



November 1, 2026

Edition 23 Volume 11

## In the News

### November – A Time to Reflect

### November is Fall Prevention Month

### 2027 EPIC Dates & Locations Announced – We Need Your Feedback!

### EPC Benefit Partner Spotlight – CEA Designation. Save on the Tuition with Your EPC Designation

Let's Work Together to Revolutionize How We Prepare People for Future Incapacity!

Flu, COVID-19 and RSV: Sorting Out Your Fall Vaccine Options

Year-End Planning For Canadian Seniors

Autumn Adventures Await: 15 Fall Activities for Seniors

### Eating Healthy During the Autumn Months

### Check Out Your Additional EPC Member Benefits

### Updated 12<sup>th</sup> Edition EPC Materials Now Available



*As Canadians, November gives us an opportunity to pause and reflect. On Remembrance Day, we honour the Veterans, fallen Canadians and current service members who have served and sacrificed for our country.*

***“November Also Reminds Us to Appreciate How Far We’ve Come this Year!”***

In a year filled with uncertainty and change, November is a great time to take a breath and recognize what we’ve accomplished.

We’ve adapted. We’ve learned. We’ve faced challenges. And most importantly, we’ve kept moving forward.

As the year begins to wind down, let’s be thankful for the journey, proud of our progress, and excited about what lies ahead.

Finish strong. Stay positive. And keep looking forward...

## **November is Fall Prevention Month**

### **Tactics that will help to keep you on your feet**

November is Fall Prevention Month in all of our retirement homes, a time to draw attention to the negative impact falls have on older adults and to equip them with the tools they can use to prevent a fall.

Falls among seniors are very common with an estimated one in three

[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](mailto:info@cieps.com)

[www.cieps.com](http://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](http://www.epcmember.org)

people experiencing a fall each year. According to the Canadian Institute for Health Information, falls are the leading cause of injury and injury-related hospitalizations among Canadians over the age of 65.<sup>1</sup> Many people who experience a fall develop a fear of falling that leads to almost half of them giving up activities they enjoyed such as shopping, exercise, and spending time with friends.<sup>2</sup> But giving up activities actually increases risk of falling by weakening our muscles. There are other serious consequences of falls that include chronic pain, immobility, hip fractures and even death. They can also significantly impact quality of life. Fear, depression, and social isolation are consequences that can lead to memory loss, confusion and change in function.

“If you fall, tell your doctor. Finding the cause of a fall is important towards preventing future falls”.

There are many reasons for falls. Some are internal: changes in our vision, hearing, and balance as well as reduced strength in our muscles are common culprits. Common diseases like diabetes, thyroid disease, arthritis, and heart disease can also contribute to falls. Even things like constipation or loss of bladder control can increase risk. There are also a lot of common medications that can cause you to feel sleepy, confused, dizzy or unsteady on your feet. Some reasons for falling are external; hazards in our environment that certainly make falls more likely: rain, snow, ice, uneven ground, scatter rugs, electrical cords, clutter, poor lighting, and improper footwear.

### **So, what can you do to stay safe?**

- Get regular physical activity. Explore our Active living focus
- Make healthy food choices. Learn about our Culinary programs
- Get your vision and hearing checked regularly
- Blood pressure can drop when we stand too quickly leading to dizziness and falls. If you are lying down, sit on the edge of the bed for a couple of minutes before standing. When you stand from a sitting position, count to 10 before walking
- Wear appropriate footwear. This includes shoes or slippers that fit well, have backs and non-slip soles
- Use handrails and grab bars to maintain balance and use assistive devices like walkers and canes if they have been recommended
- Do not use scatter rugs
- Clean up spills immediately
- Keep clutter off the floors and stairways
- Use well-lit walkways
- Keep commonly used items where you can reach them easily without bending or stretching
- Walk like a penguin: when there is ice or snow, turn your feet out to the sides and take small steps

If you fall, tell your doctor. Finding the cause of a fall is important towards preventing future falls. Your doctor can review your medication, check your blood pressure, order tests that can identify the cause



## 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.

As planning is underway for the 2027 EPICs, if you have not responded yet, please take a moment and let us know which location you would like to attend - Submit your response here: [EPIC 2027 Location Response](#)

**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](#)

## EPC Benefit Spotlight – Earn Your Certified Executor Advisor (CEA) and Save on the Tuition with Your EPC Designation

You can now add the CEA Designation ([cicea.ca](http://cicea.ca)) to your EPC and enjoy a \$200 reduction in the cost of tuition. The CEA program will provide you with the practical knowledge needed to engage executors and help with their counseling needs.

Becoming a CEA also gives you a professional listing in the national 'Find A CEA' directory, where the public and other CEA/EPC professionals working with executors are searching for your counseling services.

[REGISTER NOW](#)

## Benefits of Registering Now

The two value props are your discount ('right off the top', plus applicable taxes) and the Canada Training Credit (50% refund when filing your 2026 Income Tax).

Our recommendation is to register now and pay the tuition, do the course as things slow down in December, but don't write the exam until January. That gives you a new designation to kick off the new year, CE credits for 2027, and a receipt you can file as soon as you do your taxes, for a 50% refund!

**Let's Work Together to Revolutionize How We Prepare People for Future Incapacity...***from an article submitted by Dr. Daren Heyland, Creator of Plan Well Guide*

### ***The Traditional Approach to Incapacity Planning is Not Working***

Futuristic planning conversations often focus on ensuring clients are well prepared for life's major milestones: retirement readiness, investment management, tax efficiency, and estate planning and distribution. But one of the most significant and vulnerable moments in a person's life can be navigating a serious illness or living with a chronic, incapacitating illness. During this deeply challenging time, a client may temporarily or permanently lose the ability to make decisions for themselves, at which point someone else must step in and advocate on their behalf.

Financial planners do an excellent job of helping clients prepare for incapacity financially through protections such as critical illness insurance, disability insurance, life insurance, etc. Lawyers play a role in drafting legal documents (powers of attorney, for example). But who will step in to make healthcare and personal care decisions if the client becomes incapable? Documents alone do not prepare someone for the real-world realities of navigating healthcare and personal care decisions during a time of incapacity, nor do they adequately prevent the misuse or abuse of funds.

For many Canadians, a spouse, adult child, sibling, or close friend are able to take on this representative role. In practice, these named representatives are often asked to:

- interpret vague wishes during medical crises,
- navigate conflict between family members,
- communicate with healthcare teams,
- make life or death treatment decisions under stress,
- and advocate for quality-of-life preferences that may never have been clearly discussed.

On the short-term, these representatives experience considerable stress and anxiety when called upon to represent their loved ones. On the long-term, up to 50% of them experience disturbing psychological disorders including post-traumatic stress disorder because of their participation in the decision-making encounters.

***Clients without an adequately prepared representative are at increased risk of:***

- receiving care inconsistent with their values,
- delayed decision-making,
- healthcare system navigation challenges,
- social isolation during illness,
- and financial or personal vulnerability.

In summary, the lived reality today is both the client, and their representative are suffering because of inadequate attention to this growing problem. Let's work together to change that!

For professionals working to prepare clients for the future incapacity, this creates an important question:

*Are my clients truly prepared for future incapacity? Or perhaps more to the point, do their name representatives adequately know their authentic values and informed preferences for healthcare and personal care decision-making?*

***Moving Beyond Documents Toward Decisional Readiness***

While legal documents like a Power of Attorney or Representation Agreement are essential, they primarily identify *who* will make decisions on a person's behalf if they become incapable. What is often missing, however, is meaningful guidance around *how* those decisions should be made.

***Advance Serious Illness Planning helps fill this gap.***

Advance Serious Illness Planning (ASIP) offers a comprehensive, structured approach to preparing clients and their families for the possibility of incapacity due to serious illness or injury—such as a heart attack, stroke, or car accident. Through an educational and reflective process, your clients can document their authentic healthcare values in a way that will be meaningful to future clinicians as well as their informed treatment preference should they become unable to speak for themselves. The result is a clear, actionable plan that ensures they or their named representatives are fully informed and equipped to advocate for your client's wishes. This way, the client gets the medical and personal care that is right for them with the least stress on that named representative!

Learn more about advance serious illness planning at:  
[planwellguide.com](https://planwellguide.com)

### ***When There's No One to Step In: Navigating Incapacity Planning for Clients Who Are Aging Alone***

The challenge of preparing people for future incapacity is complicated by the fact that increasingly planners are working with clients who do not have an obvious person available that they can name as a representative or whose family relationships may be strained, geographically distant, aging themselves, or simply not suited to navigating complex healthcare decisions during a crisis.

If a client lives independently, is aging without a spouse or children, or lacks close family support nearby, the idea of asking someone to take on this responsibility can feel especially overwhelming. In these instances, people might worry about burdening a friend with such a significant responsibility, feel uncertain who would best advocate for them, or wonder whether their wishes and quality-of-life preferences would truly be understood during a healthcare crisis.

*These clients may be financially prepared for incapacity, but vulnerable to receiving medical and personal care that they would not have chosen for themselves.*

As Canada's population ages, family structures shift, and social isolation rises, this planning gap is becoming more common — and more urgent.

#### ***The Solution: Plan Well Guide's Incapacity Support Partnership+***

We at Plan Well Guide help prepare clients for the healthcare and personal care realities of serious illness and incapacity. Through Advance Serious Illness Planning (ASIP), representative preparation, healthcare navigation, and ongoing guidance, we help ensure the client's values, wishes, and quality-of-life priorities are understood, documented, and ready to guide future decisions. By having a Plan Well Guide advance serious illness plan, it reduces the 'burden' of representing someone so your solo ager client may be able to find someone in their social circles to bring the planning documents to the table.

#### **The Role of a Healthcare Advisor**

Through Plan Well Guide's Healthcare Advisory Support services, we work with clients to develop a comprehensive Advance Serious Illness Plan and help build a coordinated support team around the chosen representative. This may include onboarding conversations with the representative, collaboration with financial and legal professionals, and

practical preparation focused on the client's values, wishes, and care priorities.

If a serious illness or healthcare crisis occurs, the representative will also have access to hands-on guidance and support from experienced Healthcare Advisor helping them navigate difficult healthcare decisions with greater confidence and clarity while keeping the client's values and quality-of-life priorities at the centre of care.

Healthcare Advisory Support services may include:

- clarifying healthcare values, preferences, and quality-of-life priorities,
- identifying potential gaps or risks within a client's support structure,
- preparing representatives for future healthcare advocacy responsibilities,
- helping representatives understand healthcare information and treatment options in plain language,
- preparing representatives for healthcare meetings and important conversations,
- attending discussions with healthcare providers and medical teams,
- helping ensure decisions remain aligned with the client's values and preferences,
- and providing emotional support and reassurance during stressful or overwhelming situations.

For example, a widowed client without children may decide to ask a trusted neighbour to act as their healthcare representative. While the neighbour may deeply care about the client, they may also feel uncertain about taking on such a significant responsibility — particularly during a medical crisis. In a situation like this, the involvement of a healthcare advisor can help ensure the neighbour feels informed, supported, and better prepared to navigate the role. This additional layer of support can help both clients and their representatives feel more confident during a healthcare crisis.

Where these advisory services are deemed valuable, language can be added to legal documents to ensure that an advocate from Plan Well Guide be consulted when the client becomes incapable.

A trusted third-party supporting the named representative (a Plan Well Guide advisor) and a clear playbook (the output of the advance serious illness planning) are the keys to optimal preparation for those that feel alone.

**Interested in learning more?** Book a complimentary 30-minute call with Plan Well Guide to explore how Advance Serious Illness Plans and Healthcare Advisory Support services can strengthen your clients'

incapacity plans. Go to [www.planwellguide.com](http://www.planwellguide.com) for more information or email [daren@planwellguide.com](mailto:daren@planwellguide.com) to get started today.

## **Flu, COVID-19 and RSV: Sorting Out Your Fall Vaccine Options** ...from an article found on the McMaster University portal on October 14, 2026.

The fall vaccine routine used to be simple: one flu shot and done. Now there are more options, and with them more questions. Last week, [respiratory virus specialists told The Canadian Press \(opens a different site\)](#) that Canadians should plan to get their flu shot as soon as it's offered in their area. Programs vary from province to province, so your local public health unit or pharmacist is the best place to confirm what's available to you. In the meantime, here's what you should know.

### **1. Flu: There's a version designed for older immune systems**

Our immune systems naturally get weaker with age. That's a big reason the flu tends to hit older adults harder and why they're at higher risk of complications like pneumonia. As we explained in ['Tis the season... Have you had your flu shot yet?](#), research has found the flu vaccine can lower the risk of serious complications, even in seasons when the vaccine isn't a perfect match for the strains going around.

Something many people don't realize there's more than one type of flu shot. A **higher-dose version is available for adults 65 and older**, designed to give an aging immune system a bigger boost. Experts also point out that one flu strain, H3N2, tends to be especially hard on older adults and people living in long-term care. If you're curious about which type might suit you, or which one you had last year, your health care provider or pharmacist can walk you through it.

### **2. COVID-19: An updated shot, and a second dose for some**

This season's COVID-19 vaccine has been updated to target a newer version of the virus.

COVID-19 hasn't settled into a predictable fall and winter pattern the way flu has. Because of that, current guidance includes the option of a **second dose each year** for some groups. These include adults 80 and older, people living in long-term care, people who are immunocompromised, and adults 65 and older with underlying health conditions. If any of these describe you, your health care provider can help you decide whether a second dose makes sense and when.

### **3. RSV: The newest option, and the one people know least about**

Most of us think of RSV (respiratory syncytial virus) as a children's illness. But it can also cause serious lung infections in older adults, especially those living with chronic heart or lung conditions.

In Ontario, publicly funded RSV vaccines are available to adults 75 and older, and to some higher-risk adults aged 60 to 74. Unlike the flu shot, the RSV vaccine is currently given as a single dose, and researchers are still learning how long its protection lasts. If you've had an RSV vaccine before, it can be helpful to mention it to your health care provider so it's in your record.

#### **4. Protecting more than your lungs**

Researchers are uncovering a surprising connection between vaccines and brain health. In [Is dementia a vaccine-preventable condition?](#), McMaster immunologist Dr. Dawn Bowdish explains how severe infections like flu and pneumonia may speed up memory and thinking problems. She also shares emerging research that links certain vaccines, including flu and possibly RSV, with a lower risk of dementia.

This research is still evolving, and scientists are still working out exactly why this connection exists. Still, it's one more reason to talk to your health care provider about which vaccines make sense for you.

#### **5. Vaccines are one layer of protection, not the only one**

Everyday habits still matter during respiratory virus season. Washing your hands often, staying home when you're sick and avoiding close contact with people who are unwell can all help lower your risk. Research also supports wearing a mask in some situations. Learn more in [Do face masks help prevent the spread of respiratory viruses?](#)

#### **6. Questions to bring to your next appointment**

Not sure where to start? These questions can help guide the conversation with your health care provider or pharmacist:

1. Which fall vaccines am I eligible for this year?
2. Which version of the flu shot is recommended for someone my age?
3. Can I get more than one vaccine at the same visit?
4. Do I need a second COVID-19 dose this year?
5. Have I already had an RSV vaccine, and is that in my record?
6. Are there any reasons I should wait, such as if I'm feeling unwell right now?

#### **The takeaway**

There's no one-size-fits-all approach to fall vaccines, and that's okay. Getting the right protection starts with good information and a

conversation with someone who knows your health history. A few minutes spent asking questions now can help you plan for a healthier winter.

*This post is for general information only. It is not a recommendation for or against any specific vaccine. Please talk to your health care provider about what's right for you.*

### **Year-end planning for Canadian seniors...** *from an article found on the internet*

Year-end planning for Canadian seniors involves managing registered accounts, timing withdrawals, optimizing government benefits, and preparing tax strategies before December 31.

#### **1. Age 71 RRSP Conversion**

- **December 31 Deadline:** If you turn 71 during the current calendar year, your **Registered Retirement Savings Plan (RRSP)** must be closed or converted by December 31.
- **Conversion Options:** You can convert your RRSP into a **Registered Retirement Income Fund (RRIF)**, use it to purchase an **annuity**, or withdraw the balance as cash (subject to immediate withholding tax).
- **Spousal RRSP Exception:** You can still contribute to a **Spousal RRSP** if your spouse is younger than 71 and you have remaining contribution room.

#### **2. RRIF & Minimum Withdrawals**

- **Minimum Payouts:** Check your required minimum withdrawal amount from your **RRIF** before year-end.
- **Younger Spouse Trick:** You can base your RRIF minimum withdrawal schedule on a younger spouse's age to lower the mandatory taxable withdrawal percentage each year.
- **Withholding Taxes:** Any withdrawals exceeding the mandatory minimum are subject to source withholding tax.

#### **3. Tax-Free Savings Account (TFSA) Moves**

- **Withdrawals:** If you plan to withdraw funds from your **TFSA** for major expenses or to gift family, doing so before December 31 allows you to re-contribute that exact withdrawal amount starting **January 1 of the following year** (plus any new annual limit). Avoid over-contributing by tracking your room carefully.
- **In-Kind Transfers:** You can transfer underperforming or high-growth non-registered investments "in-kind" into your TFSA to shelter future gains from tax.

#### 4. Managing Government Benefits (OAS & CPP)

- **OAS Clawback (Recovery Tax):** The **Old Age Security (OAS)** recovery threshold applies if your net world income exceeds the government limit (e.g., around \$90,997+). Consider income-splitting or strategic withdrawals to keep income below the clawback trigger.
- **Deferral Decisions:** If you are still working or have other income streams, evaluate whether to defer **CPP/QPP** (up to age 70) or **OAS** (up to age 5-year delay past 65) to increase your permanent monthly payout rate.

#### 5. Charitable Giving & Tax Credits

- **In-Kind Securities:** Donating publicly listed stocks or mutual funds with accrued capital gains directly to a registered charity eliminates the capital gains tax while generating a charitable tax credit.
- **Age Amount & Pension Credits:** Confirm that eligible pension income (up to \$2,000 via the pension income tax credit) and the **Age Amount** (for seniors 65 and older) are properly claimed or split with a spouse. Review official resources on [Canada.ca/Seniors](https://Canada.ca/Seniors).

### Autumn Adventures Await: 15 Fall Activities for Seniors

As the breathtaking fall season gets underway, we've compiled a list of engaging and fun activities for seniors. From baking pumpkin pies to going on nature walks, our ideas provide a variety of October and November activities for seniors to enjoy this season—no matter where they live. These fun activities can help seniors feel festive whether they live in a house, apartment, or senior living community (sometimes referred to as a nursing home).

#### Fall Activities in Senior Living

Fall activities are thoughtfully woven into daily life in senior living communities. Residents can expect to see fun autumn touches throughout many aspects in a community. From seasonal menus in the dining rooms and festive décor in common areas to themed activities and unique fall outings, there are several ways to relish all that fall has to offer.

#### Outdoor Fall Activities

In many areas, fall provides a great relief from the heat, making it the ideal time to get outdoors and enjoy some fresh air. You can plan a fall

outing on your own or with loved ones. If you live in a senior living community, you can also attend a scheduled outing or activity.

### 1. Go Apple Picking

As the leaves turn vibrant and the air grows crisp, apple picking at a local orchard is a classic fall activity for seniors to enjoy. Nothing tastes better than a freshly picked apple, and the experience gives older adults a chance to enjoy the outdoors while staying lightly active. You get to pick your apples, take them home, and enjoy them as-is or try a fun fall recipe.

If picking apples isn't your thing, you can still enjoy other activities at an apple orchard. Many orchards offer other fruits to pick and sometimes even food stalls and activities. You might see animal encounters, hayrides, or a country store.

Additionally, be sure to see if your local orchard offers fresh apple goods to enjoy in person—like apple cider, apple cider doughnuts, applesauce, apple pie, or apple juice. Some places even have a small café that serves dishes made with the fresh produce.

### 2. Visit a Pumpkin Patch

Much like apple orchards, pumpkin patches offer the perfect opportunity to get outside, enjoy the autumn scenery, and get involved in fun fall activities for seniors.

Seniors can find pumpkins to take home or enjoy a variety of activities. Many pumpkin patches offer corn mazes, hayrides, animal enclosures, cider mills, and more. It's a great way for families to bond as well. From grandparents to grandkids—there's something for everyone.

Some pumpkin patches are particularly good at accommodating individuals with disabilities so be sure to inquire before your visit. Many places offer accommodations for the hayrides and may even have senior-friendly events.

### 3. Enjoy the Fall Foliage

To fully embrace the seasons changing, choose a nearby destination to enjoy the cooler weather. Whether it's a favorite park, scenic hiking trail, or just a leisurely stroll in your neighborhood, vibrant fall colors are often right outside your door—waiting to be enjoyed.

You can also host a fall tailgate and enjoy watching your favorite team play. Or pack a seasonal picnic to enjoy outside while taking in the autumn scenery.

#### 4. Find Seasonal Events to Attend

Many cities host events to welcome the season—find one near you to enjoy fun activities in October and November. Oftentimes, cities host fall festivals to bring together local vendors and businesses. This lively atmosphere offers seniors and loved ones a chance to appreciate live music, shop for rare finds, eat tasty treats, and more.

You might also come across a seasonal farmer's market that only comes around in the fall. With seasonal produce and handcrafted goods, it'd be the perfect way to relish the season.

#### 5. Plant Fall Vegetables

For those who find joy in gardening, tending to a fall harvest might be the ideal activity this season. Here are a few of the top [picks for your vegetable garden this fall](#):

- Beets
- Brussels sprouts
- Carrots
- Cauliflower
- Parsnips
- Pumpkins
- Squash
- Herbs (rosemary, sage, thyme, etc.)

#### *Creative Fall Activities*

Autumn is the perfect time to tap into your creativity. Whether it's through crafts, cooking, or seasonal decorating, there are plenty of fun fall activities for seniors to express themselves and celebrate the season.

#### 6. Make a Seasonal Treat

The changing of seasons often brings cherished family traditions, like digging up age-old recipes. Some families have tried-and-true recipes, while others love to try a new one every season. Here are some ideas for those looking for a new delectable treat this fall:

- Apple tart or crisp
- Apple or pumpkin pie
- Candy apples
- Pumpkin bars
- Pumpkin cheesecake
- Pumpkin spice syrup
- Sugar cookies in the shape of jack-o-lanterns

In some senior living communities, activities directors will add a seasonal cooking class to the calendar to get seniors who love cooking engaged in fall festivities.

### 7. Make Fall Wreaths or Garlands

Seasonal decorating is a simple yet enjoyable fall activity for seniors that helps bring a festive touch to their surroundings. Gather a bunch of autumn-colored supplies, such as faux leaves, mini pumpkins, flowers, and pinecones, to get started. Get creative and find different ways to use the same supplies to create wreaths and garlands.

This can be an activity to do alone or with grandkids. It sparks up creativity and conversation. And once you're done, you have something you can hang up and admire each day.

Sometimes, senior living communities will host a fall-themed arts and crafts session where they provide these supplies and bring seniors together to help decorate the community and their apartments.

### 8. Knit Something Warm

In many regions, the arrival of fall signals that colder weather is just around the corner. This makes it the perfect time to start knitting cozy scarves, hats, or blankets to stay warm while putting your creativity to the test.

You can plan a visit to your local craft store and select warm yarns in fall or winter colors. Think of designs and patterns beforehand so you know what you're going for. Fall is a great time to start your knitting projects, especially if you'd like to gift handmade items come holiday season.

Depending on the resident population in a senior living community, activities directors may set up a knitting club or event, where they'll provide a yarn collection to choose from. It's a lovely opportunity for residents to bond and get creative alongside one another.

### 9. Paint or Carve Pumpkins

Alongside colorful leaves, pumpkins have become one of the iconic symbols of fall. What better way to celebrate the season than by painting or carving them?

To get started, visit a pumpkin patch or any local store that sells pumpkins and pick out your favorite. Then, get ready to carve or paint. Carving is made easy these days—you can buy a ready-made pumpkin carving kit. Or buy a small acrylic paint kit if you're planning to paint.

If you'd prefer to skip the messy aspects of pumpkin carving or want a decoration that lasts for years to come, consider purchasing a realistic craft pumpkin from your local craft store. Many even come with special carving tools, so you can still experience the nostalgia of carving without the cleanup.

In some senior living communities, activities directors plan seasonal festivities that include pumpkin carving or painting to get seniors feeling festive.

#### 10. Make a Costume for Grandkids

While some seniors may not be drawn to fall activities for themselves, they many still find joy in celebrating the season by creating special memories with their grandkids. Making a costume for a grandchild might be the perfect fall activity for seniors.

Helping a grandchild bring their costume idea to life is a fun and meaningful way to connect. Whether they want to be a superhero, a fairy, or an animal, you can help by gathering materials, stitching pieces together, and adding creative touches.

If you think creating an entire costume feels overwhelming, try contributing to just one part. For example, make the mask for their superhero costume or help add some spooky fake blood to a vampire costume.

### **Brain-Stimulating Fall Activities for Seniors with Dementia**

Fall can be a wonderful time to engage in gentle activities that engage the brain and spark joy, encourage connection, and support cognitive wellness—especially for seniors with dementia.

#### 11. Do a Fall-Themed Puzzle

Doing a puzzle is a great way to engage the brain, especially for seniors with dementia. Consider choosing an autumn-themed puzzle that embraces the stunning seasonal landscape. It can be a visually rewarding and relaxing activity that's ideal for seniors who are looking to enjoy seasonal festivities indoors.

Some senior living communities offer an activity or game room where they may offer a selection of puzzles. You may be able to talk to an activities director about getting an autumn-themed puzzle added to the shelf.

#### 12. Play Board Games

Gathering with friends or family for a cozy board game night is a delightful way to foster connection and keep seniors mentally engaged

during the fall season. As the temperature starts to drop, few things compare to the warmth and joy of spending a fun-filled day together with loved ones.

Some games that make perfect fall activities for seniors with dementia include snakes and ladders, dominos, and bingo. You can also look for specific dementia-friendly games.

For senior loved ones in general, some fun classic games include Scrabble, Monopoly, Sorry! chess, checkers, and UNO.

### 13. Read Fall-Themed Stories or Books

While reading can become more difficult for seniors with dementia, it's still a great activity to engage their brain—especially for those who find reading to be a hobby. It often becomes harder for them to comprehend and retain information, so it might be time to adapt their reading experience with large print books, audiobooks, shared reading, and topics of interest.

To help them reminisce on cherished memories in the fall, oftentimes memories of Halloween or Thanksgiving, they can try to read fall-themed books. If books are hard to keep up with, consider short stories or local news covering fall events.

If you or a senior loved one doesn't have dementia, you can still buy or check out fall-themed books to feel more festive. Some senior living communities even have book clubs where residents may pick out a fall-themed book for the season.

### 14. Create a Fall-Themed Memory Box

To bring back favorite seasonal memories of autumn, it might help to create a themed memory box as a fall activity for seniors with dementia. You can gather photos of their favorite memories from previous Halloween and Thanksgiving celebrations, visits to pumpkin patches, or any memories of seasonal activities.

You can also add any seasonal memorabilia that might bring back memories. Engaging multiple senses can often help. Some examples include including a piece of a costume they wore on Halloween, a table setting piece from a Thanksgiving they hosted, or a family favorite recipe of theirs.

### 15. Engage the Senses Through Fall-Themed Activities

Autumn comes with many sights, sounds, textures, tastes, and visuals that can be turned into sensory fall activities for seniors with dementia.

Here are some fun sensory ideas for you can try this fall that engages each sense:

- Sight: Gather pictures from their life throughout fall time or use fall décor to help them reminisce on seasonal memories.
- Smell: Use fall scents, like cinnamon, apples, and pinecones, to encourage reminiscence of cherished fall memories.
- Sound: Play fall sounds like rustling leaves, chirping birds, crackling fire, along with the sounds of children trick-or-treating to promote reminiscence.
- Taste: Bake fall treats or recreate family recipes to help them recall memories.
- Touch: Provide different textures like leaves, acorns, and pinecones to help seniors with dementia engage. It can help them feel calm, communicate, and tell stories.

You can even turn these fall-themed sensory activities into games. For example, guessing the scent, sound, ingredients, or object. In some senior living communities, it's typical for memory care units to offer activities like these to encourage brain stimulation and reminiscence.

### **Eating Healthy During the Autumn Months**

As the leaves start to fall and the air turns crisp, the arrival of autumn can bring about not only a change in weather but also shifts in our dietary needs and habits, especially for seniors. Healthy eating is essential for seniors during these months, not only to keep them warm but also to bolster their immune system in preparation for the often-dreaded flu season.

Explore some delicious seasonal produce that autumn has to offer and how they can contribute to a healthy diet.

### **The Importance of Healthy Eating for Seniors in Autumn**

As temperatures drop, our bodies naturally require more energy to stay warm, making healthy eating and adequate nutrition crucial, especially for seniors. Moreover, a [well-balanced diet](#) rich in vitamins, minerals, and other vital nutrients can fortify the immune system. This can help seniors ward off common colds and flu, which are more prevalent during the autumn and winter months.

### **Seasonal Fruits and Vegetables in Autumn**

Autumn is synonymous with a [bounty of fruits and vegetables](#), each rich in important nutrients. Apples, for instance, are not just delicious and versatile but also loaded with dietary fiber that aids in digestion. Pumpkins, a hallmark of the season, are packed with Vitamin A,

essential for eye health. Meanwhile, beets, rich in antioxidants, can improve blood pressure and combat inflammation.

Incorporating these and other autumnal produce like squash, pears, and sweet potatoes into seniors' diets can boost nutrient intake and add variety to their meals.

### **Easy-to-Follow Recipes for Seniors**

There are many recipes seniors can try on their journey to healthy eating. For breakfast, consider a hearty [apple and cinnamon oatmeal](#). This power-packed meal combines the fiber richness of apples with the heart-healthy benefits of oats. For lunch, a [roasted butternut squash soup](#) can be a warm, nutritious option. Packed with vitamins and fiber, this dish provides both comfort and nutrition. For dinner, a [mixed vegetable stir-fry](#) featuring seasonal produce like bell peppers, carrots, and zucchini can be a light and healthy choice. Finally, for snacks, [roasted beetroot and sweet potato crisps](#) can offer a healthier alternative to traditional potato chips.

### **Tips for Maintaining a Healthy Diet**

Diversifying meals with a variety of seasonal fruits and vegetables can help ensure a balanced intake of different nutrients. Remember to take portion sizes into account and aim for a colorful plate. Also, always stay hydrated and keep up with regular physical activity – these are crucial components of overall health and wellness.

### **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 12<sup>th</sup> 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](mailto:registrar@cieps.com)

### **Please keep your contact information current with us**

To help us keep your contact information up to date, so that you do not miss any timely information, renewal notifications, and the PULSE monthly email newsletter, please use our member update form if any of your information has changed. You can access the form here - [EPC Member Update Form](#)

### **Important notice regarding your EPC Membership dues. Please ensure that your EPC is always in good standing.**

When you pay your EPC Membership Dues, please include applicable taxes (GST/HST) for your Province of residence.

If you are sending a cheque for your EPC Membership, please reference that the cheque is for.

Annual renewal fee—\$150.00 + Applicable taxes for the province you reside in. This can be paid by Cheque, Visa, or MasterCard, or email transfer to [payments@cieps.com](mailto:payments@cieps.com) and it will be processed for you.

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

***Not sure when your renewal is? Check the date on your EPC Certificate. The date you passed your EPC Qualification examination is your renewal date each year.***

*We email receipts for renewal payments at the end of the month which you paid your dues.*

### **[RENEW SECURELY HERE](#)**

#### ***Reminder***

*Remember, only an EPC member in good standing may use the EPC mark, the words EPC Designation, or logo on any advertising, business cards, stationery, signage, voice mail, or email. This is in accordance with the CIEPS tenets and standards.*

## CE requirements when renewing your EPC Designation

CIEPS has a requirement of 30 CE credits annually when you renew your EPC membership.

Lately we have been receiving questions about the Continuing Education requirements when renewing your EPC Designation.

The following should clarify this for you.

If you are in a profession that requires CE Credits, then we accept that number of CE hours towards your EPC Membership renewal.

If you are in a profession that does not require CE Credits, then you do not require any CE to renew your EPC membership.

### **PLEASE NOTE!**

Just a reminder that when you use your credit card to pay for your EPC Renewal fees, or purchase anything from the EPC Resource Library, it will show on your statement as CNDIAN INTIVE FOR ELDR ST... Beamsville, ON. With a phone number of 855-882-3427 do not panic, as this is the Elder Planning Counselor Designation (EPC).

If you would like to stop receiving this publication, please respond to [info@cieps.com](mailto: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](mailto:info@cieps.com)

Nu