



October 1, 2026,

Edition 23 Volume 10

In the News

Main October Health Awareness Dates – Oct. 1 is National Seniors Day

2027 EPIC Dates & Locations Announced

Health Insurance And Retirement Planning

Prostate Cancer: What The Evidence Says About Screening

Canada Faces An Aging Baby Boomer Population And Declining Birth Rates

New Fraud & Scam Alerts Affecting Older Adults in 2026: What EPCs Need to Know

Essential Documents Every Canadian Senior (and Their Family) Should Have Ready

Top Fall Foods & Recipes for Good Senior Health

Check Out Your Additional EPC Member Benefits

Updated 12th Edition EPC Materials Now Available



"Welcome October! May this month bring you peace, joy, and crisp autumn days."

CIEPS extends its sincere, best wishes for a meaningful and enjoyable Thanksgiving.

"We appreciate your ongoing commitment and the high standards you bring to your profession. May this holiday offer you time for reflection, appreciation, and connection with family and friends."

Main October Health Awareness Dates...

- **National Seniors Day (October 1):** Celebrates the contributions of seniors to Canadian communities.
- **Mental Illness Awareness Week (Early October):** Promotes mental health education and open conversations.
- **World Cerebral Palsy Day (October 6):** Shares stories and builds support for the cerebral palsy community.
- **World Mental Health Day (October 10):** Promotes global mental health education and advocacy.
- **International Day of the Girl Child (October 11):** Focuses on the unique needs and empowerment of girls globally.
- **Infection Prevention and Control Week / Canadian Patient Safety Week (Mid-to-late October):** Highlights safety protocols and health care improvements.

[Did you Know that CIEPS/EPC is on LinkedIn](#)

[CIEPS is Looking for Articles for the PULSE](#)

[Please Keep Your Contact Information Current](#)

[Important Notice Regarding Your EPC Membership Dues](#)

[CE Requirements When Renewing Your EPC Designation](#)

[Contact Us](#)

info@cieps.com

www.cieps.com

[EPC Member Site](#)

[If you want to print a copy of any of the PULSE editions, you will find them on your member site.](#)

www.epcmember.org

- **World Spina Bifida and Hydrocephalus Day (October 25):** Brings global attention to these congenital conditions.
- **World Occupational Therapy Day (October 27):** Celebrates the impact of occupational therapists.
- **World Stroke Day (October 29):** Focuses on stroke prevention, recognition using the **FAST** acronym, and recovery.

October 1 – National Seniors Day

Every year on October 1, Canadians pay tribute to all seniors who have helped shape our country and who continue to enrich our lives every day.

Why celebrate seniors?

Older people have made-and continue to make-a profound contribution to Canada: at home, in communities and as part of the workforce. They represent a large and growing proportion of our population.

We can all think of a senior who has made a difference in our lives. They are our mentors, teachers, grandparents, and loved ones. They are volunteers and role models. They have contributed generously, building our families, communities, workplaces, and country.

Why get involved?

National Seniors Day is an opportunity to recognize the important role seniors play in our society. It's also a great way to connect with the community, network with contacts and raise awareness of issues that matter to seniors.

Did you know?

On December 14, 1990, the United Nations General Assembly designated October 1 as the International Day of Older Persons.

In Canada, the first National Seniors Day was celebrated on October 1, 2011.

October 1 is the day Canadians come together as a country to celebrate seniors. Some provinces, territories and municipalities also have their own celebrations and occasions to honour seniors.

Canadians born before 1945 contribute greatly to their communities through volunteering. In fact, they contribute the most volunteer hours on average, at 222 hours per year.

How to Celebrate National Seniors Day

National Seniors Day is your chance to do something special for the older people in your family, workplace, or community. How you celebrate is up to

you. However, if you choose to celebrate National Seniors Day, make sure your first consideration is the seniors themselves.

Simple ideas to celebrate

There are plenty of ways you can celebrate National Seniors Day. For example, you could reach out to a senior who plays an important role in your life via a phone or video call. You could also host a family game night or dinner with the seniors in your family. Or it can be as simple as just saying thank you to older people for what they do for you every day.

How to organize a larger-scale event for National Seniors Day

If you choose to plan a larger-scale event or activity, we recommend the following three steps:

1. Planning

- Set a realistic budget.
- Pick a practical location and make sure it's fully accessible for wheelchairs and people with reduced mobility.
- Contact local businesses, community organizations, or others about being partners or sponsors.
- Recruit volunteers to help you with the event.
- Coordinate technical and logistical elements.
- Have a Plan B in case of unforeseeable circumstances.

2. Promoting (spread the word)

- Contact seniors' groups, including local retirement and long-term care homes, seniors' clubs, associations, and community centres, to let them know what you are planning.
- Make sure to promote your event on different mediums and platforms: flyers, posters, social media content, radio advertising, articles for local event websites and blogs, etc.
- Issue a media release to let local journalists know about your event so they can promote it.
- Don't forget word of mouth; spread the word by telling everyone you know.

3. Hosting your activity

- Create a "runsheets" for you and your co-organizers with a clear checklist and timeline, as well as roles and responsibilities for everyone, from setup to takedown.
- Coordinate your volunteers. Give them a central place to check in and get instructions when they arrive.
- Coordinate the cleanup after the event.

- Give credit where it's due and make sure to acknowledge everyone's time and efforts. Don't forget to acknowledge community partners, sponsors, and donors.

Communicate about your event

For more information on how to promote your activities, visit the [National Seniors Day webpage!](#) There you will find a variety of communications products and tools for you to use to promote your event(s).



2027 Conference Dates and Locations Released

Our 2027 conference theme is: "***Effective Communication: Bridging Confusion and Clarity***" - Helping Advisors Guide Seniors and Families Through Complexity With Confidence, Compassion, and Clarity One Conversation at a Time.

We can only hold these conferences with your support, so please save the date that you would like to attend. CE credits are available.

VANCOUVER (Richmond), BC: May 4th, 2027 – 15 CE credits

RED DEER, AB: May 6th, 2027 - This location should appeal to people from Calgary, Edmonton, and other cities in AB – 15 CE credits.

NIAGARA FALLS, ON: Sunday May 6th - Tuesday June 8th, 2027 – 30 CE credits

Check out the 2027 dates, locations, and updates as they happen here - [2027 Elder Planning Issues Conferences](#)

Health Insurance and Retirement Planning...*from an article written by Neela White Senior Portfolio Manager And Insurance Agent In The Private Client Group Of Blue Wing Advisory Group, A Raymond James Company.*

For decades, retirement planning has focused on ensuring clients have enough money to retire. Increasingly, holistic planning requires making sure they have enough money to stay healthy and navigate the cost of private care throughout their retirement.

Even as health-care costs have risen over the last couple of decades, there has been a steady decline in employer-sponsored retiree health benefits coverage. That's hitting Canadians just as they grow more dependent on health-care services.

As longevity reshapes retirement, health insurance should no longer be viewed as an afterthought. It should be integrated into comprehensive retirement planning.

Because today's retirees are living longer, they are spending more years managing chronic disease and mobility issues. They're paying more for prescription medications and caregiving needs.

Clients who haven't had much experience with the health-care system often confuse our guarantee of universal access to medically necessary hospital and physician services with free health care. They're surprised to learn that the system does not cover many of the expenses that are increasingly common later in life.

These include, but are not limited to:

- prescription medications (depending on provincial programs).
- dental care.
- vision care.
- hearing aids.
- physiotherapy and rehabilitation.
- psychological services.
- mobility equipment.
- home-care services; and
- travel medical insurance.

Demographic reality

Historically, retirees evaluated health insurance based on expected annual claims. That approach no longer reflects the demographic reality. Longevity changes the insurance equation.

A healthy 65-year-old Canadian today may spend three decades in retirement. During those years, they will likely experience multiple transitions: from active retirement to chronic disease management, caregiving responsibilities, the passing of a spouse and eventually increased care needs.

The probability of significant health-care expenses rises substantially over time. Actuarial data show that many retirees have a meaningful probability of living well into their 90s. This uninsured risk is especially prevalent with females due to their longer life expectancy.

Advisors should encourage clients to plan for a scenario in which they require extensive health-care support. That can last years or decades or come in the form of acute care needs.

The planning horizon has fundamentally changed. The best emerging practice is to treat health insurance as a risk management tool.

Advisors routinely insure against low-probability, high-impact events. Clients purchase home insurance despite expecting never to make a claim. We insure vehicles, cottages, and businesses against losses. Health insurance deserves similar treatment.

This represents an important shift. Advisors should position health insurance as an important protection against uncertain future health-care costs. Think of it as a complement to cash-flow planning.

The years immediately preceding retirement represents an important planning window. Clients often discover too late that:

- Conversion privileges expire shortly after leaving an employer.
- Medical underwriting becomes more restrictive with age.
- Pre-existing conditions may affect eligibility for new coverage.
- Employer-sponsored retiree plans offer advantages that become unavailable later.

Advisors who raise these issues early can help clients compare employer conversion options, individual health plans, association-based coverage, and self-insuring strategies before choices become limited.

Health-care planning

Health insurance is only one component of health-care planning. Clients should be encouraged to establish dedicated health-care reserves within retirement projections.

These reserves may fund higher deductibles, non-covered services, home modifications, private caregivers, medical equipment, family travel related to care and out-of-pocket long-term support.

Rather than estimating a single health-care cost, multiple scenarios should be modelled. Retirement rarely follows a straight line.

One frequently overlooked area involves travel medical coverage. Many retirees become frequent travelers after retiring, yet pre-existing medical conditions, age and trip duration can significantly affect available coverage.

Clients often assume credit card travel insurance provides sufficient protection. In reality, coverage limits, age restrictions, and exclusions may leave significant gaps. Clients should review travel insurance annually, particularly as health conditions evolve. A single medical emergency outside of Canada can create substantial financial exposure.

Health insurance planning should also account for household structure. Couples often assume one spouse's health determines overall health-care spending. But health costs are usually asymmetric.

One spouse may remain healthy while the other develops complex medical needs. Following the death of one spouse, surviving partners, particularly women, often lose access to certain group benefits while simultaneously facing lower household income and increasing health-care needs. This makes survivor planning an increasingly important component of retirement advice.

Our profession continues to evolve alongside demographic change. Today's retirement discussions increasingly include health-care system navigation, caregiving plans, cognitive decline, housing decisions, and estate planning.

Health insurance fits naturally within this broader framework. Rather than asking clients only about investments and income needs, we need to ask additional questions:

- What happens to your health benefits when you retire?
- Have you reviewed your employer's conversion options?
- How will prescription costs be covered?
- Have you budgeted for dental, vision, and hearing expenses?
- How would you pay for several years of home care?
- Do you understand your provincial drug and health-care programs?
- Is your travel insurance appropriate for your age and medical history?

These conversations strengthen retirement plans while reinforcing your value beyond investment management. In the age of longevity, protecting retirement means protecting health. Increasingly, that begins with a conversation about health insurance.

Prostate Cancer: What the Evidence Says About Screening...*from an article found on the McMaster University portal on September 2026.*

September is Prostate Cancer Awareness Month, and if you are a man over 55, you have likely heard the advice before: "Just get the test." It sounds simple, but the reality is a little more nuanced. Understanding that nuance is one of the most useful things you can do for your health this month.

Prostate cancer is the most commonly diagnosed cancer among Canadian men, apart from skin cancer, and it is the third-leading cause of cancer death in men. Those numbers are worth taking seriously. But they do not automatically mean that every man should rush out for testing.

The PSA test: helpful, but not the whole story

Most conversations about prostate cancer screening centre on the PSA test, a simple blood test that measures prostate-specific antigen. A higher level can be a sign of prostate cancer, but it can also be caused by non-cancerous conditions, such as an enlarged prostate or a recent infection.

That is the heart of the matter. The PSA test has real benefits, but it also carries real harms, and for many men, the two are more balanced than you might expect. The Canadian Task Force on Preventive Health Care does not recommend routine PSA screening for the general population. Here is the general shape of the guidance:

- **Under 55:** Screening is not advised.
- **Ages 55 to 69:** This is the group where the conversation matters most. There is a small potential benefit, but there are also potential harms, so this is a decision to make together with your doctor rather than a box to tick automatically.
- **70 and older:** Screening is generally not recommended.

The risks aren't just hypothetical. A "false positive"—where the test indicates a problem that doesn't exist—can result in follow-up biopsies with their own dangers. Overdiagnosis is another concern, as testing might detect a slow-growing cancer unlikely to cause harm during a man's life, yet it still leads to treatment with long-lasting side effects.

What to watch for

Screening is important, but paying attention to your body matters too, regardless of your decision about the PSA test. If you notice anything, talk to your doctor or health care provider:

- Trouble starting to urinate, or a weak stream.
- Needing to urinate more often than usual
- Waking up through the night to urinate

These symptoms are common as men age and often have nothing to do with cancer. But they are worth mentioning at your next appointment rather than waiting them out.

Can you lower your risk?

There is no sure way to prevent prostate cancer, and any claim to the contrary would be misleading. However, the habits that promote prostate health are also beneficial for your overall well-being as you age. A sensible approach includes a balanced diet high in fruits, vegetables, and fiber, while limiting red and processed meats. Complement these with regular exercise and maintaining a healthy weight.

The real takeaway: make an informed decision, not a rushed one

If there's a key message from this month, it's that prostate cancer screening isn't just a yes or no choice. It's a personal decision based on factors like your age, family history, overall health, and what you value most. The most effective results come from having an honest discussion with your doctor, supported by reliable information you've had time to consider.

Evidence-based decision aids are created to assist with understanding options, and research indicates they effectively enhance men's knowledge. During this awareness month, consider scheduling that discussion. Come prepared, inquire about both benefits and harms, and select what is best for you.

With Baby Boomers Aging, Canada May See More Deaths Than Births By 2030, Highlighting A Demographic Crisis Boomers Saved Enough For Retirement? ...from an article on [insidehalton.com](https://www.insidehalton.com) and written by Janis Ramsay on June 19, 2026

As Canadian families have fewer babies, it's looking like the country may be in for a baby bust sometime in the next few years.

In fact, 2026 is already starting in a deficit compared to previous decades.

And the news brings with it some economic and social implications, according to BMO Economics senior economist Robert Kavcic.

"Fertility rates are plunging in Canada and much of the world, with many regions now well below replacement," Kavcic said in a June economic report.

He explained Gen Z families in North America are expected to average about 1.3 children — down from previous generations, with our peak happening during the baby boom years.

It means for the first time in Canada's history, the amount of deaths in the country will likely be higher than the number of births by 2030.

"That is, more Canadians will begin to pass away than will be replaced with new babies," Kavcic said.

Keeping track of Canada's birth rate

With its ongoing data tracking, Statistics Canada keeps tabs on Canada's births and deaths each month.

And so far, this year — from January to March — deaths have beat out births in the country. For now, there have been 90,328 deaths recorded in the first three months, versus 90,173 births, which is a population loss of 155 people.

In 2025, there were still more people entering the world than leaving, with an estimated 371,373 births compared to 340,167 deaths in Canada, bringing an additional 31,206 Canadians to the population count.

There are a few reasons why the population shift may be happening.

Baby boom generation aging

Of course, the rise in deaths is partly to blame on the age of Canada's baby boomers.

The baby boom generation refers to the babies born between 1946 and 1964, in the years following the Second World War. It was called a baby boom because Canada's population figures started swelling, with more than 8.2 million babies born — an average of around 412,000 a year, Statistics Canada (StatCan) said on its website.

The average number of children born per woman was 3.7 during the baby boom period.

And according to the 2011 census, 9.6 million people, or close to three out of 10 Canadians, were considered baby boomers.

However, this year, those babies are now reaching the ages of 72 to 80 — a time when life expectancy rates are known to shorten. According to StatCan, Canada's life expectancy at birth rose from 81.3 years in 2022 to 81.7 years in 2023.

And as those boomers continue to age, there will be a higher number of deaths reported across Canada, which is expected to outpace the number of births around 2030.

Fertility rates drop

Another factor why births are declining is Canada's dropping fertility rates. They're dropping because millennials wait longer to begin a family, and because couples who are ready to bring a baby into the world may experience challenges in conception.

"Canada's total fertility rate has plunged to just 1.3 children expected per woman, as longer-term secular decline since the 1960s has accelerated through the current generation," Kavcic said. "While fertility rates are generally lower in developed regions like Canada, the U.S. and Europe, they have plunged almost everywhere."

Mexico and Latin America in particular have suddenly gone from a major population source to producing below replacement, he added.

According to StatCan, Canada entered this "ultralow fertility rate" for the first time in 2023, with a fertility rate of 1.27 children per woman.

Kavcic said the introduction of oral birth control in the 1960s — just after the baby boom — led to a significant decline in fertility through the 1970s, and it's a contraception method that continues to be used today.

Education and labour force participation with women has also become a higher priority through the last 50 years, with more women aged 20 to 39 remaining in the workforce longer before taking time off for motherhood.

"In Canada, that shift has put roughly nine million more child-bearing-age women into the labour force today than otherwise would have been the case," Kavcic said. "The impact on fertility is straightforward — families start later in life, after education, and end up smaller because of a narrower fertility window with more career demands."

StatCan said the average age of childbearing in Canada has been increasing without interruption for nearly five decades. In 2024, the average age of mothers at the birth of their child reached a record high of 31.8 years, up from 26.7 years in 1976.

As women wait longer to conceive, it may cause more fertility issues, leading to more couples seeking medical intervention to get that family started.

Housing plays a role in baby boom or bust

While women working has created dual-income and wealthier households, the flip side is it has driven up single-family housing costs. That has further necessitated dual incomes for home ownership, pinning down fertility rates even more, Kavcic added.

He also noted urbanization and the intensification of our housing market has also contributed to the shrinking family size in Canada.

"Canada's major cities have intensified dramatically over the past two decades, with single-family home construction falling by the wayside — it's much less appealing to raise 2.1 or more kids in a condo."

And having children is expensive. According to StatCan, the amount spent on raising a child by a middle-income family is \$300,000 by the time the child turns 17. And that doesn't include university education, Kavcic noted.

While the Canadian government has subsidized daycare costs and offers the Canada Child Benefit — which can provide as much as \$8,000 per year per child — it doesn't apply to all professional dual-income families and hasn't been enough to support or encourage some to increase the size of their brood.

Other countries have tried to offer subsidized early education and generous leave benefits or eliminating income tax for women with four or more children — but their fertility rates have also dropped, Kavcic said.

What's the economic spinoff to fewer babies?

From an economic standpoint, having fewer births by 2030 has financial implications for the country.

The two ways an economy grows are by having more people working, or each person producing more stuff, Kavcic said.

And if there aren't more people to enter the workforce, it will mean a slowdown in the economy, he added.

The Bank of Canada now views potential labour force growth at just 1.2 per cent in 2026 given Canada's recent cap on immigration rates, and just 1.5 per cent by 2028.

"Lower potential growth arguably implies somewhat lower neutral interest rates," Kavcic said.

And as more of Canada's current workers enter retirement, there is a need to have replacements there to balance the scales.

"Today's plunge in the fertility rate will lead to a higher dependency ratio tomorrow as incoming prime-age workers don't replace those leaving the labour force for retirement," he added. "A June 2026 report from the Social Security Administration now sees retirement benefit fund reserves (OASI) depleted earlier by 2032, in part because of falling fertility rates."

That will mean either a reduction in benefit payouts or new funding is needed to support retirees, Kavcic said.

Kavcic also noted as our population rate plunges, the country's immigration rules may also play into our future economy.

Previously, immigration was helping to fill the gap, but Canada has currently capped its allowance of non-permanent residents, and while that doesn't always impact births or deaths, permanent immigrants bring skilled labour into the country, boosting our economy.

Places such as Latin America and Asia are also feeling a population pinch with declining fertility rates, and those areas may also be appealing to skilled immigrants seeking to start a new life.

"Countries like Canada may eventually find themselves in competition for a quality immigration stream, which could make relative taxation,

affordability and infrastructure comparisons even more meaningful,” Kavcic said.

The good news with a declining population is demand for housing will eventually ease but having effective infrastructure to move people in and out of core cities, where single-family housing space is more plentiful, remains important, he added.

New Fraud & Scam Alerts Affecting Older Adults in 2026: What EPCs Need to Know

Here are **the newest and most concerning fraud and scam tactics targeting older adults in 2026**, based on recent Canadian and U.S. alerts.

1. AI Voice-Cloning “Grandparent Scam 2.0”

Scammers now use **AI to clone a family member’s voice** using short clips from social media or voicemail. Victims receive a call that *sounds exactly* like their child or grandchild, urgently asking for money and secrecy.

Why it’s dangerous:

- Emotional panic overrides logic
- The voice is nearly indistinguishable from the real person
- Seniors often act before verifying

2. AI Deepfake Video Calls

Fraudsters are now using **real-time deepfake video**, making it appear as though a loved one or official is speaking live on camera.

Why it’s dangerous:

- Video is no longer proof of identity
- Scammers can mimic facial expressions and speech
- Seniors trust visual confirmation

3. Bank Investigator / Bank Impersonation Scams

Scammers spoof bank phone numbers and pose as fraud departments, claiming accounts are compromised. They may ask seniors to:

- Withdraw cash
- Transfer funds “for investigation”
- Provide one-time passcodes

Key red flag: No Canadian bank will ever ask you to move money to “help with an investigation.”

4. Government Impersonation Scams (CRA, Service Canada)

Fraudsters threaten seniors with tax penalties, SIN suspension, or arrest.

New twist: AI-generated voices and spoofed caller IDs make these calls appear official.

5. Medicare / Healthcare Benefit Scams (U.S. & Canada)

Scammers exploit confusion around healthcare benefits, especially during enrollment periods.

Tactics include:

- Fake calls claiming Medicare/health card numbers are compromised
- “Free medical equipment” requiring personal info
- Prescription drug discount scams

6. Cryptocurrency & Investment Fraud Evolution

Investment fraud is now the **costliest scam category** for older adults. Criminals create professional-looking fake trading platforms and apps.

Red flags:

- Guaranteed returns
- Pressure to invest quickly
- Difficulty withdrawing funds

7. Parcel Delivery / Text Message Scams

Fake texts claim a package is waiting or a fee is owed. Clicking the link installs malware or steals personal information.

8. Tech Support Scams (Now AI-Enhanced)

Scammers pose as Microsoft, Apple, or security technicians. They use AI chatbots to sound more professional and convincing.

Goal: Gain remote access to devices and steal banking information.

9. QR Code Scams

Fake QR codes placed on parking meters, restaurant tables, or delivery notices redirect seniors to malicious websites.

10. Fake Charities Using AI-Generated Stories

Scammers create emotional, AI-generated videos or messages claiming to support veterans, disaster victims, or sick children.

11. Social Media Impersonation Scams

Fraudsters create fake profiles of family members or friends and message seniors asking for money or gift cards.

12. Door-to-Door “Service” Scams

Scammers offer home repairs, duct cleaning, appliance servicing, or subscription services. Work is incomplete, overpriced, or never performed.

Essential Documents Every Canadian Senior (and Their Family) Should Have Ready...found on

lifestyle55plusnetwork.com

If something unexpected happened tomorrow, would your family know where to find your health card? Your Will? Your insurance paperwork?

For many Canadian seniors, the answer is “sort of” or “not really.” However, having key documents in one place can reduce stress, protect your wishes, and save loved ones from making difficult decisions without the necessary information.

Whether you’re planning for yourself or helping a parent get organized, this guide walks you through what to collect, why it matters, and how to keep it all accessible but safe.

Why It’s Important

Emergencies don’t give warnings. If a health crisis, accident, or sudden life change happens, having the right documents ready can make all the difference. It ensures:

- Your medical care follows your wishes
- Someone you trust can step in to help with finances or decision-making
- Your estate is handled smoothly and legally
- Your family isn’t left scrambling or stressed

Whether you live in Toronto, Vancouver, Edmonton, or a small town in Nova Scotia, these documents matter across all provinces and territories.

If you’re also planning for housing transitions or retirement living, we recommend exploring our full senior services directory at:

www.SeniorCareAccess.com

Must-Have Documents for Canadian Seniors

1. Personal Identification

Keep current copies of:

- Canadian birth certificate or citizenship card
- Passport
- Health card (provincial or territorial)
- Social Insurance Number (SIN)

Why it matters: These are often required for travel, banking, and applying for benefits or housing.

2. Medical & Health Documents

You should have:

- Health card
- Current list of medications, conditions, and allergies
- Advance Care Directive (also called a medical directive)
- Power of Attorney for Personal Care
- DNR (Do Not Resuscitate) orders, if applicable

[Learn more about advance care planning](#)

Also see our article on [Who Decides When You Can't: The Importance of Having a Power Of Attorney.](#)

3. Legal Documents

- Last Will and Testament
- Power of Attorney for Property
- Names and contact info for your lawyer or estate advisor
- Copies of any family law agreements or divorce documents

Without a [Will](#), your estate may be subject to a time-consuming intestate probate process. Consider reviewing your estate plan yearly.

4. Financial & Tax Records

- Recent bank statements
- Investment and pension details
- Tax returns from the past 2–3 years
- CRA account info (online login if applicable)
- Canada Pension Plan (CPP), Old Age Security (OAS), and GIS details

Tip: Inform a trusted contact where these are stored and how to access them if needed.

5. Insurance Policies

Include:

- Life insurance
- Home or condo insurance
- Long-term care or critical illness coverage
- Travel or dental insurance still in effect

Having provider names and policy numbers written down makes claims easier in urgent moments.

6. Property and Housing

This category includes:

- Deeds or mortgage agreements
- Condo board bylaws (if applicable)
- Lease or Life Lease contracts
- Rental agreements (for retirement residences or assisted living)
- Recent property tax statements

7. Emergency Contacts & Personal Notes

- Family phone numbers and email addresses
- Lawyer, financial planner, or executor details
- Password manager info (or location of handwritten passwords)
- Funeral/memorial instructions, if known
- Notes about your care preferences if not outlined in your Directive

Printable-Style Checklist

- ✓ **Personal ID** – Birth certificate, passport, health card, SIN
- ✓ **Medical Info** – Advance directive, care POA, meds list, allergies
- ✓ **Legal Docs** – Will, property POA, lawyer contact
- ✓ **Financial Info** – Bank details, taxes, CRA info, CPP/OAS
- ✓ **Insurance** – Life, home, LTC, travel
- ✓ **Housing** – Deeds, leases, life lease, taxes
- ✓ **Contacts & Wishes** – Emergency numbers, passwords, funeral info

Top Fall Foods and Recipes for Senior Health

Fall brings a bountiful harvest of nutritious foods that can significantly benefit our health, particularly for those in their later years. At Seasons Retirement Communities, we understand the importance of maintaining a well-balanced diet.

This blog will explore the top fall foods that nourish the body and delight the senses, along with easy and delicious recipes. Join us as we celebrate the flavours of the season while prioritizing health and well-being for everyone.

Apples

Apples are delicious and a great source of antioxidants and dietary fibre. They can help minimize the risk of chronic diseases and support heart health.

A popular fall recipe is baked apples. To make this sweet and healthy dessert, core the apples, sprinkle with cinnamon and a touch of honey, and bake until tender.

Beets

Beets are a gorgeous addition to any fall table. They are packed with essential nutrients such as fibre, folate, and manganese. Their natural sweetness makes them versatile in sweet and savoury recipes.

A delightful way to enjoy beets is by roasting them. Peel and cube the beets, toss them with olive oil, sprinkle a pinch of salt and pepper, and roast them until tender. These roasted beets can be tossed into salads or paired with goat cheese for an elegant and nutritious side dish.

Brussels Sprouts

Brussels sprouts are a nutrient-dense vegetable high in vitamins K and C, folate, and antioxidants. They contribute to bone health and may have anti-inflammatory properties.

A favourite fall preparation is sautéed Brussels sprouts with bacon and balsamic vinegar. This dish offers a tasty balance of flavours and health benefits. Combine all ingredients on a sheet pan and bake to desired crispiness.

Cranberries

Cranberries are a vibrant staple of fall, known for their high levels of antioxidants. These delicious berries promote urinary tract health and may help reduce inflammation.

A simple recipe for cranberry sauce can elevate any meal. One quick method involves simmering fresh cranberries with sugar and fresh orange juice until they burst and form a thick, tangy sauce. Serve alongside roasted meats or as a topping for whole-grain bread.

Kale

Kale, a leafy green full of vitamins A, C and K, is a powerhouse of nutrition. Its high fibre content contributes to digestive health, while antioxidants found in kale can reduce the risk of chronic diseases.

One easy-to-make dish is a warm kale salad. Simply sauté chopped kale with garlic in a small amount of olive oil, add some toasted nuts for crunch and finish with a squeeze of lemon juice. This dish is not only healthy but also a wonderful way to enjoy the rich flavours of fall.

Nuts

Nuts, especially walnuts and pecans, symbolize fall harvests and are loaded with healthy fats, protein and essential nutrients like fibre and vitamin E. They promote heart health and can help maintain healthy cholesterol levels.

Spiced nuts are a satisfying snack or addition to meals. Toss mixed nuts with olive oil, your choice of spices, and a hint of maple syrup before roasting them in the oven until fragrant. Enjoy independently, add to salads, or use in baking.

Pears

Pears are a phenomenal fibre and vitamin C source, aiding digestion and enhancing the immune system. Enjoy pears fresh or try poaching them in a bit of water with cinnamon for a delightful and nutritious dessert that highlights the flavours of the season.

Pumpkins

Pumpkins are a quintessential fall food loaded with vitamins A and C, potassium, and fibre. These nutrients support eye health, boost the immune system, and promote healthy digestion.

One easy way to enjoy pumpkins is to make a simple pumpkin soup. Combine cooked pumpkin with vegetable broth, garlic, and spices for a warm, comforting meal.

Squash

Winter squash varieties provide many vitamins and minerals, including vitamins A and C, potassium, and magnesium. Their hearty texture and sweet flavour make them perfect for various fall dishes.

To make a comforting stuffed acorn squash, cut the squash in half, scoop out the seeds, and fill it with a mixture of quinoa, dried cranberries, nuts, and spices before baking until tender. This dish satisfies the palate and provides a balanced meal in one lovely presentation.

Sweet Potatoes

Garden-fresh sweet potatoes are rich in beta-carotene, which the body converts to vitamin A. This vitamin promotes good vision and a healthy immune response. Additionally, their high fibre content aids with digestion.

A simple roasted sweet potato recipe involves cubing the potatoes, tossing them with a drizzle of olive oil, salt and pepper, and baking them until golden—a delicious side dish packed with nutrients.

Mushrooms

Mushrooms are a fantastic fall food. They are a rich source of vitamins, minerals, and antioxidants that can enhance overall health, particularly for older adults. They are low in calories and high in nutrients, including B vitamins, selenium, and copper, which support metabolism and immune function.

Additionally, mushrooms contain beta-glucans, which may help bolster the immune system and improve heart health. Their unique umami flavour can elevate dishes, making them a versatile ingredient in many recipes.

One comforting way to enjoy mushrooms this season is through a *hearty Mushroom Chowder*.

Servings: 8-12

Ingredients:

- 2 tbsp oil
- 3 ribs celery, diced
- 1 medium-sized onion, diced
- 1.5 lbs mushrooms, sliced (button, chanterelle, cremini, oyster or portobello)
- 4 cloves garlic, minced
- ½ tsp basil
- ½ tsp sage
- ½ tsp thyme
- 4 litres chicken or vegetable stock
- 2-3 medium-sized Yukon Gold potatoes, diced
- 250 ml heavy cream
- 2 tbsp Worcestershire sauce
- 1 cup wild rice blend, cooked
- Salt/pepper to taste
- Honey to taste

Instructions:

- In a heavy-bottomed soup pot, add oil and heat to medium.
- Add celery, onion, mushrooms, and garlic to the pot and sauté gently until the vegetables are softened (approximately 8-10 minutes).
- Season vegetables lightly with herbs, salt and pepper

- Add stock and bring to a simmer (approx. 15 minutes).
- Add potatoes and cook thoroughly.
- Add heavy cream and return to simmer. Seasoning with salt, pepper, a touch of honey and Worcestershire sauce.
- Add rice and warm through.
- Feel free to add more stock to adjust the consistency and ratio of liquid to vegetables.

These seasonal foods provide nourishment and deliciously enhance the fall dining experience. Incorporating them into daily meals can encourage a nutritious diet while embracing the season's flavours and spirit. Enjoy the taste of autumn by trying these recipes and discover how simple ingredients can profoundly impact well-being.

Conclusion

The incredible benefits of seasonal foods cannot be understated. From the nourishing qualities of pumpkins and kale to the delightful sweetness of baked apples and poached pears, these foods provide essential nutrients and elevate our culinary experiences during this charming time of year, especially for older adults.

Incorporating these fall favourites into daily meals is a simple yet effective way to embrace the flavours of the season while maintaining a fulfilling and nutritious diet.

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:

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