



# 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. It works with other organizations (NEVR) to provide further resources like their [Elder Abuse Toolkit](#).
- 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



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- **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



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- **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



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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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