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As we say goodbye to summer and welcome September, we remember this quote by Rowland E. Robinson...

"September days have the warmth of summer in their briefer hours, but in their lengthening evenings a prophetic breath of autumn."

There's a little for everyone during September, such as the last days of summer and the first days of fall.

What Holidays are September Known For?...

- Monday September 1, 2025 - Labour Day
- Tuesday September 30, 2025 - National Day for Truth and Reconciliation

September Health Awareness Days

- [Arthritis Awareness Month](#)
- [Childhood Cancer Awareness Month](#)
- [Concussion Awareness Month](#)
- [Craniofacial Acceptance Month](#)
- [Fetal Alcohol Spectrum Disorder Awareness Month](#)
- [Inherited Retinal Disease Awareness Month](#)
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- [National Polycystic Kidney Disease Awareness Day – September 4](#)
- [World Duchenne Day – September 7](#)
- [Living Donation Week – September 7 to 13](#)
- [World First Aid Day – September 9](#)
- [World Suicide Prevention Day – September 10](#)
- [World Sepsis Day – September 13](#)
- [Terry Fox Run – September 14](#)
- [Myotonic Dystrophy Awareness Day – September 15](#)
- [Sport Purple for Platelets Day – September 26](#)
- [World Mitochondrial Disease Week - September 15 to 21](#)
- [World Rabies Day – September 28](#)

Government of Canada Launches Call for Proposals for Community Projects to Help Seniors...*from the Gov't of Canada website*

**News release - August 6, 2025 , Victoria, BC
Employment and Social Development Canada**

Communities are stronger when every Canadian feels connected, supported and included. The New Horizons for Seniors Program (NHSP) creates opportunities for thousands of seniors to take the active role in their communities that they deserve.

Today, the Honourable Stephanie McLean, Secretary of State (Seniors), launched the 2025–2026 call for proposals for community-based projects through the NHSP.

Organizations are invited to apply for funding to support projects that will help seniors be connected and active members of their communities. These projects should reflect the four national priorities for this cycle:

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

The Secretary of State made the announcement while visiting the Power To Be head office in Victoria. The organization received funding through the 2024–25 NHSP community-based stream that invested \$60.3 million for 2,905 projects supporting seniors in more than 400 communities across Canada. Their new project, Pathways for Seniors, will allow volunteers to create events where seniors can mentor youth and others in their community, and share their knowledge.

The NHSP funds a wide variety of projects, such as computer classes, financial literacy and fraud prevention education, meal deliveries, and intergenerational activities.

The 2025–26 call for proposals is open until September 17, 2025.

Quotes

“I am thrilled that, for the past 21 years, the New Horizons for Seniors Program has funded 43,000 projects in hundreds of communities across Canada. This program continues to improve the quality of life of seniors in every part of the country.”

– The Honourable Stephanie McLean, Secretary of State (Seniors)

“Power To Be has been providing access to nature and nature-based recreation for over 26 years. As a recipient of the New Horizon's for Seniors Program, we have convened a volunteer leadership team made up of six seniors who bring a rich diversity of experience, skillsets and connection to Power To Be. Based on their guidance, we are expanding our programmatic and volunteer offerings to meet the needs of more seniors in our community. Power To Be provides access to nature for people of all ages and abilities, and this new program is rooted in our values of accessibility, inclusion and connection to nature.”

– Dana Hutchings, Co-CEO, Power To Be

Quick facts

- Seniors are one of Canada's fastest-growing population groups. They will represent almost 25% of the population by 2057 and reach 11 million people within 15 years.
- The New Horizons for Seniors Program's community-based stream invests in projects that have a meaningful impact on communities and help to improve seniors' quality of life. Organizations are eligible to receive up to \$25,000 in grant funding for projects of up to 52 weeks.
- Program funding supports projects that address one or more of the program's five objectives:
 - promoting volunteerism among seniors and other generations;
 - engaging seniors through the mentoring of others;
 - expanding awareness of elder abuse, including financial abuse;
 - supporting social participation and the inclusion of seniors; and
 - providing capital assistance for new and existing community projects and programs for seniors.
- Project proposals must involve seniors in vital roles to lead, plan or deliver the project.

- Since its inception in 2004, the program has funded over 43,000 projects in hundreds of communities across Canada, with the Government of Canada investing more than \$970 million.
- Based on the last two years of available data, more than 900,000 seniors benefit from NHSP community-based projects each year.
- Organizations can submit their applications electronically on the **Grants and Contributions Online Services** portal. Creating an account is a one-time process that allows organizations to apply for various Employment and Social Development Canada funding opportunities in a secure web environment. Organizations serving seniors can access support to prepare their application by contacting their nearest [NHSP office](#).

Don't Make These Estate-Planning Mistakes – Basic But Worth Sending To Your Clients And

Prospects...*from an article posted on the Good Times magazine site, written by Jessica Dostie & Olev on August 6, 2025*

If your will isn't put together properly, the result can be that what you want to happen won't happen

When it comes to creating a last will and testament, there are many pitfalls awaiting the uninformed. Wills are complex legal instruments requiring that meticulous care be taken to ensure that inadvertent mistakes don't render the document worthless.

"I've reviewed thousands of wills, and I've seen thousands of mistakes that people—sometimes even lawyers— make when creating them," says Les Kotzer, a wills lawyer with 35 years of experience and the author or coauthor of four books on the subject. And, of course, it's too late to make any corrections after the fact.

If the will isn't completely clear and correct as to your intentions, or if it contains any ambiguities, the result—at best—can be delays and added costs as courts and lawyers wrangle over the true meaning of what was written. At worst, it could result in the will being set aside entirely and the testator being deemed to have died intestate. In this situation, a government-appointed trustee will step in and disburse the estate according to a strict formula.

Since estates fall under provincial or territorial governance, the exact rules can vary somewhat from one jurisdiction to another, but generally they provide for fixed percentages of the estate's total asset value to go first to spouses and then to children, without regard for any personal considerations. In the absence of a spouse or children, assets will be distributed to other relatives in a descending list of priorities, and any intended bequests to favoured charities or to friends will be disregarded.

In addition, while unintentional errors in wording may not necessarily result in a complete dismissal of the will, they can have results very contrary to what may have been intended.

To help avoid such potential problems, the following are examples of the most common or costly mistakes Kotzer has seen during his career.

1. Assuming you can do it all yourself

“You need to be extremely careful if you plan on doing it yourself,” Kotzer cautions. “I’ve found many mistakes in the majority of cases in which people made their own wills. People assume that they can just write out whatever they intend and everything should be fine. But in a will, every word has a legal meaning, and any ambiguity or incorrect information could render the will invalid. A single wrong word can destroy the document.

“I had one client, for example, who wrote a two-line will stating in part that all his ‘memorabilia’ would go to a particular beneficiary,” Kotzer recalls. “But what does ‘memorabilia’ mean? Does it include the furniture? The car? The dishes? What about the antiques? And he appointed his ‘best friend’ as executor, simply stating that everything would go to that person and to his relatives. But who are all these people? They weren’t identified in the will, so the probate court didn’t know. In another case, the client wrote that his brother was to get all his ‘stuff,’ but what does ‘stuff’ include? Does it include the valuable jewelry that his wife had left to him? Does it include the house?”

In such cases, the result would likely be a determination of intestacy, in which case those friends would get nothing and, unless identified properly, those relatives could get nothing as well. Instead, other parties could receive all of the estate proceeds.

By the same token, failure to get financial advice can have serious adverse consequences, in the form of increased taxes, reduced benefits to loved ones, or both. “When it comes to dealing with the taxation and investment side of things, you should definitely speak to an accountant or qualified financial planner about your wishes and intentions,” Kotzer says.

“Estate tax law is complicated, and mistakes can be very costly.”

2. Failing to update your will

“Wills need to be updated regularly,” Kotzer says. “A will should be treated as a living document that continually reflects your current circumstances. You can’t create a will and then just put it in a box or drawer and forget about it, because your life is constantly changing. You need to review the will with the help of a lawyer every year or two,

depending on changes in your life, to ensure that everything is properly worded and that it reflects your current circumstances.

“I had one client who stipulated in her will that the one child who had been a caregiver to her for many years should inherit the house,” Kotzer says. “When I asked her about this house, it turned out that she had moved from the house identified in the will to a new home several years ago. I told her that she had to update the will, because under the current wording, that child would not inherit the house.”

It’s also important to consider the current circumstances of your beneficiaries. “Your existing will, for example, provide equal shares to two children, with both shares going to one child if the other passes away,” Kotzer says. “But if the will was drafted in the 1990s, say, when the kids were young, and they’ve since aged, married, and had children of their own, shouldn’t the will provide for the grandkids if one child passes on?”

Many people don’t think about this, and those grandkids end up being left out of the will.”

3. Neglecting to put a family law clause into your will if you get divorced

“It’s often said that a second marriage comes with four rings—the engagement ring, the wedding ring, bicker-ring, and suffer-ring,” Kotzer quips. “Second marriages can be extremely complex when it comes to estate planning. You have to give a lot of thought to how you create your will to ensure that your kids don’t lose out on everything. Even if you don’t have kids but have relatives or friends you want to benefit, you must be careful.

It’s common practice in second marriages for each partner to leave everything to the surviving spouse. But if you each have kids from a previous marriage and you pass on, your new spouse can immediately turn around and create a new will cutting your own kids—or your friends or relatives—out of everything.

You need to put a clause into your will specifically safeguarding your intentions for your kids.” The time to be thinking ahead is before the wedding. “If you’re entering a second marriage, you should make a list of everything that’s yours that you’re bringing into the marriage and keep this separate from the marital asset pool,” Kotzer advises. “As long as those assets are maintained separately, they can be disbursed separately, rather than being subject to a matrimonial split of all assets should you divorce again. They can, for example, be bequeathed to your loved ones from the first marriage without regard for requirements relating to the second marriage.”

4. Failing to ensure fairness in estate disbursements

“Equalization doesn’t always mean fairness, and it doesn’t mean there will be no ill will or fighting among the kids or other beneficiaries,” Kotzer says. “If there are two kids, for example, and one spent many years looking after and doing everything for the deceased while the second sibling moved to the other side of the country and never called or visited, is it fair to give them equal shares? Kids keep mental records of what they have done and been given in the past, and how they’ve been treated, so equality will not necessarily translate into fairness in their minds. And don’t think the kids will just work things out if there’s a problem—they won’t. Lawyers are the ones who work these things out, and they end up costing a fortune. And, of course, as soon as one beneficiary calls in a lawyer, the others must do likewise, and that’s the end of their relationship.”

Kotzer points out that in many cases, the estate may include a single large and indivisible asset such as a house or cottage, and it may be financially difficult to ensure fairness or equity, depending on what’s appropriate, when that large asset outweighs the balance of the estate. Similarly, taxation can create undesired imbalances if, for example, one beneficiary inherits the house tax-free and another inherits an RRSP or a RRIF of equivalent value but must pay a big tax bill when it is deregistered (as must be done in the deceased’s final tax return).

In such cases, the tax-free proceeds of a life-insurance policy could be used to restore the desired balance, either by covering any tax liability that might arise for the estate or by supplementing the inheritance of a beneficiary who might receive less than the desired amount.

5. Providing inadvertent access to the will

“Another big mistake people make is providing an entree for a secondary beneficiary to dispute the will,” Kotzer says. “For example, I had a client, a woman with two grown children—the daughter lived with her and looked after her whenever it was needed, while the son moved far away and didn’t stay in touch. She decided to give the daughter 90 per cent of her estate and the son 10 per cent. Big mistake.

Giving the son 10 per cent made him in effect a shareholder of the estate, so he had the right to examine the estate and create problems every step of the way to probate. In this kind of situation, it’s far better to give secondary beneficiaries a fixed-dollar gift, so they get their inheritance and walk away with that. Sometimes kindness can come back to haunt you.”

6. Appointing the wrong person as executor

“That a person is a chartered accountant doesn’t mean he or she is the best person for the role of executor,” Kotzer says. “An executor needs to understand the people involved and the whole family dynamic as well as the financial side of things.”

A close family friend may be familiar with the people side, but there are still finances to consider, and in such cases, dual executorship may be advisable—a friend and a financial professional. But such arrangements can carry their own complications.

Accordingly, the appointment documentation should be very clear as to the roles of each executor and to the way any disagreements will be resolved. Should one executor hold veto power over any decisions, for example, to avoid costly time-consuming stalemates? Or should one executor be empowered in a consultative capacity only?

It must also be borne in mind that the would-be executors' circumstances can change, particularly if they were chosen many years ago.

People move away, pass on, or become disabled. As a result, it's important to appoint backup executors—although this may not always be necessary with professional appointees, who may have associates who can pick up the reins if necessary.

7. Trying to include a complete inventory of all your assets

“Don't try to list everything you own—a list almost guarantees that some things will be forgotten, and that can lead to all kinds of problems in settling the estate,” Kotzer says.

“Stuff always gets forgotten, so most lawyers will now suggest a single generic clause using the word ‘residue’ to cover all assets not specifically mentioned elsewhere in the will.”

Special personal effects can still be mentioned, specifically in the will. “If, for example, a child bought you a valuable piece of jewelry or art and it has special sentimental value, don't let it be given to another child,” Kotzer says. “Mention it separately in the will, along with any other items meriting special treatment, and then use the ‘residue’ clause to accommodate everything else.”

8. Making one child trustee over a minor sibling's inheritance until the younger one reaches maturity

“This enables the older child to have complete control over the younger child's finances,” Kotzer says. “That can be a guaranteed recipe for fighting and for lingering resentments.” At worst, it could also translate into the younger child not getting their full share of the estate—grounds for life-long enmity. It's far better to name a different trustee.

Financial Literacy: A Great Investment In Healthy Aging... *from an article posted on the McMaster University portal on July 29, 2025*

As we age, our financial needs and responsibilities evolve. From managing retirement income to planning for healthcare expenses, being financially literate can make a big difference in your quality of life and peace of mind.

What is financial literacy? Financial literacy means understanding how money works—how to budget, save, invest, and make informed decisions about spending. It's about knowing your rights, avoiding scams, and feeling confident about your financial future.

Why is it important for older adults?

- You may be living on a fixed income and need to make every dollar count.
- You might be supporting family members or planning your estate.
- You're more likely to be targeted by financial scams.
- You may face unexpected medical or long-term care costs.

Tips to build and maintain financial literacy:

- Review your budget regularly. Track income and expenses to ensure your needs are covered and that you're not spending beyond your means.
- Be cautious with credit and loans. Avoid high-interest debt and always read the fine print.
- Plan for the long term. Ensure your will, power of attorney, and other legal documents are up to date.
- Watch out for scams. Be skeptical of unsolicited phone calls, emails, or offers that seem too good to be true.
- Keep learning. Many community centres, libraries, and online platforms offer free financial education for older adults.

It's never too late to improve your financial knowledge. Small steps today can help protect your future and give you greater confidence in managing your money.

Health Effects of Cannabis on Adults over 55

This article outlines some important facts to consider for adults over 55, when deciding whether to use cannabis. If you choose to use cannabis, you should always buy it from the legal market because cannabis products from the illegal market are not subject to the same quality controls. It may therefore expose consumers to unnecessary health risks.

Because cannabis products are much stronger today and come in a greater variety of forms and ways to consume, regardless of your previous experience, you should ["start low, go slow"](#).

- Exercise caution and start with the lowest amount of THC and CBD available.
- Space out inhalations of smoked or vaped cannabis, bites of edible cannabis (or sips of edible cannabis beverages) or drops of oral oils or tinctures to lower the chance of side effects.

All legal cannabis products are clearly labelled with their THC and CBD levels. Refer to [How to read and understand a cannabis product label](#) for more information.

If you experience any of the following serious side effects right after using cannabis, stop using cannabis and contact your health care professional:

- seizure
- paranoia
- chest pain
- hallucinations
- severe headache
- shortness of breath
- loss of consciousness
- rapid or irregular heartbeat
- trouble seeing in one or both eyes
- numbness or weakness in any part of your body
- confusion, trouble speaking, difficulty understanding speech

[Report any adverse reactions to cannabis](#) or [submit a report on cannabis](#) for concerns about the quality of cannabis products.

Why using cannabis can be riskier for adults over 55

Your body's ability to process drugs and substances changes as you age. Adults over 55 may be more sensitive to cannabis and have a higher risk of having side effects. This is especially true when they have certain medical conditions. For example, you shouldn't use cannabis if you have serious:

- liver disease
- kidney disease
- heart or blood vessel disease

Using cannabis while taking prescription or non-prescription health products can increase the risks of side effects. Such products include:

- biological drugs
- pharmaceutical drugs
- natural health products
- radiopharmaceutical drugs

Talk to your health care professional first if you're thinking of using cannabis for medical or non-medical purposes.

How to help minimize your risk

Below are important factors to consider to help minimize your risk of experiencing [side effects](#) from cannabis.

Choose cannabis products with lower amounts of THC and equal or higher amounts of CBD.

THC causes the intoxicating effects of cannabis. CBD isn't intoxicating and may reduce some of the effects of THC. However, CBD does have effects on your brain and body.

Choose legal products with lower THC amounts:

- edible cannabis, capsules, soft gels, or lozenges with 2.5 mg THC or less per unit
- dried cannabis with 100 mg/g (10%) THC per unit, or the lowest you can find
- vape liquids with the lowest THC percentage or mg/g you can find
- oils or tinctures with the lowest amount of THC you can find

Wait to see how your body reacts before using more

- If you're eating or drinking cannabis, you may need to wait longer to feel the effects. It can take up to 4 hours after ingestion to feel the full effects. This may happen when ingesting capsules, soft gels, tinctures, oils, or edible cannabis, including beverages.
- Be cautious when inhaling cannabis extracts, as these products usually have a much higher concentration of THC than dried cannabis.

More information can be found here - [More Information on Cannabis](#)

Implementing Hearing And Vision Health Strategies... *from an article found on the McMaster University portal on July 30, 2025*

The Bottom Line

Early self-screening of hearing and vision can be done online.

If problems are found, get help from a health professional that specializes in hearing and/or vision care.

Strategies to improve hearing health may include using hearing aids or other technologies, learning new communication strategies, practicing safe listening, and having regular hearing health checkups.

Strategies to improve vision health may include using lenses or other technologies, using eye protection, and having regular vision health checkups.

Sensory abilities naturally decline with age. In a large Canadian-based study, it was estimated that by 75 years of age, almost 50% of older adults have mild hearing or vision loss. By the age of 85 years old, about 40% have both mild hearing and vision loss. Males are more likely than females to have hearing and dual sensory loss. Since hearing loss often occurs gradually over time, many people don't realize they have it. Sensory loss affects communication, cognition, and social relationships and is even associated with an increased risk of falls. Some signs of hearing problems include needing to ask for repetition and difficulty communicating in noisy environments. Some signs of vision problems may be blurred vision, difficulty seeing at night, sensitivity to light, double vision, loss of colour perception, seeing floaters or flashing lights, or severe eye pain. There are a number of effective strategies you can take to protect, check, and improve hearing and vision.

What the research tells us

Protect your senses:

To prevent vision loss, wear sunglasses in bright sun. When in noisy environments, wear earplugs. Exposure to loud sounds can cause preventable noise-induced hearing loss. You could be at risk of noise-induced hearing loss if you spend considerable time in noisy environments, use loud machinery, use firearms, or listen to amplified music. Strategies to reduce the risk include turning down the volume, limiting your time in noisy environments, and using properly fitted hearing protection. Decibel X is a free phone app to measure noise levels. Decibel levels of 85 dB HL have the potential to be damaging to your ears.

Test your senses:

Check your hearing and vision using your smartphone to recognize if there are sensory problems. You can also check your hearing using the free Hearing Numbers app (iOS or Android), which will help you track changes in your hearing. The World Health Organization recommends vision screening every 1-2 years for adults over 50 years old, as well as hearing screening every 5 years for adults aged 50–64 years old and every 1–3 years for adults 65 years or older. Most age-related changes to your hearing and vision can be corrected or treated if identified early. Use these links to find your closest hearing or vision healthcare provider.

Seek help if you have sensory problems: Seek help and information about how to live with sensory impairments as soon as you notice sensory problems. Additional vision rehabilitation options are available through [Vision Loss Rehabilitation Canada](#). Many of these services are designed to consider the possibility of having more than one age-related

impairment (i.e., vision and hearing loss). Adaptations and accessibility solutions are just around the corner.

Embrace technology and adopt new strategies: Depending on an individual's situation, they may be helped by using technologies (e.g., hearing aids or glasses) and modifying communication strategies and environments (e.g., turning down noise, using closed captioning, or increasing lighting) . Hearing and vision healthcare professionals can help you decide if you are ready for hearing aids or glasses. Use your technology on a regular daily basis and encourage friends and family to use their devices as well.

- **Hearing aids:** The research tells us that hearing aids and other technologies can improve quality of life. Hearing aids can make communication easier, improve our psychosocial well-being, and provide tinnitus relief. The better the quality of input, the better one can understand and remember. Other technology aids that can improve hearing include remote microphone systems and personal amplifier systems.
- **Use good communication strategies:** Whether you or a loved one is using hearing technology or not, good communication strategies are a must. Communication strategies are easy to use and cost no money. Some examples you can start using right away include:
 - getting someone's attention before speaking;
 - facing the person, you are speaking to and ensuring they can see you;
 - reducing background noise when possible or moving to a quieter location;
 - rephrasing rather than repeating when something is not understood;
 - taking turns speaking when in groups; and
 - having a positive attitude!

Living Through the End of a Friendship... *from an article posted on the Good Times magazine site, written by Jessica Dostie & Marie-Josée Roy on July 16, 2025*

Like romantic relationships, friendships can change over a lifetime; the end of a friendship may be upsetting, but it's also a golden opportunity to get to know yourself better

From a very young age, human beings develop ties with others, whether at daycare, at school, or in the neighbourhood. Some of these relationships become friendships, which can be lasting—or not. “Our friendships say a lot about us because they are bonds we develop with people whose interests and ways of thinking are similar to ours,” says Nafissa Ismail, an associate professor and the Research Chair in Stress

and Mental Health at the University of Ottawa. It's no accident that our closest friends are often those who know us best.

"With a friend, we're free to have conversations without the fear of being judged. We feel very at ease in this kind of situation."

Friendships in Our Image

Who can claim that they haven't changed? The friends you were close to in your 20s aren't necessarily the same friends you have today, because your priorities, your interests, and your outlook on life have evolved over time. "Accepting this allows you to grow as a person," Ismail says. "Because of these changes, you can come to realize that you're having trouble being yourself and having meaningful conversations with people you used to consider close friends."

Some also prefer to close the door on friendships that they see as harmful. "With age and life experience, people are seeking peace and tranquility; you know that you don't want to tolerate toxic friendships and so you let go of them," she adds.

When do you know it's time to end a friendship? "When a relationship has become a burden, when you feel uncomfortable spending time with a person, when they give you destructive criticism—when the other person blames you but never questions their own actions—these are signs that the relationship can't evolve," explains Nathalie Parent, a psychologist and author.

An Emotional Ride

Whether you were the cause or not, the end of a friendship can resemble a romantic breakup. You may feel the need for a period of grieving to make peace with the end of a relationship that has been significant in your life. "If you didn't choose for the relationship to end, you may feel abandoned, rejected, or betrayed," Parent says.

"There can also be sadness, anger, and a sense of powerlessness. It really calls into question your values and the kind of relationships you want. You need to take the time to accept your emotions. When there's a break in a friendship, it's normal to still think about the other person, to recall good and not-so-good memories."

As in a romantic breakup, the end of a friendship often requires some explanation between the two parties. "You need to take the time to talk about it, especially if it was an important friendship," Parent advises. "You can see if there's a way to move forward despite the differences, but if the relationship is over, it's best to state that openly. However, if it's a case of naturally growing apart, you don't need to make it official."

A Learning Opportunity

There are upsides to the end of a friendship, as these situations help to shape our personality and our tastes. “It helps us to better define what we are looking for in a friend, which types of people suit us best,” Ismail explains. “It’s important to know who we get along with as well as with whom we can speak freely without fear of being judged.”

In love as in friendship, people tend to repeat the same patterns and get attached to the same kinds of people, for better or for worse. “Relationship patterns are created starting in early childhood,” Parent says. “Even before ending a friendship, it’s useful to look at what’s being repeated in that relationship— what you’ve already experienced with other people.”

If a friendship has been ended by a death, it’s especially important to allow time for grieving. Cherishing a friendship that has meant so much to you helps you to remember the person you’re missing. “You need to realize that even if the friendship has ended, it’s still there, and it will continue to live on in you,” Parent says. “You’ll have happy memories that will stay with you forever.”

How to Bury the Hatchet

When the end of a friendship stems from a conflict and not from simply growing apart, it’s natural to want to clean up the mess. Once the dust settles, the two parties can benefit from having a frank conversation, whether or not it leads to reconciliation. “You can never start again from zero,” psychologist Nathalie Parent says. “There’s always going to be a history, and you can’t erase that. But you can try to reconnect. You have to recognize that on the other person’s side, there have been injuries, a sense of rejection, misunderstandings....

If you want to reconnect with that person, you can start by explaining your experience of what happened, what you understood.” Did you say too much, or did your behaviour towards the other leave something to be desired? The time has come to apologize.

“With life experience comes the ability to recognize your mistakes,” explains Nafissa Ismail, an associate professor at the University of Ottawa. “You’re mature enough to see what you did wrong, weather the storm, and reconnect with the other person. Both parties know and understand themselves better, and they can therefore more easily adapt to each other.”

Eating Disorders In Older Adults: An Overlooked But Important Issue... *from an article found on the McMaster University portal on August 5, 2025*

When we think about eating disorders, we often picture teenagers or young adults. But these conditions don't disappear with age, they can persist or even begin later in life, often going unrecognized and untreated.

In fact, up to 20% of women over 60 may experience binge eating disorder (BED). Others may struggle with body dysmorphic disorder (BDD), an intense preoccupation with perceived physical flaws that may be invisible to others. Both conditions can cause emotional distress and lead to serious health consequences.

Why it happens

Later life can bring major changes—retirement, physical aging, grief, or identity shifts—that may trigger or worsen disordered eating. Sometimes, a past eating disorder reappears; in other cases, it may develop for the first time. Unfortunately, the signs in older adults are often overlooked or mistaken for normal aging.

What to watch for

Warning signs include:

- Eating in secret or avoiding meals with others
- Sudden weight changes
- Preoccupation with appearance or body parts
- Hiding food or feeling guilt after eating
- Withdrawing from social activities
- Mood changes like anxiety or depression

Treatment and support

The good news is eating disorders are treatable at any age. Psychotherapy (especially Cognitive Behavioural Therapy or Dialectical Behaviour Therapy), medication (when appropriate), and support from trained dietitians can all help. Guided self-help tools like apps or workbooks may also be effective.

Eating disorders in older adults are more common than many realize and they deserve attention. If you or someone you love is struggling, don't wait. Talk to a healthcare provider. With the right support, healing is possible at any stage of life.

Fall-Flavoured Nutrition: 5 Healthy Food Ideas for Seniors...

The autumn season brings cooler weather, beautiful foliage, and fresh produce that's perfect for warming, nourishing fall foods. For older

adults, eating nutritious foods is important for maintaining their health and quality of life.

The changing seasons are a great time to enjoy seasonal flavors and reap the benefits of fall-harvested fruits, veggies, beans, and whole grains.

In this post, we share five easy and delicious fall food ideas to help senior citizens eat well this season.

These fall foods highlight fresh seasonal produce, lean proteins, and fiber-rich ingredients to provide seniors with great nutrition in flavors reminiscent of autumn.

5 Healthy Fall Foods for Seniors

Pumpkin Oatmeal

Start your loved one day off right with a warm bowl of oatmeal made extra nourishing with the addition of pumpkin. The pumpkin packs this breakfast bowl with vitamin A, protein, and a boost of fiber.

Cinnamon, ginger, and nutmeg add comforting spice flavors that will make your senior loved one look forward to fall mornings. Customize the oatmeal with toppings like walnuts, raisins, and milk or yogurt.

Apple Walnut Salad

Crunchy and refreshing, this salad combines fall-flavored fresh apples, dried cranberries, and toasted walnuts. The mix of textures and flavors makes a great light lunch or side dish.

Salad greens, such as spinach, kale, and romaine, are rich in vitamins A, C, and K, while apples, cranberries, and nuts add antioxidants, fiber, and protein. Top with a tangy vinaigrette or citrus dressing.

Butternut Squash Soup

Take advantage of peak season for butternut squash with this creamy, comforting soup. The soft, bright orange squash is packed with vitamins B-6, potassium, and fiber.

Simmered with onions, garlic, broth, and warm spices like nutmeg and ginger, this soup makes a soothing meal for a chilly day. Serve with crusty whole-grain bread.

Turkey Chili

Warm up with a bowl of hearty turkey chili made healthful with a medley of vegetables and beans. Ground turkey provides lean protein, with fiber

and antioxidants coming from butternut squash, zucchini, tomatoes, peppers, onions, and kidney beans. A blend of chili powder, cumin, oregano, and cayenne pepper adds just the right amount of spice.

Baked Apple Pie

End your senior loved one fall meal on a sweet note with a simple baked apple pie dessert. Apples are filled with vitamin C, fiber, and antioxidants.

This easy dessert comes together quickly but tastes like you spent all day in the kitchen. Serve it warm with a scoop of frozen yogurt or vanilla ice cream for the perfect light, autumn-inspired treat.

Eating nutritious and seasonal food is an important part of maintaining wellness for seniors. The autumn months provide a beautiful bounty of ingredients to create fall foods that are both health-supporting and comforting.

Enjoy bringing fall flavors to your loved one's meals with these easy fall food ideas that take advantage of fresh produce, lean proteins, and whole food ingredients.

However, even though these autumnal food ideas may be enticing, remember to consider any dietary restrictions your loved one may have before preparing their meals.

10 Fun Fall Activities for Older Adults...

There's something magical about fall, isn't there? The amber and gold leaves and the crisper air makes being outside a pleasure and cooler nights make home feel especially cozy.

Fall Activities for Seniors

To make the most of this glorious season, we've rounded up 10 fun fall activities for seniors that can be enjoyed alone, with family and friends, or with a caregiver.

Go apple picking

This quintessentially fall activity is a great way to enjoy some fresh air and nature before heading indoors to enjoy your bounty, be it a bushel or just a small sampling. The grandkids will love it, too!

Do some baking

Whether it's baking apple pie or crumble after a day at the orchard or making a batch of your favorite cookies—baking is a wonderful way to

spend a fall day. Have a little baking party with your family or friends, or together with your caregiver who can pick up what you need from the baking aisle and help with cleanup afterward.

Head to a pumpkin patch

No matter where you live, chances are there's a pumpkin patch just a drive away. Many pumpkin farms offer other activities to help you make a day of it, like hayrides, petting zoos, and refreshments. Make it a family outing or have your caregiver accompany you to enjoy the crisp autumn air and help you pick out a pumpkin for baking or carving a jack-o-lantern for Halloween.

"Enjoy" a day of yard work

When aging in place, raking leaves and other yard work can be a pain, but with a little help from others, you can make a fun day of it! Your caregiver can help you whip up some fall-themed snacks and hot apple cider that you can enjoy outdoors with your loved ones. If fires are permitted in your area, grab some blankets and marshmallows and relax by the fire after the yard work is done.

Attend a fall fair

It's fall fair season so why not venture out and enjoy the sights, sounds, and flavors. You can head to one of the many large agricultural fairs in the province or visit a local community fun fair or church bazaar.

Check out the stunning foliage

We are blessed to live in a beautiful country that's especially magnificent when the leaves change colours. Take advantage of all the leafy goodness with a walk in a local park or a drive along a scenic road. Our caregivers are always happy to accompany you or do the driving if you like!

Try your hand at some fall crafts

You don't need to be crafty to make something beautiful. The internet is full of free tutorials for fall/Halloween and winter-themed crafts for people of all skill levels and ages! Fallen leaves can be strung together to make a festive fall garland and pinecones and acorns gathered and painted to display in bowls and on mantles. Enlist the help of your caregiver or a loved one to gather or shop for the things

Try new soup recipes

It's officially soup season and the perfect time to try out some new soup recipes with in-season ingredients. Pick up a cookbook from the library and find soup recipes online, buy the ingredients, and get cooking! Let

your family and friends or caregiver get in on the fun and help with cleanup.

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 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