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"Welcome back from your Summer break! All of us at CIEPS hope you had a chance to unplug and are ready to tackle the rest of the year."

Welcome to September...

September in Canada is best known for the unofficial end of summer, the "back-to-school" season and the transition into the vibrant fall foliage.

The month is heavily defined by several key cultural, historical, and seasonal milestones:

Month-Long Observances

- **Self-Care Awareness Month:** Highlighting sustainable personal well-being.
- **World Alzheimer's & Dementia Month:** Spreading support and awareness for neurological health.
- **Pain Awareness Month:** Dedicated to educating about chronic pain management.
- **Healthy Aging Month:** Encouraging positive physical and mental lifestyle choices as we age.
- **Specific Health Causes:** Including Ovarian Cancer, Sickle Cell, Prostate Cancer, and Childhood Cancer Awareness months.

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www.epcmember.org

Specific Days & Weeks

- **September 7 (2026): Labour Day:** Recognizes worker contributions and the importance of workplace rest and boundaries.
- **September 10: World Suicide Prevention Day:** A global movement prioritizing mental health support and suicide prevention.
- **September 13: Positive Thinking Day:** A mental health touchpoint focused on optimism and resilience.
- **September 17: World Patient Safety Day:** A global WHO campaign to reduce patient harm and improve healthcare quality.
- **Week of Sept 14-20: National Wellness Week:** A great time for employers to run health, fitness, and nutrition challenges.
- **September 21: World Alzheimer's Day & International Day of Peace** (focused on calm collaboration and mental health).
- **September 30 (Canada): National Day for Truth and Reconciliation:** A time for reflection, education, and reconciliation regarding Indigenous health and community well-being.

And in addition...

- **Fall Foliage and Harvest:** Towards the end of the month, the spectacular changing of the leaves peaks across Eastern and Central Canada, making it a prime season for leaf-peeping, apple picking, and grape harvesting in regions like Ontario's Niagara Peninsula.
- **The Terry Fox Run:** Held annually in mid-September, this nationwide community event raises millions of dollars for cancer research in memory of Canadian hero Terry Fox.

New Feature - The EPC Spotlight

Introducing: EPC Member Milestones & Achievements



Each month, if possible, we'll be shining a spotlight on the remarkable accomplishments of our EPC community. Whether it's professional recognition, community leadership, innovative client work, personal milestones, or meaningful contributions to aging-related advocacy, our members continue to elevate the standard of elder planning across Canada.

We're proud to celebrate your success — and to showcase the impact EPC professionals make every day, in every area of their lives.

Your Work. Your Impact. Your Story!

If you — or another EPC graduate you know — have achieved something noteworthy in any of these areas, we want to hear about it.

Share your milestone with us, and we'll feature it in the **EPC Pulse**, your monthly EPC newsletter.



2027 Dates and Locations TBA

Thank you to all of you who helped support this year's conference. If you could not attend this year either in person or virtually, then maybe next year you will be in a position to join us for the 2027 Elder Planning Issues Conference.

More information soon.

Population Aging Doesn't Have to Slow us Down...*from an article found on hub.ca and written by Trevor Tombe on July 6, 2026*

Canada's population is aging quickly.

Forty years ago, about one in 10 Canadians was over the age of 65. This year, it is roughly one in five. And looking ahead, Statistics Canada projects the share will approach one in four by 2060 and continue to grow from there.

This isn't just because of aging Baby Boomers. Canada's fertility rate has been falling for a long time. In 1970, there were 2.3 births per woman in Canada, while today it is only about 1.3.

None of this is a surprise. Nor to be absolutely clear, is it necessarily good or bad. But the consequences could be large on two fronts at once: one fiscal, one economic. Although some recent research suggests (somewhat surprisingly!) that a slower-growing and costlier future could be avoided.

The Fiscal Strain

Let's start with finances.

Ottawa provides generous tax-funded benefits for seniors through Old Age Security, the Guaranteed Income Supplement, and other measures. As the number of seniors grows, so does the cost, especially after then-prime minister Trudeau increased the generosity of elderly benefits several times, with fewer and fewer workers earning income and paying taxes to cover these rising benefits.

Today, there are about 3.3 working-age Canadians for every person over 65. By 2060, that falls to less than two and a half, down from five as recently as 2009 and over seven in the early 1980s.

Provinces also face their own version of the problem within their health-care systems. Health spending could rise by the equivalent of

2 percent of GDP or more in the coming decades. No province is ready for that. Absent changes to the way health systems are designed and delivered, there will be less spending on other public services, higher taxes, or both.

The growth arithmetic

The economic concern may be even greater, especially over the past 10 years, during which Canada's rates of economic and productivity growth have been lacklustre.

As people age, they naturally exit the labour force. Over the past 15 years, I estimate aging alone has lowered Canada's participation rate by about four full percentage points. That is the equivalent of employment falling by roughly 900,000 people, and about \$130 billion per year in foregone economic activity.

Between now and 2060, aging alone will produce another decline of roughly that magnitude. About half of it arrives by 2035.

Mechanically, a falling participation rate shrinks Canada's annual growth rate by about 0.4 percentage points over the next decade. That may not sound like much. But in a \$3.2 trillion economy, it means giving up around \$13 billion in income growth each year, compounding over time.

So, governments face growing fiscal strain, and the economy has struggled with low productivity growth for some time. Aging is one more challenge ahead.

Or is it?

A new reason for optimism

There may be more room for optimism than the mechanical forecast suggests. My own thinking has come around on this, thanks to a working paper released this month through the National Bureau of Economic Research by Daron Acemoglu (the 2024 Nobel Prize winner), David Autor, Keelan Beirne, and Andrew Scott.

They begin with a simple observation. Over the past several decades, many countries have seen falling birth rates and aging populations. Many have seen the share of young people in the population drop sharply. These episodes provide ample evidence to work with.

One might expect them to show up as slower growth. They do not.

Using several strands of evidence, the authors find that these demographic changes raised GDP per working-age adult by so much that the gain roughly fully offset the decline in the number of working-

age adults. The total size of these economies was left roughly unaffected.

The mechanism matters. Aging is compensated for by productivity gains, and not simply because labour-saving technologies happened to be available. The direction of technological change itself responds to the scarcity of labour. Fewer workers mean stronger incentives to develop and adopt technologies that economize on them.

Their approach to measuring the effect is convincing. To isolate changes in the relative size of young populations, they use military casualties in the Second World War, which fell predominantly on the young. Areas with higher military deaths consistently show higher GDP per worker afterwards.

The rest of the evidence points the same way. Lower birth rates are strongly associated with higher exports of high-tech goods, larger research-and-development-intensive industries, less employment in labour-intensive industries, higher overall productivity, and a shift in patenting toward technologies like automation.

All in, these gains fully compensate for the drag that population aging would otherwise cause.

What it means for Canada

The lesson for Canadian policymakers is not that we need not adapt to rapidly changing demographics. It is that slower growth is not a necessary consequence of them.

If we respond to labour scarcity by adopting new technologies, shifting the composition of economic activity, and boosting productivity, we may fully offset the drag of an aging population on growth.

That requires investment. If barriers prevent firms in Canada from investing at the levels they otherwise would or prevent economic activity from reallocating toward more capital-intensive sectors, then we may well find that aging is a drag on growth after all. But it is not a future we are stuck with.

There is also value in ensuring that policy is not artificially increasing labour scarcity, just in case innovation doesn't save the day. Some policies encourage people to exit the labour force. Others weaken work incentives by raising taxes to fund ever more generous elderly benefits. Considering reversing these policy choices should be a part of the conversation.

Canada's population will age. Whether it slows our growth is a separate question, and the answer largely depends on us.

Trevor Tombe is a professor of economics at the University of Calgary, the Director of Fiscal and Economic Policy at The School of Public Policy, a Senior Fellow at the Macdonald-Laurier Institute, and a Fellow at the Public Policy Forum.

Video Games and Aging: Are There Real Benefits...*from an article found on the McMaster University portal on July 15, 2026*

The Bottom Line

- Virtual reality (VR) video games may lead to small but meaningful improvements in overall cognitive function and the mental skills that specifically support planning, decision making, and organizing daily life in older adults.
- Consistency and enjoyment matter — playing regularly and choosing games you find fun increase the likelihood of sticking with the activity.
- VR gaming is not a cure-all but may be a useful addition to a healthy lifestyle, particularly for those with normal cognition or early signs of cognitive decline.

You might picture an “avid gamer” as a teenage boy shut in his room, immersed in a fast-paced action game for hours. It's a familiar stereotype but one that is increasingly out of date.

Today, gaming looks very different. People of all ages are picking up controllers, virtual reality (VR) headsets, tablets, and phones to play. In fact, nearly half of adults aged 50 report playing at least once a month and more and more gamers identify as female. Public perception is changing too: in Canada, most people now see gaming as something that's for everyone - not just for kids or teens.

Beyond entertainment, video games have also caught researchers' attention for their potential cognitive benefits. In younger adults, certain types of games have been linked to improvements in skills like memory, processing speed, and flexible thinking. These are the kinds of abilities we use every day; whether we're planning ahead, adapting to new situations, or making quick choices.

VR games take video gaming a step further than traditional games. Instead of just watching a screen, players interact with a computer-generated environment in real time. This might involve wearing a headset that places you inside a 3D world or using motion-based systems like the Nintendo Wii or Xbox Kinect that let you control the game with your body. Because these games combine physical movement with quick thinking

and decision-making, they may offer unique benefits for cognitive health as we age.

As gaming becomes more common across age groups, and technologies like VR add a new layer of immersion, a key question emerges: could these benefits extend into later life? To find out, researchers have begun exploring the effects of VR games on cognition in older adults. Let's take a look at a recent **systematic review** comparing VR with conventional training or information-based treatment.

What the researchers found

Overall, the results are encouraging. Older adults who take part in VR-based training may show small but meaningful improvements in overall **cognitive function**, and executive function—the mental skills that help us plan, make decisions, and manage daily life.

One reason VR training might be helpful is that it's fun. Unlike more traditional brain training programs, VR games are interactive and engaging - and that matters. When an activity is enjoyable, people are more likely to stick with it over time. Beyond that, consistency is key when it comes to supporting healthy aging. In fact, people stuck with the VR training more consistently than with conventional alternatives.

That said, it's important to be realistic. VR games are not a cure-all, and benefits can vary by outcome, level of cognition, and the characteristics of the VR game or training program. For example, the benefits for overall cognitive function are modest yet seem to be strongest in people with normal cognition or early signs of memory decline. How much someone benefits may also depend on whether they get some guidance along the way. People who have a therapist or trainer supervising them appear to see significantly greater improvements in executive function compared to those left to play on their own. More research is needed to strengthen the evidence on the cognitive benefits of VR-based training in older adults.

So, what does this mean in practice?

VR games aren't a magic solution for aging-related changes in the brain, but they may be a meaningful and enjoyable addition to a healthy lifestyle. And you don't necessarily need a high-tech headset, many of the studies in this review used accessible systems and games like the Nintendo Wii's Wii Fit, or Xbox Kinect's Sport. Whether it's a balance game, a cognitive challenge, or something more active, VR-style gaming may offer a way to stay mentally sharp and engaged.

Next time your grandchildren are playing a VR game, why not join in? You might just find that the fun is mutual and even get some cognitive benefits out of it!

Consideration: Remember though these are video games, in some instances you may still be exercising. Wear appropriate clothing and

shoes, stretch and warm up your muscles, and remove any fall hazards or objects that may injure you from your surroundings. With the help of your healthcare team, you can take into consideration your health goals, the level of supervision needed, and necessary modifications.

Have Boomers Saved Enough for Retirement? ...from an article on *money.ca* written by Laura Boast on August 2, 2026

The plan was supposed to work in one direction. Boomers would spend their working years saving, then eventually pass wealth down to their kids. However, for a growing number of Canadian families, the money is actually moving in the opposite direction, especially when it comes to caregiving later in life.

And the numbers suggest this isn't just a handful of unlucky families. It's a structural problem with how an entire generation approached retirement.

Why so many boomers are short on cash

Nearly 3 out of 10 Canadians (29%) planning to retire in 2025 or 2026 expect to still be making mortgage payments after they leave the workforce, according to a survey of retirement-age Canadians conducted for real estate brokerage Royal LePage. A decade earlier, only about half as many senior households carried a mortgage.

Mortgage balances among Canadians aged 55 to 64, the group closest to retirement, grew about 6% in the past year alone, as many homeowners tap home equity to cover bills or fund investments.

Add in non-mortgage debt, credit cards, car loans and lines of credit, and the picture gets tighter. The average Canadian carries \$22,377 in non-mortgage debt, according to credit bureau Equifax Canada, and insolvency filings have climbed to levels not seen since 2009.

Unfortunately, retirement income for many boomers doesn't stretch far enough to absorb that debt. The average Canada Pension Plan (CPP) payment for new beneficiaries was \$877.01 a month as of April 2026, and the maximum Old Age Security (OAS) payment for those between 65 and 74 was \$751.97 a month, according to the Government of Canada. If you don't receive any income from a workplace pension on top of these government pensions — and 52% of Canadian workers currently don't — that leaves many with little cushion for a major home repair, a health scare or the rising cost of care.

Most Canadians are Pausing Major Milestones Amid Uncertainty, But Still Believe Big Dreams are Within Reach...CNW Group on August 5, 2026

- Nearly 2-in-3 (64%) Canadians are putting a major purchase or life milestone on pause amid high costs and economic and geopolitical uncertainty
- Despite caution driving the pause, 7-in-10 (71%) Canadians still believe the right savings habits can keep their big goals within reach
- More than one-third (36%) say rewards help offset everyday costs, while 24% want their bank to make earning value across everyday spending easier

TORONTO, Aug. 5, 2026 /CNW/ -- Nearly two-thirds of Canadians are hitting pause on a major purchase or life milestone – but even more believe their big dreams remain achievable with the right savings habits, according to EQ Bank's new Save Little, Dream Big survey. The findings point to a growing need for banking that delivers more value through everyday spending, as Canadians are turning to points, rewards and cashback to help their money go further.

Conducted by Angus Reid in July 2026, the survey found that Canadians are weighing the cost of living alongside concerns about the economy, housing, job security and broader global geopolitical uncertainty when deciding whether to move forward with major life plans or purchases. Yet, these plans are not necessarily abandoned. Many are waiting for clearer signals that conditions are improving while finding creative ways to maintain momentum in the meantime.

"While some major plans are on pause, Canadians haven't stopped dreaming – they're just looking for more smart, practical ways to keep moving toward their goals," said Daniel Rethazy, Executive Vice President, Personal Banking, EQ Bank. "That resourcefulness is helping shape what we're building at EQ Bank. Canadians are telling us they want value that is simpler, more connected and easier to earn through the purchases they make every day. By making every moment count for more, we can help Canadians earn meaningful value from routine spending and turn everyday choices into progress."

The Financial Waiting Room: Most Canadians Postponing Major Purchases and Life Milestones

Many Canadians are finding themselves in a proverbial 'financial waiting room' and are pressing pause on large but often deferrable expenses. Among those postponing, the most common delayed expenses were major travel (49%), home renovations (34%) and buying a car (31%).

This pause is also extending to major life-building decisions, such as buying a first home (20%), retiring (13%), getting married (11%) and even having children (10%). This financial waiting room approach is especially pronounced among younger Canadians aged 18 – 34 who are delaying plans, with 38% holding off on buying their first home, 1-in-4

(25%) pausing on both moving out of their parents' home and on getting married, and 1-in-5 (21%) putting off having children.

Waiting for the Green Light: Canadians Remain Optimistic but Await Clearer Signals to Move Ahead

Canadians aren't necessarily abandoning their plans – they're waiting for a signal to move forward. Among those delaying purchases or milestones, a majority (57%) are waiting for the cost of living to become more affordable, nearly a third (29%) are waiting for housing prices to ease, while 28% are watching for lower fuel costs. About 1-in-5 (21%) are waiting for trade tensions with the United States to cool, and 20% are waiting for a calmer geopolitical landscape. Finally, nearly 1-in-5 (18%) are waiting for a more favourable job market – rising to 30% among younger Canadians aged 18 – 34.

Dreams Delayed, Not Diminished: Most Canadians Believe Big Goals are Within Reach

Even as some plans are paused, Canadians remain focused and optimistic about the future – 7-in-10 (71%) believe their big dreams are still within reach with the right savings habits. Among the one-third (36%) moving ahead with a major purchase or milestone, half (50%) say having sufficient savings to manage risk helped them take the next step.

Big goals are also driving everyday spending habits: nearly two-thirds (64%) say a larger financial goal often or always influences their routine spending. For 51% of Gen Z, having a big dream even motivates them to work harder.

Small Wins, Bigger Progress: Canadians Are Craving More Value from Everyday Spending

As Canadians look for ways to keep moving ahead while larger goals remain on hold, points, rewards and cashback are taking on a more important, practical role: more than one-third (36%) say rewards help offset rising everyday costs. Nearly a quarter of Canadians (23%) say rewards help make experiences or purchases possible that they might otherwise avoid, while 22% say rewards allow them to treat themselves without guilt.

Canadians also want that value to be easier to earn. Nearly 3-in-10 (28%) say maximizing rewards across providers currently feels like a hassle, 25% say they do not earn meaningful value across enough of their everyday spending, and 24% wish their bank made it easier to earn value across more of the purchases they already make.

The findings suggest an opportunity to make everyday value simpler, more connected and easier to earn – helping routine purchases contribute to the bigger goals Canadians are still working toward.

About the survey

The survey was conducted by EQ Bank among members of the Angus Reid Forum, between July 8 and July 14, 2026, among a sample of 1,807 adults (aged 18 and older living in Canada) who are members of the Angus Reid Forum. The sample included oversamples of 150 Gen Z respondents and 150 Millennial respondents. Results were weighted to Statistics Canada parameters for age, gender and region. The survey was conducted in English and French. For comparison purposes only, a probability sample of this size would carry a margin of error of +/-2.3 percentage points, 19 times out of 20.

About EQ Bank

EQB Inc. (TSX: EQB) is a leading Canadian financial services company with approximately \$150 billion in combined assets under management and administration. It is the parent company of Equitable Bank, the country's seventh largest Schedule I bank by assets, which operates EQ Bank, Canada's Challenger Bank™.

The Mediterranean Diet Keeps Making Headlines...*from an article found on the McMaster University portal on July 26, 2026*

Eat more vegetables, reduce salt intake, and consider low-carb, vegan, or keto diets. Whether from a friend's advice, social media, or a health magazine cover, we're constantly exposed to various nutrition claims, making it hard to discern which are trustworthy.

The Mediterranean diet—rich in fruits, vegetables, whole grains, beans, nuts, and olive oil—frequently comes up. It has a solid reputation, and rightfully so, but the Portal's evidence offers a more balanced view than the headlines suggest. Understanding this story is important before making significant changes to your diet.

What the research tells us

Begin with weight loss, as many popular diets make their biggest promises there. Researchers examined which trendy diets are supported by rigorous testing, and the Mediterranean diet was among the few that had been extensively studied. It appeared promising for both short- and long-term weight loss; however, this conclusion was based on just one study for each outcome. In the same review, the Atkins diet, rather than the Mediterranean, had the strongest evidence for weight loss. You can read more in our Blog Post [Just a fad? Do popular diets actually work?](#)

The Mediterranean-style pattern particularly benefits blood pressure, a key factor in heart disease and stroke risk as we grow older. Studies have shown that diets like DASH, lacto-ovo vegetarian, and healthy Nordic diets can lower blood pressure, with the Mediterranean diet specifically helping to reduce systolic blood pressure (the top number). It is one of several proven strategies, alongside reducing salt intake and staying active, as discussed in our Blog Post [6 evidence-based strategies for reducing blood pressure](#).

The takeaway

When you combine these elements, a clear and truthful picture appears. The Mediterranean diet is a robust, plant-centred eating pattern supported by solid evidence — particularly for blood pressure — but it isn't a miracle cure. No single food or trend can do everything. What's important is the overall pattern rather than perfection, and research shows that consistency over time is more beneficial than focusing on any single meal.

That's why having an expert on your side is beneficial. With so many conflicting nutrition tips, a registered dietitian can help you identify what's trustworthy and develop a plan tailored to your lifestyle. The benefits are tangible: studies indicate that nutrition therapy from a dietitian can lower blood pressure, aid weight loss, and decrease the risk of cardiovascular disease and the need for blood-pressure medications. Best of all, free dietitian services are available nationwide through provincial hotlines, websites, local public health units, and community health centres, as detailed in our Blog Post [Dietitian-delivered nutrition therapy for high blood pressure](#).

So, when the Mediterranean diet makes headlines again, you'll understand the real reason: it's a truly healthy eating pattern, best evaluated based on overall evidence — and most effective when customized with some expert guidance.

Embracing Fall: Fun and Accessible Activities for Seniors in Canada

Staying active and engaged is essential for everyone's well-being, especially for seniors. As fall sweeps in with its cool breezes and breathtaking colours, it brings an array of enjoyable activities tailored to different levels of mobility and energy. Senior Helpers Canada is here to provide suggestions for fun fall activities that seniors can safely enjoy, whether they're outdoor adventurers or prefer the comfort of indoor hobbies.

Outdoor Adventures for Seniors

Fall's natural beauty provides the perfect opportunity for seniors to spend time outdoors, enjoying both physical activity and mental stimulation.

One classic activity is visiting a local pumpkin patch. Whether it's selecting the perfect pumpkin for carving or taking in the festive atmosphere, these outings offer a mix of fresh air, gentle movement, and visual joy. Many pumpkin patches provide accessible options such as hayrides and seating areas, making it easy for seniors with limited mobility to participate fully. When planning, look for wheelchair-friendly locations or places that offer assistance for those using walkers.

For seniors who enjoy a more peaceful outdoor experience, taking a leisurely walk-through nature trails can be a wonderful way to absorb the changing scenery. The vivid hues of red, orange, and yellow leaves create a serene environment that can lift spirits and provide a calming experience. Studies have shown that time spent in nature can reduce stress and improve mood, particularly for older adults. For those with mobility issues, choosing flatter, well-maintained paths can make the experience accessible. Parks in many regions now feature accessibility maps to guide visitors to the easiest trails. Before starting a new walking routine, however, it's important to consult a healthcare provider to ensure safety and readiness for physical activity.

Indoor Activities for Cooler Days

As temperatures drop, many seniors prefer to stay indoors, but that doesn't mean they can't remain engaged and entertained. Knitting or crocheting is a popular fall hobby that helps seniors stay active while relaxing. These activities enhance fine motor skills and hand-eye coordination, keeping the mind focused and hands busy. If arthritis is an issue, using larger knitting needles or thicker yarn can make the task easier and more comfortable. Regular breaks are recommended to prevent strain and maintain enjoyment.

Another excellent indoor option is creating art, whether it's painting, drawing, or crafting. Art activities stimulate the brain, encourage creativity, and can serve as a therapeutic outlet. Seniors can set up a cozy space with good lighting and ensure materials are easily accessible to avoid excessive movement. Crafting is particularly soothing during fall, with endless possibilities for creating seasonal-themed decorations like wreaths or painted pumpkins.

Baking seasonal goodies is another rewarding and sensory-rich way to spend time indoors. Fall brings a host of delicious treats like apple pies, pumpkin bread, and cinnamon pastries. Baking can be a fun way to reminisce about family recipes and create new memories with loved ones. Using adaptive kitchen tools, such as electric mixers or pre-measured ingredients, can simplify the process for seniors with limited mobility. Seniors can enjoy both the process and the wonderful aromas of freshly baked treats, which can also help stimulate appetite.

Social Engagement in the Fall

Social activities are just as important as physical and mental engagement for seniors. Hosting a small, fall-themed gathering is a great way to stay connected. Invite family, friends, or neighbours over to enjoy seasonal snacks, listen to music, and share stories. Social gatherings have been shown to promote mental well-being by reducing feelings of loneliness and isolation. Make sure that the space is arranged comfortably, with easy access for those using walkers or wheelchairs. An accessible environment ensures that all guests feel included and can participate with ease.

For seniors who enjoy getting out and about, local fall festivals offer wonderful opportunities to soak in the season's charm. Many communities across Canada host events with live music, artisanal crafts, and seasonal foods. These festivals provide entertainment and community interaction, both of which are important for seniors' mental health. When planning to attend, look into accessibility features such as parking, seating, and restroom facilities to ensure a smooth experience for those with mobility limitations.

Stay Active

Autumn is a beautiful time of year, full of opportunities for fun and connection. Staying active and engaged is crucial to seniors' physical and mental health. Whether it's enjoying a pumpkin patch, trying a new hobby, or gathering with loved ones, there's no shortage of fall activities to explore. Tailoring these activities to individual mobility levels and interests ensures that seniors can make the most of the season.

September & Fall Healthy Eating for Seniors

Fall is one of the best seasons for senior nutrition because it offers soft-textured, nutrient-dense foods that support immunity, digestion, bone health, and energy. Seniors often face appetite changes, chewing challenges, and lower energy for meal prep, so fall foods are ideal.

Key Fall Foods That Support Senior Health

- **Squash (butternut, acorn, pumpkin)** — high in vitamins A & C for immune support; soft when cooked.
- **Apples & pears** — fiber-rich, antioxidant-rich, easy to soften by baking or stewing.
- **Sweet potatoes & root vegetables** — excellent for digestion, high in vitamins and minerals, easy to roast until tender.
- **Cranberries & grapes** — antioxidants that support urinary tract and heart health.
- **Cauliflower, Brussels sprouts, carrots** — nutrient-dense, can be roasted or steamed for easier chewing.

Ideal Fall Meal Ideas for Seniors

1. Smooth Soups & Purées (easy to chew, nutrient-dense)

- Butternut squash soup (vitamins A & C, warm and soothing)
- Apple–carrot soup (immune-supporting ingredients)

2. Soft, Warm Breakfasts

- Slow-cooker apple cinnamon oatmeal (fiber + softened fruit)

3. Roasted Fall Vegetables

- Carrots, parsnips, sweet potatoes, beets roasted until fork-tender

4. Protein-Rich Comfort Meals

- Chicken & vegetable stew (lean protein + seasonal vegetables)
- Turkey & sweet potato casserole (fiber + lean protein)

5. Healthy Fall Desserts

- Baked apples with cinnamon (soft texture, low added sugar)

Nutrition Priorities for Seniors in Fall

1. Immune Support

Fall is cold/flu season. Seniors benefit from:

- Vitamin A (squash, sweet potatoes)
- Vitamin C (apples, pears, root vegetables)
- Antioxidants (cranberries, grapes)

2. Maintaining Muscle & Strength

Lean proteins help prevent muscle loss:

- Eggs, poultry, fish, beans, lentils

3. Digestive Health

Fiber-rich fall foods support digestion:

- Oats, apples, root vegetables, lentils

4. Hydration

Seniors often feel less thirsty; warm soups and water-rich fruits help.

5. Vitamin D Supplementation

Adults 51+ should take **400 IU daily** unless otherwise directed.

Practical Tips for September Meal Planning

- Choose **soft textures** if chewing is difficult (soups, stews, baked fruits).
- Use **herbs instead of salt** to reduce sodium.
- Prepare **large batches** of soups or roasted vegetables for easy reheating.
- Shop at **local farmers' markets** for fresh fall produce.
- Eat with others to improve appetite and enjoyment.

Final Takeaway

Fall is an ideal season for seniors to enjoy warm, soft, nutrient-rich foods that support immunity, digestion, muscle strength, and overall well-being. Focus on **squash, apples, root vegetables, lean proteins, and warm comfort meals** prepared in senior-friendly textures.

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 is available for EPC Designation holders at a reduced cost of \$199 + taxes and shipping are 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:

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