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The world is changing!

In this day and age, more than ever, "On Nov. 11, take a moment to reflect on the bravery and sacrifice of those who have served the True North Strong and Free."

November Health & Other Awareness Days

Events marked with an asterisk (*) take place on the same day every year.

These events are either promoted by recognized health organizations or recognized in the professional health community. Not all websites and events listed are celebrated or endorsed by Health Canada.

- [Crohn's and Colitis Awareness Month](#)
- [Diabetes Awareness Month](#)
- [Eczema Awareness Month](#)
- [Fall Prevention Month](#)
- [Indigenous Disability Awareness Month](#)
- [Lung Cancer Awareness Month](#)
- [Movember](#)
- [Osteoporosis Month](#)
- [Pancreatic Cancer Awareness Month](#)
- [Pulmonary Hypertension Awareness Month](#)
- [Radon Action Month](#)
- [National Pain Awareness Week](#) – November 2 to 8

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www.epcmember.org

- [World Neuroendocrine Cancer Day](#) – November 10*
- [National Nurse Practitioner Week](#) – November 10 to 16
- [World Diabetes Day](#) – November 14*
- [National Addictions Awareness Week](#) – November 16 to 22
- [World Prematurity Day](#) – November 17*
- [National Grief and Bereavement Day](#) – November 18
- [World Antimicrobial Resistance Awareness Week](#) – November 18 to 24*
- [National Enteropathy Arthritis Day](#) – November 19*
- [National Child Day](#) – November 20*
- [International Day for the Elimination of Violence Against Women](#) – November 25*
- [Stomach Cancer Awareness Day](#) – November 30*



SAVE THE DATE for the 2026 Elder Planning Issues Conference in Niagara Falls, ON...

Sunday May 31 – June 2, 2026

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

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

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

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

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

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

Why is this conference important for you to attend?

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

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

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

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

You will earn up to 30 CE credits for attending.

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

2026 EPIC Registrations will be open soon.

What Should Canadian Seniors and Boomers Be Aware of for 2026...*from an article found on the internet*

Canadian seniors and boomers should prepare for a transformative year in 2026, as Canada reaches a demographic tipping point. Here's what's most important to watch:

Peak Aging & Retirement Wave

- **Final Boomer Cohort Retires:** By 2026, the last wave of baby boomers will reach retirement age, marking the peak of Canada's aging curve.
- **Labour Market Impact:** The exit of over 5 million boomers from the workforce will tighten labour supply, affecting service delivery, caregiving, and economic growth.

Aging in Place & Housing

- **Accessible Housing:** With a growing preference for aging-in-place, seniors will need homes designed for all abilities. Expect more demand for home modifications and financial support for retrofits.
- **Age-Friendly Communities:** Municipalities are being urged to invest in walkable, inclusive neighborhoods that reduce isolation and support independence.

Climate Resilience & Emergency Preparedness

Extreme Weather Risks: Seniors are especially vulnerable to heat waves, floods, and wildfires. Governments are being called to expand cooling centers, emergency alerts, and climate-resilient infrastructure.

Technology & Inclusion

- Digital Literacy & Access: Seniors will benefit from inclusive tech design and training programs to stay connected and access services.
- Intergenerational Innovation: Policymakers are exploring ways to harness older adults' skills and experience to drive economic and social progress.

Social Wellbeing & Civic Engagement

- High Life Satisfaction: Seniors continue to report the highest levels of life satisfaction and trust in others, contributing to social cohesion.
- Charitable Leadership: Canadians 65+ remain the most generous donors, accounting for nearly half of all charitable giving.

Policy & Advocacy

- CSA Group Recommendations: A whole-of-government approach is being urged to address aging challenges — from housing and health care to climate and tech.
- Population Growth Slowdown: Immigration policy shifts mean near-zero population growth in 2026–2027, intensifying the aging trend.

Sources:

1. – www.rbc.com
2. – CSA Group
3. – Statistics Canada

Canada Faces Peak Aging as Final Boomers Retire and Population Growth Slows...*from an article posted on www.rbc.com and written by Cynthia Leach Assistant Chief Economist*

Cynthia Leach is Assistant Chief Economist at RBC covering the team's structural economic and policy analysis.

It will take time for current labour market weakness to unwind — although we believe we're nearing peak unemployment, our base case outlook has hiring demand growing slowly as trade-exposed sectors continue to face weakness, and consumer spending only firms towards the end of 2026.

Beyond that, a structural reduction in labour supply will be felt more acutely across the economy. It means that despite current labour market weakness, Canada must prepare for tomorrow's tighter market.

Labour supply to fall significantly

Almost fifteen years since the first boomers turned 65, we're more than two-thirds through boomer retirements. The departure of an estimated 5.2 million boomers from the labour force has led to a structurally tighter labour market. The average participation rate fell by 1.6 percentage points between 2010 and 2024 despite a 2.3-percentage-point increase among prime age (25-54) workers.

Remaining boomers will reach age 65 by 2030, bringing the largest retirement wave yet. A key question is whether high levels of immigration in recent years (permanent and temporary residents) will have helped to stall aging of the labour force. After all, net migration effectively represents all of Canada's population growth, and high levels of prime age in-migration led to a dip in the country's median age between 2022 and 2024—defying the trend since at least 1971.

The answer is no, given the federal government's current in-migration policy reversal. Near-zero population growth is expected in 2026 and 2027 under new and drastically lower targets. Annual average growth between 2020 and 2027 would be barely above the 2010-2019 average. In other words, Canada's immigration lurch will have contributed an extra half year of cumulative population growth at most.

Assuming in-migration returns to a more normal rate of 0.9% of the population post-2027, we expect more than a 2 percentage point decline in labour force participation between 2024 and 2030. This would exceed the drop of the prior fourteen years—meaning Canada will face the peak impact of boomers on the labour force.

Continued declines in the participation rate are in the cards even if population growth overshoots the federal target. A longstanding finding for Western economies is that only sustained high levels of immigration would flatten participation rates. Higher population growth would directionally mitigate aging impacts, but Canada would need to see annual in-migration much higher – i.e., north of 2% of the population – to get *closer* to flattening the participation rate by 2030.

Meanwhile, the untapped domestic labour pool could remain low after cyclical unemployment is wound down. The prime age participation rate is historically high at 89%, and more than 95% of those not in the labour force say they do not want a job. It means Canada needs to accept that, viewed from the supply side, it's headed toward an even structurally tighter labour market within a few years.

Aging pressures are felt unevenly

Labour supply pressures could be felt sooner in sectors where there are older workers. Nine of 21 NAICS industries have more than a quarter of employees over age 55, above the 21% economy average. Fishing and agriculture have shares around 40%.

Some sectors have already experienced close to a doubling, or more, in annual retirement churn as a share of the labour force compared to the average 50% increase. This includes business, building and other support services, wholesale trade, non-durable goods manufacturing, and agriculture. British Columbia, Quebec and the Atlantic provinces have higher median ages and share of older people.

Meanwhile, the aging population will likely continue to shift demand towards services. Health care and social services have persistently had above average job vacancies since the pandemic.

Post-boomer reprieve coming for labour force but so is age-related spending

Five years out from boomers all becoming 65-plus, Canada can look forward to a reprieve from compounding aging effects. Gen X is notably smaller than the boomers. It won't be felt until the mid-2030's, but the labour force participation rate could nearly stabilize for a period, provided demographic parameters remain close to today's values (see chart footnote).

Over the longer term, though, the country will continue to age and the participation rate will fall. Ultimately, Canada will need to continue to pay the piper of low and falling fertility¹, given immigration is only a partial offset, but the cheque will be smaller than with the boomers.

Even then, the 2030's are too early to be past the full imprint of boomers on the economy. We estimate the country has seen only 11% of the additional health care costs of the aging boomers. The Canada/Quebec Pension Plans have been funded programs since the late 1990s, but federal Old Age Security entitlements and provincial health care costs remain unfunded liabilities.

Annual health care costs escalate quickly in old age from about \$3,400 in 2022 at age 40 to \$10,000 at 70, and more than \$36,000 at 90. Canada's rising seniors' dependency ratio—the mirror of the falling participation rate—means there are relatively fewer workers to shoulder this burden.

Measures to address aging pressures will have benefits beyond boomers

Recently reminded of the limits of immigration, Canada has been forced to pivot and find alternate ways to grow its labour force and economy.

We have written about incremental ways to expand the domestic labour pool before through employee training, skills recognition, enhanced labour mobility and recruiting more women and other demographic groups where participation rates are lower than average. A lot of the burden, though, will fall to the other determinants of potential economic growth such as capital

intensity and productivity-enhancing innovations. Addressing rising health care costs would manage fiscal pressures.

None of this will be easy with geopolitical uncertainty hanging over business investment, and many structural changes needed to make a difference. Yet, the currently weak labour market, and approaching end of boomers reaching age 65 should not lull the country into complacency. Structurally tighter labour markets are coming and measures to address it will have benefits that outlive the last of the boomer wave.

How Canada’s Aging At Home Shift is Reshaping Senior Care...*from an article found on www.afinityhealth.ca*

As Canada’s senior population continues to grow, one major trend is redefining how we think about elder care and **Aging at home**.

In 2025, more Canadians than ever before are opting to remain in the comfort of their own homes—supported by professional home care services—rather than moving into retirement or long-term care facilities. It’s a shift driven by economic realities, healthcare system strain, and a growing awareness that home is not only where the heart is—it’s where the best care can happen.

Why Aging at Home Is on the Rise in Canada

Canada’s healthcare system is facing enormous pressure. According to [Statistics Canada](#), over **7.6 million Canadians** are now aged 65 or older—and this number is only expected to rise.

At the same time:

- **Long-term care facilities are overwhelmed** with long waitlists and staff shortages.
- **Families are facing rising costs** of living, making retirement homes financially out of reach for many.
- And perhaps most importantly, **seniors want to stay home**. A 2024 [National Institute on Aging](#) study revealed that **91% of older adults in Canada** would prefer to age at home rather than move to an institution.

Cost Comparison: Home Care vs Senior Living

Let’s look at the numbers.

Type of Care	Monthly Cost (Approx.)	What’s Included?
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Long-Term Care (public)	\$2,500–\$3,000	Shared rooms, basic care, long waitlists
Retirement Residence (private)	\$4,000–\$7,000+	Meals, housekeeping, basic medical
Home Care with Affinity Health	<i>Starting at \$35/hour</i>	Customized support based on your needs

Unlike long-term care or retirement homes, home care lets you pay only for what you need.

How Aging at Home Relieves Pressure on the Healthcare System

The shift toward aging at home isn't just good for families—it's essential for the system.

According to the [Canadian Institute for Health Information](#), hospital backlogs and staffing shortages in long-term care are creating bottlenecks in patient care. Home care provides a **cost-effective, scalable, and human-centered** solution.

This is why several provinces—including Ontario, Alberta, and British Columbia—have begun increasing funding for home and community care programs. However, **public services remain limited**, especially for those needing more than just basic support.

Why Seniors Thrive at Home

Aging at home isn't just a financial decision—it's a quality-of-life decision.

When seniors stay in their own homes:

- They experience **less loneliness and depression**
- There's **lower risk of infection and hospitalization**
- Families stay more involved in care planning
- They maintain their **independence, dignity, and routines**

Key Takeaways

- Aging at home is Canada's new senior care standard.
- Home care is **often more affordable** than senior living facilities.
- Seniors enjoy **better mental health and independence** at home.
- Affinity Health provides **trusted, flexible, and affordable** care options tailored to your needs.

Antidepressants for Anxiety... *from an article found on the McMaster University portal on October 8, 2025*

The Bottom Line

- Globally, over 350 million people are impacted by anxiety disorders.
- Anxiety disorders amplify feelings of fear and worry, making it difficult for people affected to navigate daily life.
- Antidepressants improve treatment response and reduce anxiety in people living with generalized anxiety disorder.

Speak with your healthcare team about different medication and non-medication-based options, the benefits and harms of each, as well as your needs and preferences to produce a tailored treatment plan.

Throughout our lives, we've all had moments where we've felt anxious. Starting a new job, attending a social event solo, or waiting for important news can bring fear and worry. While these feelings are relatable to many of us, anxiety disorders take them and turn up the heat to a degree that leaves us distressed. This can then make it difficult to navigate daily life.

If you live with an anxiety disorder, you're not alone! Did you know that over 350 million people are impacted by anxiety disorders? In fact, they're the most prevalent mental disorders globally. But, despite how common anxiety disorders are, only one quarter of the people living with them get treated. This highlights the importance of increasing awareness about these disorders, both for the purpose of introducing people to effective treatment options and reducing stigma.

Medications and psychological therapies, either alone or in combination with one another, are available treatments for anxiety disorders. Today, let's take the time to focus on what the research says about medications, namely antidepressants. That's right, medications used to treat depression are also the "go-to" medications for treating anxiety disorders. A recent **systematic review** walks us through new evidence to help us better understand the effectiveness of antidepressants in people living with generalized anxiety disorders.

What the research tells us

The review's main outcome of interest was treatment response. This was measured using the Hamilton Anxiety Rating Scale, which assesses 14 physical and psychological symptoms of anxiety—like tension, fear, and insomnia. The scale evaluates how severe each symptom is to determine a person's overall level of anxiety, which is represented by a numerical score. Comparing the scores before and after treatment initiation helps figure out whether the treatment had an impact on anxiety-related symptoms. A reduction in score of 50% or higher means a positive impact was seen, in other words there was a "response" to the treatment.

Ultimately, the review found that compared to **placebo**, antidepressants enhanced treatment response in people living with generalized anxiety disorder. This means antidepressants were better at decreasing anxiety. Then

there's the question of which strategy was more accepted by study participants. On one hand, participants receiving antidepressants most commonly quit the studies they were involved in early because of negative side effects. On the other hand, participants receiving **placebo** most commonly quit the studies they were involved in early because they weren't seeing results. But overall, there was a similar level of acceptability in the antidepressant and **placebo** groups. Luckily, all the results were based on high-certainty evidence, meaning we can be very confident in the findings.

Remember, it's important to be aware of all your medication and non-medication-based treatment options, as well as their pros and cons. Together with your healthcare team, you can craft a tailored treatment plan that works best for you.

Some Engaging Ideas To Make The Most Of The Season For The Senior In Your Life...

Fall offers a rich mix of cozy, creative, and active experiences for seniors. Whether solo or with friends, here are some engaging ideas to make the most of the season:

Outdoor Activities

- Nature Walks: Enjoy fall foliage in local parks or trails
- Apple Picking: A classic autumn outing with fresh rewards
- Backyard Campfires: Sip cider, roast marshmallows, and share stories
- Community Garden Visits: Harvest veggies or help prep for winter

Creative & Cozy Indoors

- Leaf Rubbing Art: Use crayons or chalk to create textured leaf prints
- Pumpkin Spice Blending: Mix cinnamon, nutmeg, ginger, and allspice for homemade seasoning
- Apple Bread Baking: A warm, fragrant treat to share
- Crafting with Apples: Make decorative centerpieces or gifts

Mental & Emotional Wellness

- Journaling or Poetry Writing: Reflect on memories or seasonal themes
- Fall-Themed Trivia or Puzzles: Stimulate the mind with seasonal challenges
- Volunteer Opportunities: Help with fall festivals or community events

Social & Group Activities

- Cornhole Toss or Spice Sorting Races: Lighthearted games that improve coordination and cognition.
- Weekly Potlucks or Soup Swaps: Share seasonal recipes and stories.

- Book Clubs or Story Circles: Choose autumn-themed reads or reminisce about past falls.

Wellness & Reflection

- Gentle Chair Yoga or Tai Chi: Indoors or outside, these support balance and flexibility.
- Journaling or Poetry Writing: Reflect on the season or write about life experiences.
- Volunteer at Fall Festivals: Many community events welcome seniors as greeters or craft table hosts.

Cozy and Nutritious Healthy Fall Recipes for Seniors this Fall...

Here's a cozy and nutritious lineup of healthy fall recipes for seniors—each one designed for easy prep, soft textures, and seasonal Canadian ingredients that support aging well:

1. Pumpkin Oatmeal

Warm, spiced, and packed with fibre and vitamin A.

Ingredients:

- 1 cup rolled oats
- 1½ cups milk or almond milk
- ½ cup pumpkin purée (not pie filling)
- 2 tbsp maple syrup
- ½ tsp cinnamon, ¼ tsp ginger, pinch of nutmeg
- Optional: chopped walnuts or Greek yogurt

Instructions: Cook oats in milk, stir in pumpkin and spices, top with nuts or yogurt.

2. Cozy Autumn Veggie Soup

Hydrating and comforting with immune-boosting veggies.

Ingredients:

- 1 tbsp olive oil
- 1 onion, 1 carrot, 1 celery stalk (chopped)
- 3 cups low-sodium vegetable broth
- 3 cups chopped butternut squash
- 1 green apple (peeled, chopped)
- Cinnamon, thyme, rosemary, salt, pepper

Instructions: Sauté veggies, add broth and squash, simmer until soft, blend until smooth.



3. High-Protein Tuna & Chickpea Salad Sandwich

Easy to chew, rich in protein and fibre.

Ingredients:

- 1 can tuna
- ½ cup canned chickpeas (mashed)
- 1 tbsp mayo or Greek yogurt
- Garlic, lemon juice, pepper
- Whole-grain bread or lettuce wraps

Instructions: Mix ingredients, spread on bread or wrap in lettuce.



4. Roasted Butternut Sheet-Pan Medley

Simple tray bake with soft textures and rich flavour.

Ingredients:

- 1 small butternut squash, 1 sweet potato (cubed)
- 1 red onion (sliced)
- 2 tbsp olive oil, cinnamon, salt, pepper
- Fresh parsley or thyme

Instructions: Toss ingredients, roast at 400°F for 30 minutes, mash lightly if needed.



5. Butternut Squash Soup with Apple Grilled Cheese

A comforting combo with vitamin-rich squash and calcium.

Soup - Blend roasted squash with broth, ginger, cumin, and turmeric.

Sandwich - Layer apple slices into grilled cheese for crunch and sweetness.

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!"**

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