



ILTCCABC Education Session: Seniors First BC

January 8, 2026

- Seniors First BC is a non-profit organization providing information, legal advocacy, and support for older adults across BC.
- The organization offers several key services: Seniors Abuse and Information Line (SAIL), Victim Services Program, Public Education and Outreach, and Legal Services
- Advanced planning tools discussed included Representation Agreements (Sections 9 and 7), Advance Directives, Powers of Attorney, Joint Ownership/Bank Accounts, and Wills
- Representation Agreements deal with healthcare and personal care decisions, while Powers of Attorney handle financial and legal matters
- Powers of Attorney are only valid while the adult is alive; they cease to be effective upon death
- Executors take over after death to manage the estate according to the Will
- Filing a Wills Notice with Vital Statistics (\$17) helps executors locate and verify the last will

Introduction

Lisa Dawson introduced the Independent Long-Term Care Councils Association of BC (ILTCCABC) and welcomed the speakers from Seniors First BC. Seniors First BC is a charitable, non-profit society providing information, legal advocacy, and resources for older adults across BC. This presentation will cover Seniors First BC programs and services, as well as advanced planning tools.

- **Details**
 - Lisa Dawson was the facilitator. She is co-chair of her father's long-term care home family council, executive member of the Vancouver Coastal Association of Family Council, and president of ILTCCABC
 - ILTCCABC is an all-volunteer group with lived experience in long-term care, representing the collective voice of family councils and residents throughout long-term care homes across BC



- **Linda:** Introduced herself as the Learning and Events Outreach Coordinator for Seniors First BC
- **Marie-Noel:** Introduced herself as the Executive Director and lawyer with Seniors First BC

Seniors First BC Programs and Services

Linda Yauk provided an overview of the four main program areas offered by Seniors First BC.

- **Seniors First BC offers comprehensive support through multiple channels:**
 - Seniors Abuse and Information Line (SAIL) as a confidential phone line managed by trained workers, available 8 am to 8 pm weekdays at 604-437-1940 or 1-866-437-1940 (toll-free)
 - Victim Services Program for older adults who have experienced abuse or family/sexual violence
 - Public Education and Outreach program that raises awareness about key issues affecting older adults
 - **SSBC** Legal Services program assists low-income older adults with select legal issues. Eligibility criteria for legal services: age 55+ (45+ for Indigenous clients), maximum income of \$45,000 for one person plus \$20,000 for additional household members, and assets under \$250,000

Representation Agreements

Representation Agreements as legal documents for healthcare and personal care decisions.

- **Details**
 - Representation Agreements are written legal documents signed by adults to appoint representatives to make healthcare/personal care decisions
 - Section 9 Representation Agreements as the broadest type, covering all major/minor healthcare and personal care decisions
 - Section 7 Representation Agreements as combining financial and healthcare decisions, often used when someone has diminished capacity. Section 7 agreements are not always accepted for moving into long-term care facilities



- **Question:** about health authorities bypassing Section 9 representatives by asserting the adult is "capable" was clarified that if the adult is deemed capable, healthcare providers must listen to the adult, not the representative
- Representatives should be trusted individuals who understand and respect the adult's values, wishes, and beliefs
- Capacity can fluctuate, and healthcare providers should assess regularly
- The "gold standard" for advanced planning is to have both a Section 9 Representation Agreement and a Power of Attorney

Advance Directives

Advance Directives as written instructions for healthcare when the person is incapable.

- **Details**
 - Advance Directives as written instructions giving or refusing consent to healthcare treatment when the person cannot communicate
 - They are ideally used only when there is no Representation Agreement
 - Advance Directives are better than nothing, but not as comprehensive as having a representative who can make decisions based on changing circumstances

Powers of Attorney

Marie-Noel provided detailed information about Powers of Attorney for financial and legal decisions.

- **Details**
 - Powers of Attorney are legal documents appointing someone to make financial and legal decisions. Powers of Attorney are only valid while the adult is alive
 - Two main types: Springing (effective upon a specific event like incapacity) and Enduring (effective immediately and continues past incapacity)
 - Bank-specific Powers of Attorney are limited to that institution only
 - No Power of Attorney remains valid after death, regardless of how it's written
 - Powers of Attorney cannot apply to healthcare or personal care matters
 - Enduring Powers of Attorney are most common and immediately useful
 - New Powers of Attorney may revoke existing ones



- Attorneys should keep detailed records of all transactions to avoid allegations of financial abuse

Joint Ownership and Joint Bank Accounts

Marie-Noel discussed joint ownership of assets and the implications of joint bank accounts.

- **Details**
 - Joint ownership means shared property and shared debts
 - With some joint bank accounts, two people own 100% (not divided 50/50)
 - Warning about right of survivorship, where the surviving account holder gets everything upon death
 - **Question:** Is it better to have a family member as a co-owner of a bank account so it stays in force after death? **Answer:** Cautioned about potential issues with joint accounts, including debts becoming shared and possible disinheritance of other beneficiaries
 - Joint accounts can be useful for couples, but may cause complications with other relationships
 - Important to understand how the financial institution handles joint accounts upon death
 - Consider carefully before adding someone to a joint account, as it may affect inheritance plans

Wills

Marie-Noel provided comprehensive information about Wills and estate planning.

- **Details**
 - Wills are documents containing instructions about what happens to assets after death
 - Wills appoint executors who handle affairs after death
 - Some assets (joint accounts, life insurance with named beneficiaries) cannot be divided through a Will
 - **Question:** What about if the executors are siblings who don't get along? **Answer:** Consider choosing a different executor or the public guardian and trustee.



- Store Wills in secure but accessible locations
- The Wills Notice form (\$17) filed with Vital Statistics to register the date and location of the Will
- Everyone should have a Will to help loved ones handle affairs after death
- Choose executors carefully, considering their ability to handle required duties
- If someone dies without a Will, family members inherit in the order set by law
- Filing a Wills Notice helps executors verify they have the correct, most recent Will

Access to Medical Records After Death

Discussion about how to access medical records after a person has died.

- **Details**
 - **Question:** How can a former Section 9 representative or family member obtain the deceased's medical and long-term care records? **Answer:** The executor or administrator of the estate would have access. If there's no executor, they look at the nearest relatives in order (spouse, adult child, parent, sibling). Caution: that healthcare providers might redact or refuse to release certain information if they believe the patient wouldn't have wanted it released
 - **Question:** Would it be wise to stipulate in the Representation Agreement that medical records be released upon request? **Answer:** This is typically specified in their Representation Agreement forms
 - Access to medical records after death follows a specific order of priority
 - Healthcare providers consider whether the patient would have wanted information released
 - Including specific instructions about record access in the Representation Agreement is advisable

Elder Abuse in Long-Term Care

Brief discussion about elder abuse in long-term care facilities.

- **Details**
 - **Question:** What is the prevalence of elder abuse in BC long-term care homes? **Answer:** Statistics are limited as only a small percentage of calls to SAIL come from



long-term care homes. Residents being abused may not always have the ability to reach out for help

- **Question:** What about the issue of video surveillance in care homes and concerns about privacy versus protection? **Answer:** LTC homes typically resist video surveillance due to staff privacy concerns. The true prevalence of elder abuse in long-term care is difficult to determine. Reports often come from family members rather than residents themselves. Video surveillance in rooms raises complex issues of privacy, dignity, and protection

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