



All Seniors Should Plan Ahead for Potential Health Surprises

National Seniors Day is October 1

FOR IMMEDIATE RELEASE

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Vancouver, BC –As National Seniors Day approaches, BC Notaries are advising seniors and Baby Boomers to ensure their healthcare wishes are clearly and legally documented in case they develop an unforeseen health condition where they can't speak or care for themselves. Since most people over age 55 are healthy and active, this is the optimal time to capture their instructions while they are still physically robust and legally of sound mind.

“As Notaries we often see previously healthy clients, even in their 50s and 60s, who are facing a critical illness diagnosis or have recently been diagnosed with dementia who want to put plans in place for their health care and sometimes, sadly, it's too late,” said Daniel Boisvert, President, BC Notaries Association and a Tsawwassen Notary. “Health issues can be surprising, particularly when you've always been active, and create a very stressful time for those diagnosed and their loved ones. We strongly recommend planning before a major illness strikes, so you have time to carefully consider your options.”

While this applies to everyone, it is particularly important for the many seniors living alone or living with a partner to whom they're not married. A report from Statistics Canada's 2016 survey showed that 33% of women and 17% of men over age 65 live alone, while 7% of couples live with their partner outside of traditional marriage, a [56% increase](#) since 2011.

Seniors who are living common law, and particularly in new relationships, may have legal ties to previous partners and, of course, to their own children. Regardless of how complex or simple these relationships might be, identifying a decision-maker without clear direction can create confusion, hurt feelings and inconsistency with an individual's actual wishes for healthcare measures, financial decisions, and distribution of property. Legal fees can also escalate.

Similar issues exist for people living alone, since a spouse would typically make such decisions on their behalf. When these wishes are not clear, the court can step in and appoint a decision-maker, who is unlikely to be aware of the individual's own intentions.

Advance care planning documents ensure your decisions are followed, even during dementia or a critical illness. Depending on your unique needs and situation, you might require a Representation Agreement, an Advance Care Directive, and/or a Power of Attorney. A trained and professional Notary can advise you on what tools best meet your needs.

“Having an advance care plan in place provides peace of mind for clients and their families and loved ones, particularly if they are single, separated or living with a common-law partner,” said Kristy Martin, a Langford Notary. “It's easier to create a plan than most people think, and most clients find the process a big stress relief.”

BC Notaries are professionally trained and have extensive experience in helping clients develop advance care plans and recommend the following approach:

1. Inform yourself about options and decisions. It starts with a conversation with a Notary and some self-education. It's not hard and it doesn't have to cost a lot.
2. Decide how decisions will be made if you can't make them.
3. Have a conversation with your physician so you understand how certain decisions could affect you, considering any health conditions.
4. Have another conversation with family members who you want to be involved in your future care planning. Or ask a close friend if they will fill this role for you. You may also want to discuss available financial resources and future care support options.
5. Your local Notary can help you decide what should be in your Advance Care Plan and then put everything together in writing to ensure you've fully considered and clarified your decisions.

"People put off advance care planning and the result can be stressful and sad. It can even result in futile or delayed healthcare measures for the patient and unnecessary trauma for families and friends who are faced with decisions they're not equipped to make," said Tarja McLean, a Kelowna Notary. "It is important to create a plan before it is needed, before dementia or other diseases become advanced."

BC Notaries represents more than 380 highly trained Notary professionals. Most Notaries have locally owned and operated offices and all provide personal assistance to clients around the province. Individuals, families and businesses seek the services of BC Notaries for a wide range of non-contentious legal matters, including residential and commercial real estate transfers, mortgage refinancing, Wills and advance healthcare planning, powers of attorney, and other important documents.

To find a Notary near you and for more information, please visit www.notaries.bc.ca. The Notary Tradition of Trust spans 2000 years. Notaries began practicing in British Columbia over 100 years ago. They continue to serve their valued clients and their communities across the province.

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Editors: Local Notaries are available in many areas of BC to discuss advance care planning.

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