, and stay engaged in ways that support healthy aging. With a little planning, winter can become a season of comfort, connection, and renewed wellbeing.

Stay active in safe, enjoyable ways

Movement is essential year-round, but winter calls for thoughtful adjustments. Indoor walking tracks, community centre fitness classes, mall walking groups, and at-home strength or balance exercises can help you stay active without worrying about icy sidewalks. If you enjoy being outdoors, choose well-maintained paths, use proper footwear with good traction, and go out during daylight for added safety.

Keep your social connections strong

Winter can sometimes lead to isolation, especially when the weather makes it harder to get out. This is a great time to lean into phone calls, video chats, neighbourhood programs, book clubs, or group hobbies. Many community organizations offer virtual workshops, fitness classes, or social gatherings that are perfect for staying connected from the comfort of home.

Nourish your body and mind

Colder months are ideal for warm, nutritious meals that support immunity and energy. Think soups, stews, seasonal produce, and vitamin D when sunlight is scarce. Mental wellbeing matters too: try puzzles, reading, online courses, or creative activities that keep your brain stimulated and your days meaningful.

Create a winter-ready home environment

A safe and cozy home can make all the difference. Check that walkways are clear of ice, keep emergency supplies handy, and ensure your home is well-lit and comfortably heated. Small changes—like adding a reading lamp or keeping a favourite blanket within reach—can make your space feel even more welcoming.

Celebrate the season

Even small moments can bring joy in winter: enjoying a warm drink by the window, listening to music, noticing fresh snowfall, or trying a new indoor hobby. Embracing seasonal routines can help you feel grounded and energized.

Winter is more than a cold season—it's a chance to focus on wellbeing, connection, and the activities that bring you comfort and purpose. With simple habits and a little preparation, you can make this winter one that supports your health and happiness.

How Well Do You Know Your Digestion?....*from an article found on www.goodtimes.ca and written by Jessica Dostie and Jacqueline Simoneau, December 3, 2025*

Brunches, cocktail parties, holiday feasts—there's no shortage of opportunities to celebrate between Christmas and New Year's Day, and all that indulgence can be a challenge for your digestion.

Here's a little quiz to help you sort fact from fiction.

TRUE OR FALSE?

1. A single holiday meal can reach, or even double, the daily recommended caloric intake.

TRUE. And according to Dr. Michaël Bensoussan, a Quebec-based gastroenterologist, the digestive system must work harder and longer to digest a big meal, so don't be surprised if there's some discomfort involved. Digestive problems are among the most common reasons people seek medical help at this time of year, says pharmacist David Gauthier: "People eat and drink more, and often it's foods they don't usually eat."

2. You should skip lunch before a heavy meal so you don't overload your stomach.

FALSE. "That's not a good strategy," says nutritionist Sarah Normandin. "If you arrive on an empty stomach, you might overeat. If the meal is going to be served late, I'd even suggest having a snack before leaving home to ease your hunger so you can resist temptation more easily. When the meal is served, you'll be more likely to choose small portions. Eat slowly and chew well. Longer chewing allows you to grind food into small pieces and ease the burden on the digestive system. Chewing also produces saliva, which contains amylase, an enzyme that digests the starch in foods such as bread and pasta, reducing the risk of bloating. When you eat slowly, you also give the brain enough time to register the feeling of fullness."

3. After dinner, it's a good idea to relax quietly while digesting your meal.

FALSE. Avoid lying down after a meal or be prepared for gastroesophageal reflux. Bensoussan suggests taking a short walk after getting up from the table, as physical activity stimulates digestion.

4. Drinking water helps with digestion.

TRUE. Water also helps relieve thirst. "Because alcohol dehydrates, it's a good idea to have a glass of water after every alcoholic drink," Normandin says. And drinking a cup of hot water after a meal is not an old wives' tale—it's an effective aid to digestion. "Hot water with a bit of lemon stimulates the secretion of enzymes in the stomach," Gauthier says. Sparkling water is high in sodium bicarbonate and is known to neutralize stomach acid. It can therefore help with digestion. But like other carbonated products such as soft drinks and champagne, it's not good for everyone. "The releasing of carbon dioxide gas in the stomach distends the wall and exerts pressure," Bensoussan explains. "This type of product is not recommended for people with irritable bowel syndrome or stomach disorders."

5. Enzyme supplements can help.

TRUE. According to Gauthier, digestive enzymes break complex sugars down into simple molecules to make them easier to digest. This helps to prevent gas and bloating. Those sold in drug stores contain different types of enzymes linked to specific problems. For example,

the alpha-galactosidase enzyme (the active ingredient in Beano) helps to prevent or reduce gas, while the lactase enzyme (contained in Lactaid) helps with the digestion of the lactose in dairy products. Because there are various formulas, it's best to ask a pharmacist for advice.

6. You should stop eating an hour before bed.

FALSE. You should stop eating at least two or three hours before going to bed. After you eat, your body temperature rises. Only when it drops again will you be able to sleep comfortably.

7. To digest well, you need to get enough sleep.

TRUE. Fatigue can make digestive disorders worse. You therefore need to consider going to bed at a reasonable time. "Changes in routine, especially mealtimes and bedtime, can affect digestion," Gauthier says.

8. Taking probiotics leading up to the holidays helps offset overindulgence in food and alcohol.

FALSE. "It's not scientifically proven that taking probiotics over a short time can affect digestive health," Normandin says. "However, there are many benefits to taking probiotics. These good bacteria balance the microbiota, which plays a role in digesting food and absorbing nutrients. Symptoms of an imbalance in this ecosystem usually include intestinal ailments such as cramps, bloating, and constipation."

9. You should detox after the holidays.

FALSE. A lot of people think that the intestines store waste and need cleaning. That's a myth. "This trend is especially popular after the holidays," Gauthier says. "In reality, the intestines don't need special products to get rid of toxins. Using them can even present dangers, such as a bacterial imbalance or significant losses of mineral salts. I don't recommend this practice." So how can you get rid of toxins? Eat well, keep moving, and drink a lot of water.

Thanks to these tips, you should be able to enjoy yourself without too much digestive discomfort, and if there's ever a time when you don't want to deprive yourself, it's the holidays!

Staying Healthy this Holiday Season... *from an article found on the McMaster University portal on December 3, 2025*

The holiday season is a joyful time filled with gatherings, traditions, and a little extra indulgence. But it can also be a busy stretch that disrupts

our routines. With a few simple strategies, older adults can enjoy the festivities while still supporting their health and well-being.

Keep moving in ways that feel good. Whether it's a short winter stroll or gentle stretching before bed, small bursts of movement help boost energy, support balance, and reduce stiffness during the colder months.

Choose nourishing foods. Holiday meals often come with rich treats, but balance is key. Enjoy your favourites while also including colourful vegetables, lean proteins, whole grains, and plenty of water. Eating slowly and mindfully can also help you feel satisfied without overdoing it.

Prioritize rest and relaxation. Busy schedules and late nights can add up. Try to maintain a regular sleep routine and build in moments of quiet that include things like reading, listening to music, or deep breathing to help manage stress.

Stay connected. Social connections are a powerful part of healthy aging. Reach out to friends, join community activities, or schedule virtual visits if travel is difficult. A little connection can go a long way in lifting your mood.

Keep up with your routines. While the holidays may throw off your normal schedule, try to maintain regular sleep and meal patterns. Consistent sleep helps keep your immune system strong, and eating at regular intervals can prevent overeating at big meals. Try to stick to your exercise routine, even if it's a short walk or stretching session. Staying active will keep your energy up and help manage stress.

The 10 Healthy New Year's Resolutions for Seniors in 2026...

The new year is the perfect time to turn over new leaves. Promises are made. Goals are set. Most people make New Year's Resolutions, but research shows that [only 9 percent of people](#) keep them. Adopting a healthy lifestyle means being intentional and consistent. Here are 10 healthy New Year's resolutions you should consider making this year.

1. Prioritize Daily Exercise

Resolution: "I will engage in regular physical activity to maintain and improve my strength, flexibility, and overall health."

Exercise is important, even when you're not trying to lose weight. Not only does it have obvious physical benefits—like a healthier heart and improved sleep—but it can even improve your mood! Try to incorporate daily physical activity into your routine. This could include walking, light aerobic exercises, stretching, or activities that improve

balance and flexibility. Best of all, you don't have to join a gym to get your sweat on. YouTube has countless channels with workouts for every fitness level.

2. Nourish Your Body with a Balanced Diet

Resolution: "I will focus on a balanced and nutrient-rich diet to support my health and well-being."

The key to healthy eating is balance. This means that you can enjoy a variety of foods in moderation. Focus on incorporating a variety of fruits, vegetables, whole grains, lean proteins, and healthy fats into your meals. Stay [hydrated](#) and limit processed foods, excess sugar, and sodium. Of course, that doesn't mean that you have to give up desserts or soda! Just try to choose whole food whenever you can and think about how you're nourishing your body.

3. Stay Socially Connected

Resolution: "I will prioritize social interactions to stay connected with friends, family, and the community."

Social engagement is essential for mental and emotional well-being. As a matter of fact, [one study](#) showed that loneliness may be as detrimental to one's health as smoking 15 cigarettes a day (according to the [National Institute on Aging](#)). Friendship is important! Join clubs, attend social events, or participate in group activities to maintain connections with others. Consider joining a [senior center](#) or even moving to an [active adult retirement community](#).

4. Keep Your Brain Active

Resolution: "I will engage in activities that stimulate my mind and cognitive abilities."

Cognitive health is important, too! Keep your brain active by reading, solving puzzles, playing games, or learning new skills. Consider taking classes or attending workshops to continue [lifelong learning](#). Take up writing or do crossword puzzles every day. Challenge yourself and your brain. Don't let it become lazy!

5. Get Regular Health Checkups

Resolution: "I will schedule and attend regular health checkups and preventive screenings."

Preventative care is important, and going to the doctor isn't just for when you're sick. Regular checkups with healthcare providers, including screenings for common age-related conditions, are crucial for early detection and intervention. Schedule regular teeth cleanings with

your dentist. Of course, make sure you're drinking enough water and eating healthy, too!

6. Manage Stress

Resolution: "I will practice stress-management techniques to promote mental well-being."

Stress is often called the silent killer, and for good reason. Chronic, unmanaged stress is taxing on both your body and your mind, leading to heart disease and memory disorders. This year, make it a point to manage your stress. Incorporate stress-relief practices into your routine, such as journaling, deep breathing exercises, and self-care. Managing stress is essential for overall health and can positively impact various aspects of your life. Don't let stress ruin your 2024!

7. Get Quality Sleep

Resolution: "I will prioritize good sleep habits to ensure quality and sufficient sleep."

Getting enough sleep is important, especially for older adults. Sleep deprivation puts you at further risk for diabetes and heart disease. Establish a consistent sleep schedule. Create a comfortable sleep environment and avoid stimulants, like coffee and tea, before bedtime. Quality sleep is vital for physical and mental health. You can't do your best if you don't feel your best!

8. Explore New Hobbies

Resolution: "I will embrace new hobbies and learn new skills."

Whoever said you can't teach an old dog new tricks is dead wrong. Older adults can learn new skills and enjoy new hobbies. This year, make it a point to try out at least one new hobby. It doesn't have to be anything crazy, like line dancing or skydiving. It can be something simple, like drawing or baking. Challenge yourself and step outside of your comfort zone. Depending on what hobby you pick up, you can even make new friends!

9. Practice Fall Prevention

Resolution: "I will assess my home for any hazards and make it a safer environment to ensure I don't fall."

More than one in four older adults report falls every year, according to the CDC. Falls are a serious concern, especially for older adults.

This 2026, take steps to enhance safety at home. Conduct safety assessments, remove potential hazards, and consider using assistive

devices to reduce the risk of falls. Install grab bars in your shower and throughout the rest of your home. Even if you don't have mobility issues, it's better to be safe than sorry.

10. Embrace Technology

Resolution: This year, I won't be set in my ways and will embrace new technology, especially when it can help me safely age in place and enjoy a more stress-free life."

If you haven't already, consider embracing technology to stay connected and informed. Learn how to use smartphones, tablets, or computers for communication. Of course, some technology can make aging in place easier! Install motion-activated lighting throughout your home. Or you can try out a video doorbell to ensure extra peace of mind. Virtual assistants, like [Alexa](#), can also make life easier. Don't be afraid of technology. Instead, think of the potential benefits it can bring to your life and take advantage of it!

CEIPS/EPC Member Benefits

By now you have received the EPC Special Bulletin highlighting the NEW added 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](#)

UPDATED 12th Edition EPC Materials are NOW Available

The NEW 12th Edition (2024) updated EPC materials have now been released.

The CIEPS faculty have been working relentlessly over the past 8 months to update the EPC Curriculum and information that each chapter contains.

The most updated statistics and information that we have found from multiple sources has been used to make this the most up to date aging program that you will come across today.

We have made the order of the EPC Curriculum so that it flows even better than before. Chapters have been rewritten to better reflect aging trends, ideas, lifestyle improvements and what is trending with our older populations today.

Order your updated copy today - The hard copy version of the 12th Edition EPC Desk Reference materials are available for EPC Designation holders at a reduced cost of \$199 + taxes and shipping is included.

[Visit here](#) to order your set today.

The Advantage 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.

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**](mailto:payments@cieps.com) and it will be processed for you.

- If you reside in AB, BC, SK, MB, QC, NT, NU, or YT your yearly renewal is \$157.50 all taxes included.
- If you reside in ON, your yearly renewal is \$169.50 all taxes included.
- If you reside in NB, NL, or PE your yearly renewal is \$172.50 all taxes included.
- If you reside in NS your yearly renewal is \$171.00 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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