

## For the Province of British Columbia:

### POWER OF ATTORNEY FOR FINANCIAL AFFAIRS

**O**ne way to protect yourself and your assets is through the use of a Power of Attorney. A Power of Attorney is a legal document which empowers a person of your choice to act on your behalf for financial and legal decisions.

**Y**ou may give a limited Power of Attorney to deal with a specific transaction such as the sale of house, or to deal with your bank and pay your bills while you are on vacation. Or, you may give a general Power of Attorney to cover all your financial decisions. You can also make an Enduring Power of Attorney which is a Power of Attorney that specifically allows the chosen person to go on acting for you if you become mentally incapable of managing your property. You can specifically provide for the Enduring Power of Attorney to not be used until you are incapable. This is called a springing power of attorney.

**T**he naming of a person in a Power of Attorney document is important and that person should be of your choosing. It can be a relative, a friend or a professional you trust. The person you have appointed is required to act in your best interest and should keep an accurate account of money transactions. You can choose two people to act together.

**A** lawyer or notary can help you decide the best arrangement\* for your circumstances and ensure that if you make a springing power of attorney, it is properly worded.

**R**epresentation agreements can also be used for “routine financial affairs.” They are an alternative to a power of attorney but are not sufficient for all financial and legal matters.

### REPRESENTATION AGREEMENT FOR PERSONAL CARE AND HEALTH DECISIONS\*

**BC** law allows you to appoint someone to make personal and health care decisions for you. This is done in a document called a Representation Agreement. A capable adult may also make an Advance Directive.

**A** Representation Agreement is the legal document used in BC that enables the person you choose (your representative) to help you make personal and health care decisions, or to make those decisions for you when you are unable to do so yourself. These decisions include health care, living arrangements, diet, activities, arranging for support or services, and personal safety. It can take effect immediately or when you become incapable of making these decisions for yourself.

**\* NOTE:** For more information on Representation Agreements, Powers of Attorney, and Advance Directives, consult with a lawyer or see the Nidus Personal Planning and Resource Centre and Registry <http://www.nidus.ca/>.

### FUNERAL PLANNING

**T**he loss of someone you love is very traumatic and while you are coping with the grief in these difficult times, someone may be looking to take advantage of the situation. Posting obituaries and funeral times are a normal part of funeral planning but it also announces that no one will be home and that it may be the perfect opportunity to steal unused medication and valued possessions. Be aware and, if possible, ask someone to stay in your home when you are away at the funeral.

## WILLS

**A** will is one of the most important documents you will ever write. It is your opportunity to record your wishes for the dispersal of your property when you die. If your children are minors, you may stipulate who you wish to be their guardian in your will. You can also record your wishes for your pet. A potential guardian should be asked beforehand if they are willing to take on the responsibility for children or pets.

*It is best to use the services of a lawyer of your own choosing when making a will. You cannot be forced to sign a will or any other legal document such as a power of attorney or representation agreement.*

*If you have been forced or coerced into signing a will or any other document, contact the police or the BC Centre for Elder Advocacy and Support (BC CEAS) <http://bcceas.ca/> The BC CEAS website also has a wide range of information.*

**CAUTION! All documents should be read and understood before you sign them.**

## PROGRAMS AND SERVICES

**A** secure environment takes more than locks and lights. It involves working with your neighbours and the local police in identifying community problems and implementing programs and services to create a safer and more secure environment.

**C**ontact your police department in order to obtain information on programs available in your area and to provide suggestions for new initiatives.

**I**f you, or a friend or neighbour, has been a victim of abuse and you are not sure who to call, contact VictimLink BC, toll-free at 1-800-563-0808.

**I**n addition to calling the police if a crime has been committed, BC legislation provides for confidential reporting of cases of abuse and neglect, including misuse of a power of attorney or a representation agreement, to Designated Agencies when the victim is unable or incapable of seeking support or assistance on their own. Designated Agencies will investigate the report and seek to find the best solution for support and assistance to end the abuse or neglect. Concerns about misuse of an enduring power of attorney or representation agreement can also be reported to the Public Guardian and Trustee of B.C. (PGT).