

# Managing Money for Someone Else

Help for an attorney appointed under a power  
of attorney in British Columbia

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# Introduction


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In a **power of attorney**, a person can authorize someone else—their **attorney**—to take care of financial and legal matters for them.

If you've been appointed as an attorney under a power of attorney, *Managing Money for Someone Else* is for you. This guide will help you understand what you can and cannot do in your role as an attorney. It offers tips to help you avoid problems, tools to help you stay organized, and resources for finding more information.

The information is current to November 2017.

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At People's Law School, we believe accurate, plain English information can help people take action to work out their legal problems. This publication explains in a general way the law that applies in **British Columbia, Canada**. It is **not intended as legal advice**. For help with a specific legal problem, contact a legal professional. Some sources of legal help are highlighted in the "Where to Get Help" section.

## Contributors & acknowledgements

### Writer

This publication was written by Kevin Smith, adapted from a guide from the Consumer Financial Protection Bureau.



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**Kevin Smith**, Barrister & Solicitor

## Acknowledgments

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## About People's Law School



People's Law School is a non-profit society in British Columbia, dedicated to making the law accessible to everyone. We provide free education and information to help people effectively deal with the legal problems of daily life. Visit us online at [www.peopleslawschool.ca](http://www.peopleslawschool.ca) <sup>[6]</sup>.

## References

- [1] <http://www.seniorsfirstbc.ca>
- [2] <https://www.consumerfinance.gov/>
- [3] [https://www.americanbar.org/groups/law\\_aging.html](https://www.americanbar.org/groups/law_aging.html)
- [4] <http://www.lawfoundationbc.org/>
- [5] <http://www.notaryfoundationofbc.ca/>
- [6] <http://www.peopleslawschool.ca>

# You Have Been Appointed as an Attorney

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This section was last reviewed for legal accuracy by Kevin Smith in November 2017.

Like many people, you may never have been an attorney under a power of attorney before. That's why *Managing Money for Someone Else* was created. This guide will help you understand what you can and cannot do in your role as an attorney.

In the role of attorney, you are a **fiduciary**. A fiduciary is someone who is in a position of trust toward another person. A fiduciary has duties and responsibilities. This guide will help you understand what those are. It also offers tips to help you avoid problems, and resources for finding more information.

This guide is for family and friends serving as an attorney, not for professionals or organizations. The guide does not give you legal advice. Talk with a legal professional if you have questions about your duties or responsibilities.



The most common type of power of attorney is called an **enduring power of attorney**. In this type, the attorney's appointment continues—or “endures”—if the person making it becomes mentally incapable. The duties and responsibilities in this guide apply to enduring powers of attorney.

Powers of attorney can also be “general” or “limited”. In a general power of attorney, the attorney's appointment **ends** if the person making it becomes mentally incapable. In a limited power of attorney, the attorney's powers are limited to a specific task or a specific period of time. For example, to sign the papers on the sale of a home while the person making the power of attorney is out of the country on vacation.

Not all the duties and responsibilities in this guide apply to an attorney appointed under a general or a limited power of attorney. That said, if you are an attorney under a general power of attorney for a long time period, it is advisable to do all the things covered in this guide.

If you want to learn about **making** a power of attorney, this guide is not designed for you. Talk with a lawyer or notary public. These resources are also helpful:

- The information on “Power of Attorney <sup>[1]</sup>” from People's Law School.
- The “Guide to Making & Registering Your Enduring Power of Attorney (EPA <sup>[2]</sup>)” from Nidus.
- The website MyLawBC <sup>[3]</sup> from Legal Services Society, the agency that provides legal aid in BC. The site has a tool that helps you decide what documents to create to plan for your future.

## A scenario



"I worry that as I get older I might get sick and won't be able to pay my bills or make decisions about money. I'd like to appoint someone to make decisions for me in case I become mentally incapable."  
- Martina, Vancouver

Let's start with a scenario about how you might have become an attorney under a power of attorney. □

Your family member or friend is worried that she will get sick and won't be able to pay her bills or make other decisions about her savings and her house. For this guide, let's call her **Martina**. Martina has signed an **enduring power of attorney**. This kind of power of attorney continues if person making it becomes mentally incapable. In it, Martina names you as her attorney. She gives you the power to make decisions about money, property and other legal matters for her.

The law gives you a lot of responsibility as Martina's attorney under her power of attorney. You are now a fiduciary with **fiduciary duties**.

## What is a fiduciary?

Having been named to manage money and property for someone else, you are a fiduciary. You are in a position of trust toward Martina. The law requires you to manage Martina's money and property for her benefit, not yours.

When you act as an attorney for Martina, you have four key duties you must keep in mind:

1. Act honestly, in good faith and in Martina's best interest
2. Manage Martina's money and property carefully
3. Act within the authority you are given and within the law
4. Keep good records

These duties are explained in the section "Four Key Duties of a Fiduciary". They apply whether you are managing a lot of money or a little. They apply whether you are a family member or not.

If you do not carry out these duties, you could be removed as an attorney, sued or have to repay money.

It is even possible that the police or a public official (the Public Guardian and Trustee <sup>[4]</sup>) could become involved. They can investigate you and bring you before a court.

It's always important to remember: **It's not your money!**

## Before you start

Before you first act as an attorney, consider the job you are about to take on. Consider the nature of the fiduciary duties you will have to follow and the potential for difficulties to arise.

For example, consider whether acting as attorney is likely to put you in situations where your personal interests conflict with your fiduciary duties.

Consider how difficult the task is likely to be. Take into account things such as:

- the value and nature of the adult's property
- how organized their affairs and papers are
- views of family members and concerned friends, and the potential for disagreement among them
- if there are multiple attorneys, the potential for disagreement with them


Consider whether the power of attorney provides for the attorney to be paid for their time. The law <sup>[5]</sup> says that you can be paid for acting as an attorney under an enduring power of attorney **only** if the document says you can and sets out the amount or rate.

If you decide not to act as attorney, you may resign. You can do so by giving written notice to the adult and any other attorneys named in the enduring power of attorney. If the adult is incapable of making decisions at the time you resign, you must also give written notice of the resignation to a spouse, near relative or (if known to you) close friend of the adult.



In your role as attorney, you may deal with other types of fiduciaries. These may include:

- **Trustee under a trust:** A person who holds property for the benefit of another person, the beneficiary.
- **Representative under a "section 7 representation agreement":** A person authorized to make decisions for another person—including on "routine" financial affairs and most legal matters—when the person can no longer manage on their own.
- **Pension trustee or, for veterans, pension administrator:** A person appointed by a government agency to manage government money that is paid to someone.
- **Guardian or committee:** A person appointed by a court to manage money and property for someone who needs help.

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## References

- [1] <https://www.peopleslawschool.ca/everyday-legal-problems/wills-estates/personal-planning-powers-attorney>
- [2] [http://www.nidus.ca/PDFs/Nidus\\_Guide\\_EPA.pdf](http://www.nidus.ca/PDFs/Nidus_Guide_EPA.pdf)
- [3] <http://mylawbc.com/paths/wills/>
- [4] <http://www.trustee.bc.ca>
- [5] <http://canlii.ca/t/849l>

# Power of Attorney Questions & Answers

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This section was last reviewed for legal accuracy by Kevin Smith in November 2017.

## What is a power of attorney?

A **power of attorney** is a legal document. Martina made an enduring power of attorney to give you legal authority to take care of her money and property. That authority will continue if Martina becomes incapable and can't make her own decisions.

Under the power of attorney, Martina is called the **adult** or **principal**.

You are called the **attorney** or **agent**.

A power of attorney can also come into effect when something happens to trigger it. This is called a **springing power of attorney**. Martina can appoint you to act on her behalf if the triggering event happens. The triggering event can be if Martina becomes mentally incapable. For example, the appointment can come into effect "when two physicians have determined that I am no longer capable of managing my affairs". Such a springing power of attorney is not active **until** Martina is incapable.

As the graphic shows, there are four types of power of attorney in BC. The types are not mutually exclusive. An enduring power of attorney can also be limited in purpose, for example.

## On what matters does the attorney have authority?

A power of attorney covers financial and legal matters. These might include depositing or withdrawing money from Martina's bank account, paying her bills or investing her money. They might include insuring or selling her car, or selling her home.

A power of attorney does not cover health care or personal care matters, such as whether Martina will undergo a medical procedure, where she lives, or who her visitors are.

For health care and personal care decisions, Martina could make a **representation agreement** to name someone (a "representative") to make decisions for her if she can no longer manage on her own. There is a type of representation agreement that covers "routine" financial affairs and most legal matters, in addition to personal care and health care decisions. This guide doesn't cover representation agreements. If you want more information about this option for personal planning, see the Nidus website at [www.nidus.ca](http://www.nidus.ca) <sup>[1]</sup>.

## **Can Martina still manage her own affairs after signing a power of attorney?**

Yes, Martina can still manage her own money and property as long as she is able to make decisions.

Having a power of attorney does not remove Martina's decision-making rights. Decision-making is not given away; it is shared between Martina and you whenever possible. You cannot override a decision made by Martina while she is capable.

## **Can a power of attorney be changed or revoked?**

Yes, Martina can take away (or revoke) your authority to act as her attorney at any time, as long as she is still able to make decisions.

If Martina does take away your authority as her attorney, you must stop making decisions for her. Martina should tell any people or businesses you dealt with that you are no longer her attorney. Further information about revoking an enduring power of attorney is available from Nidus.<sup>[2]</sup>

## **What if you think the change was the result of fraud or abuse?**

You may think Martina did not understand her decision to remove you as her attorney. You may worry that she is being abused or exploited by someone else. If so, talk to a trusted family member, a lawyer, or an official from the Public Guardian and Trustee's office<sup>[3]</sup>.

You can make a report to the Public Guardian and Trustee if you believe that:

- an adult was incapable of revoking an enduring power of attorney, or
- fraud, undue pressure or some other form of abuse was used to cause an adult to revoke an enduring power of attorney.

You can make a report to the Public Guardian and Trustee by completing and filing a referral form<sup>[4]</sup>.

If you have concerns that Martina may be the victim of abuse, you can call the Seniors Abuse and Information Line. They can offer advice, support and possibly legal representation. See the "Where to Get Help" section for contact details.

You can also ask an agency designated under the law<sup>[5]</sup> in BC to investigate her situation. The provincial health authorities<sup>[6]</sup> are designated agencies. The agency will investigate and offer support to Martina or take steps to protect her.

## **When do your responsibilities as attorney end?**

Your authority as attorney ends in any circumstances set out in the power of attorney document.

If Martina revokes your authority to act as her attorney, your responsibilities end.

As well, your authority as Martina's attorney ends when she dies. Any executor under a will would then take over. If there is no will, a court can appoint someone to administer her estate.

If you are Martina's spouse, your authority to act as her attorney ends if your marriage or marriage-like relationship ends. The exception is if the enduring power of attorney document says otherwise. Your authority as attorney also comes to an end in any of these situations:

- you become incapable
- you are bankrupt
- you are convicted of a crime in which Martina is a victim
- you die



If a court names someone as Martina's "committee of the estate" (the guardian of her property), your authority as attorney ends.

If the Public Guardian and Trustee <sup>[7]</sup> is named as Martina's "statutory property guardian", your authority as attorney is suspended. The Public Guardian and Trustee will determine whether they should take over and end the power of attorney, or whether you should continue to act.



When your responsibilities as attorney end, promptly notify any bank and other businesses you dealt with as attorney. Even if it is easy to continue some tasks—such as paying the adult's outstanding bills—you should not do so. You will no longer have the authority to act on the adult's behalf.

## What happens if you can no longer serve as attorney?

If you can not continue acting as Martina's attorney and she cannot name someone else to act for her, tell a trusted family member or the Public Guardian and Trustee <sup>[3]</sup>'s office. If you cannot act as her attorney, she will need someone else to help her.

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## References

[1] <http://www.nidus.ca>

[2] [http://www.nidus.ca/PDFs/Nidus\\_Info\\_Revoke\\_EPA.pdf](http://www.nidus.ca/PDFs/Nidus_Info_Revoke_EPA.pdf)

[3] <http://www.trustee.bc.ca>

[4] <http://www.trustee.bc.ca/services/services-to-adults/pages/assessment-and-investigation-services.aspx>

[5] <http://canlii.ca/t/84gj>

[6] [http://www.trustee.bc.ca/Documents/designated-agency-responders/Designated\\_Agencies\\_Contacts.pdf](http://www.trustee.bc.ca/Documents/designated-agency-responders/Designated_Agencies_Contacts.pdf)

[7] <http://www.trustee.bc.ca/>

# Four Key Duties of a Fiduciary

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**This section was last reviewed for legal accuracy by Kevin Smith in November 2017.**

In the role of attorney for Martina, you are a fiduciary. A fiduciary is someone who is in a position of trust toward another person. The law places duties on the fiduciary. As Martina's attorney, you must:

1. Act honestly, in good faith and in Martina's best interest
2. Manage Martina's money and property carefully
3. Act within the authority you are given and within the law
4. Keep good records

## Duty 1. Act honestly, in good faith and in Martina's best interest

Under the law <sup>[1]</sup>, you have a duty to act honestly and in good faith. Because Martina has placed trust and confidence in you and has given over power to you, the law imposes a duty on you to honour that trust.

In managing and making decisions about Martina's affairs, you must act in her best interests. This means that you must make decisions that are best for her. You must ignore your own interests and needs, or the interests and needs of other people.

If any decision you make benefits you, it must only be done with Martina's full knowledge and consent.

To help you act honestly, in good faith and in Martina's best interest, follow these guidelines.

### Understand when the power of attorney is in effect

Understand when the power of attorney starts. It may be right away or only on some "triggering event"—for example, when Martina can no longer make her own decisions (this type is called a "springing power of attorney"). Check to see if the power of attorney document says how you will know when Martina can no longer make her own decisions.



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### Be guided by Martina's wishes, beliefs and values

Many things can affect your decisions about Martina's money and property. For example, you might feel pressure from others. Martina's abilities to make decisions might change from time to time.

When managing and making decisions about Martina's financial affairs, you must take into account her current wishes, known beliefs and values.

Ask her what she wants. If she can't say what she wants, try to find out what she would have wanted. Be guided by her beliefs and values. Look at past decisions, actions and statements. Ask people who care about Martina what they think she would have wanted.

Make the decisions you think Martina would have wanted, unless doing so would harm her.

## Avoid conflicts of interest

A conflict of interest happens if you make a decision about Martina's property that may benefit someone else at Martina's expense. As a fiduciary, you have a strict duty to avoid conflicts of interest. You should avoid even the appearance of a conflict of interest.

Here are a couple of common examples of possible conflicts of interest.

**Whose car is it?** You use Martina's money to buy a car. You use it to drive her to appointments, but most of the time you drive the car just for your own needs. This is likely to be a conflict of interest (unless Martina wants her money used this way).

**Should you do business with family?** Martina needs repair work in her apartment. You hire your son and pay him from Martina's money. This may be a conflict of interest, even though the work was needed. It appears that you have put your personal interest to benefit your son in conflict with Martina's interests.



Because you are now a fiduciary, you should avoid any conflicts of interest. Sometimes people have good intentions, but do things they shouldn't. As a fiduciary, you have a duty to avoid making decisions about Martina's property that may benefit someone else at Martina's expense.

## Don't give or loan Martina's money to yourself or others

Be very careful when it comes to giving Martina's money—or even loaning it—to yourself or others.

You can make a gift or loan from Martina's property if the enduring power of attorney says you can. Still, be very cautious. For example, make sure that any gifts do not increase or complicate Martina's taxes or change her plans to give away her property when she dies.

Any gifts or loans should be in line with what Martina would have wanted. For example, Martina may have made some regular gifts or loans, such as to a preferred charity. You can continue this, as long as:

1. Martina will have enough remaining to meet her personal care and health care needs as well as those of her dependants, and to satisfy any other legal obligations. **and**
2. You don't spend over a certain amount. Under the law <sup>[2]</sup>, there is a maximum value of all gifts and loans of this type that an attorney can make in one year. The maximum is the smaller amount as between (a) \$5,000 and (b) 10% of the adult's taxable income for the previous year.

For example, let's say Martina's taxable income for a year is \$20,000. 10% of that amount would be \$2,000. That amount is smaller than \$5,000. So \$2,000 would be the total maximum value of all gifts and loans (of the type Martina regularly made) you could make in the following year.

## Don't pay yourself unless the power of attorney allows it

Don't pay yourself for the time you spend acting as Martina's attorney, unless the power of attorney allows it. The law <sup>[1]</sup> says that you can be paid for acting as an attorney **only if** the enduring power of attorney document says you can and sets out the amount or rate.

If you do pay yourself, be sure to charge a reasonable fee based on the amount or rate set out in the power of attorney. Carefully document how much time you spend and what you do.

Note that even if you are not paid for your time, you are entitled to be paid back for any reasonable out-of-pocket expenses. For example, let's say you use your own funds to buy a journal or chequebook to be used for Martina's benefit.

## Duty 2. Manage Martina's money and property carefully

As Martina's attorney, you might pay bills, oversee bank accounts, and pay for things she needs. You might also make investments, pay taxes, collect rent or unpaid debts, get insurance if needed, and do other things written in the power of attorney.

You have a duty to manage Martina's money and property very carefully. Under the law <sup>[1]</sup>, you need to "exercise the care, diligence and skill of a reasonably prudent person". As a fiduciary, you must be even more careful with Martina's money than you might be with your own!

Follow these guidelines to help you make careful decisions.

### List Martina's money, property and debts

To make careful decisions, you need to know what Martina owns and owes. Under the law <sup>[2]</sup>, you must make a reasonable effort to determine Martina's property (what she owns) and liabilities (what she owes) as of the date when you start to act on her behalf. You also must maintain a list of that property and those liabilities.

Your list might include:

- chequing and savings accounts
- cash
- investments such as any Guaranteed Investment Certificates (GICs), stocks, bonds, and Registered Retirement Savings Plans (RRSPs)
- real estate
- cars and other vehicles
- insurance policies
- trusts for which Martina is a beneficiary
- jewelry, furniture, and any other items of value
- unpaid credit card bills and other outstanding loans



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### Protect Martina's property

Keep Martina's money and property safe.

You may need to put valuable items in safety deposit boxes or change locks on property. Make sure her home and any other property is heated (in cold weather) and insured.

Make sure bank accounts earn interest if possible and have low or no fees. Review bank and other financial statements promptly.

Find out if anyone owes Martina money, and try to collect it. This may include going to court.



Can Martina get any benefits? Find out if Martina is eligible for any financial or health care benefits from an employer or government agency. These benefits might include pensions, disability, social assistance, veterans benefits and housing assistance. Use the federal government's Benefits Finder <sup>[3]</sup>. Contact Seniors First BC <sup>[4]</sup> for assistance. Help Martina apply for any benefits she is eligible for.

## **Make sure bills and debts are paid**

Pay Martina's bills and taxes on time.

Cancel any insurance policies that Martina does not need.

## **Take steps to have the power of attorney accepted**

As soon as you need to act as Martina's attorney, contact any banks, businesses or people that she deals with and give them copies of the power of attorney. Never give away the original document. You can get certified copies of the original. (A lawyer or notary public can certify a copy as a true copy of the original document.)

Sometimes banks or other businesses won't do what you, acting as Martina's attorney, want them to do. A bank may refuse to accept the power of attorney, or may want Martina to sign its own form of power of attorney. This is particularly a problem if Martina has lost the ability to act for herself. You should get advice, as the bank's form may undo careful planning done for Martina's benefit.

If someone will not accept your authority to act on behalf of Martina, talk to a supervisor. If they still won't accept it, talk with a lawyer. Under the law, in Martina's enduring power of attorney, she can authorize you to do anything she may lawfully do by an agent in relation to her financial and legal affairs.



Don't expect others to know what an attorney is or does. They may not understand that you have been named as an attorney. They may think that you have more authority or less authority than you really have. You may need to educate them. You could show them this guide. You can also refer to the factsheet "Roles and Responsibilities of an Attorney"<sup>[5]</sup> from Nidus.

## **Duty 3. Act within the authority you are given and within the law**

An attorney must act within the authority **given in the power of attorney** and **under the law**.

In managing Martina's affairs, you must take into account any directions she made in the power of attorney document. Don't do something different from her directions, even if you have the best intentions.

You must also follow these six guidelines set out under the law<sup>[1]</sup>.

### **1. Give priority to Martina's health and personal care needs**

To the extent reasonable, when managing Martina's financial affairs, give priority to meeting her personal care and health care needs. Make sure she is safe and comfortable, and her needs are met. Put her well-being above saving money for others who may inherit her money and property.



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## 2. Invest carefully

Under the law <sup>[6]</sup> in BC, when investing Martina's property, you must "exercise the care, skill, diligence and judgment that a prudent investor would exercise". This is a high standard. The exception to this rule is if the enduring power of attorney document says something different.

If you make investment decisions for Martina, talk to a financial professional. The BC Securities Commission's investRIGHT website <sup>[7]</sup> provides tips on investing and knowing your financial advisor. Discuss choices and goals for investing based on Martina's needs and values.

## 3. Foster Martina's independence and involvement in decisions

As Martina's attorney, you have a legal duty, to the extent reasonable, to foster her independence and encourage her involvement in any decision-making that affects her.

You should practice "supported decision-making" with Martina if at all possible. Supported decision-making is when people use friends, family members and professionals to help them understand the situations and choices they face, so they can make their own decisions. We all do this to some extent. Martina just may need more of this support.

Being as independent as possible and making your own decisions is an important aspect of mental health. Try to help Martina recognize her concerns, goals and values. Explore the range of choices with her, and have her make the decision herself if at all possible.

A "gradual counselling" <sup>[8]</sup> approach might help Martina. In this approach, you clarify and reflect her thoughts and feelings. You help her to recognize the pros and cons of various options, and how they relate to her goals and values.

## 4. Avoid changing Martina's plans for her property when she dies

If any of Martina's property is part of a specific gift in her will, you should not dispose of this property unless necessary to meet your duties as her attorney.



If you are considering a decision that would change Martina's plans for her property when she dies, you should get legal advice.

## 5. Allow Martina to access her property

To the extent reasonable, keep Martina's personal effects at her disposal.

## 6. Keep Martina's money and property separate

Never mix Martina's money or property with your own or someone else's. There are two exceptions to this rule: if the property is owned jointly, or the enduring power of attorney document says you can.

Mixing money or property makes it unclear who owns what. Confused records can get you in trouble with Martina's family and also with government agencies such as the Public Guardian and Trustee <sup>[9]</sup>.

Never deposit Martina's money or property into your own or someone else's bank account or investment account. Avoid joint accounts.



If Martina already has money or property in a joint account with you or someone else, get legal advice before making any change.



Pay Martina's expenses from her funds, not yours. Spending your money and then paying yourself back makes it hard to keep good records. If you really need to use your own money, keep receipts for the expense and maintain a good record of why, what and when you paid yourself.

Keep title to Martina's property in her own name. This is so other people can see right away that the property is Martina's and not yours.



Know how to sign as attorney. Sign all cheques and other documents relating to Martina's money or property to show that you are Martina's attorney. Never just sign "Martina Roe". For example, you might sign: "Juan Doe, as attorney under power of attorney for Martina Roe."

### Duty 4. Keep good records

As an attorney under a power of attorney, you must keep good records.

Under the law <sup>[2]</sup>, an attorney under an enduring power of attorney has a duty to keep these records:

- A current list of Martina's property and liabilities. This includes an estimate of their value if it is reasonable to do so.
- Accounts and other records showing how you have exercised your authority under the enduring power of attorney.
- All invoices, bank statements and other records to keep track of money you have spent or received on behalf of Martina.



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### Practice good record-keeping habits

Keep a detailed list of everything that you receive or spend for Martina. Records should include amount of cheques written or deposited, dates, reasons, names of people or companies involved, and other important information.

Keep receipts and notes, even for small expenses. For example, write "\$50, groceries, ABC Grocery Store, December 2, 2017" in your records soon after you spend the money. Get into the habit of always asking the store for a receipt.

Avoid paying in cash. Try not to pay Martina's expenses with cash. Also, try not to use her ATM card to withdraw cash or write cheques to "Cash". If you need to use cash, be sure to keep receipts or notes.

## Keep records of any payments to yourself


The law <sup>[1]</sup> says that you can be paid for acting as an attorney under an enduring power of attorney only if the document says you can and sets out the amount or rate. If you will be paid, be sure you charge a reasonable fee based on the amount or rate set out in the power of attorney. It is up to you to keep detailed records as you go along of what work you did, how much time it took, when you did it, and why you did it.

Even if you are not paid for acting as an attorney, you are entitled to be paid back for reasonable “out-of-pocket” expenses while acting as the attorney. Be sure to keep records of these expenses.

## If others ask to see your records

If Martina asks to see your records, you must produce them for her to inspect and copy.

The Public Guardian and Trustee <sup>[10]</sup>'s office can also review your records to check up on you. If that happens, unless the power of attorney says you can't share your records or Martina objects, you may want to let another family member or friend of Martina's see the records as a precaution.

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## References

- [1] <http://canlii.ca/t/849l>
- [2] <http://canlii.ca/t/8p5w>
- [3] <http://www.canadabenefits.gc.ca/>
- [4] <http://seniorsfirstbc.ca>
- [5] [http://www.nidus.ca/PDFs/Nidus\\_Info\\_Role\\_Attorney.pdf](http://www.nidus.ca/PDFs/Nidus_Info_Role_Attorney.pdf)
- [6] <http://canlii.ca/t/84f1>
- [7] <https://www.investright.org>
- [8] <http://seniorsfirstbc.ca/for-professionals/supported-decision-making/gradual-counselling/>
- [9] <http://www.trustee.bc.ca/>
- [10] <http://www.trustee.bc.ca>



# More Things You Should Know About Being an Attorney

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This section was last reviewed for legal accuracy by Kevin Smith in November 2017.

## What if there are others involved in making decisions?

### If there are multiple attorneys

Martina may have named more than one attorney in her power of attorney. If she named multiple attorneys, she might have assigned areas of authority to each of them.

Martina's power of attorney document should set out how multiple attorneys are to act—for example, whether they can act on their own, as a group or in some combination. If it doesn't, the attorneys must act **unanimously**. That means they have to all agree before they can act.

Where the power of attorney says one attorney can act independently, you must coordinate with any other attorneys and share information about decisions.

Even where you and another attorney don't have to agree on all decisions, you cannot let another attorney do something that harms Martina. You are still responsible for her and must act in her best interest.

### If the power of attorney names an alternate attorney

Martina may have named an "alternate attorney" to act for her if you are not able to be the attorney. An alternate attorney has no authority if you are willing and able to act as Martina's attorney.

### If there are other types of fiduciaries involved

Other fiduciaries may have authority to make decisions for Martina. For example, she may have a "committee of the estate" appointed by a court. This is a person appointed by a court to manage money and property for someone who needs help. When a court appoints a "committee of the estate", every power of attorney given by the person is ended.

The Public Guardian and Trustee may be appointed as Martina's "statutory property guardian" if she is determined to be incapable of managing her financial affairs. If this happens, every power of attorney given by Martina is suspended. The Public Guardian and Trustee will determine whether they should take over and end the power of attorney, or whether the attorney should continue to act.

Alternatively, Martina may have a "pension trustee". This is a person appointed by a government agency to manage government money paid to someone (such as an Old Age Security pension).

It is important to work with these other fiduciaries, and keep them informed.

## How can you avoid problems with family or friends?

Family or friends may not agree with your decisions about Martina's money and property. To help reduce any friction, follow the four duties of a fiduciary described above and the guidelines provided.

Sharing information may help. For example, you might want to share any accounting records you prepare or summaries of how you've spent Martina's money—unless Martina has said that you should not. It usually is easier to deal with questions about a decision when it happens than to deal with suspicion and anger that may build over a long time. In the end, you have to make the final decisions.

Some family or friends may be so difficult that it is better not to share information with them. Use your best judgment.

If family or friends don't agree with your decisions, try to get someone to help sort it out—for example, a family counselor or mediator. See the "Where to Get Help" section of this guide.

## What should you know about working with professionals?

In managing Martina's affairs, you may need help from professionals such as lawyers, financial advisors, accountants, real estate agents, appraisers, psychologists, social workers, doctors, nurses or care managers.

You can pay any professionals with Martina's money if there are sufficient funds.

If you need help from any professionals, here are some tips.

- **Check the professional's qualifications.** Many professionals must be licensed or registered by a government agency. Check their credentials with the government agency. Make sure the license or registration is current and the professional is in good standing. Check whether anyone has complained about the professional's services. For lawyers, check with the Law Society of BC <sup>[1]</sup>. For financial advisors, see the investRIGHT Know Your Advisor <sup>[2]</sup> page.
- **Interview the professional thoroughly.** See the investRIGHT Conduct a Formal Interview <sup>[3]</sup> page for questions to ask. See the Canadian Securities Administrator's Check Before You Invest <sup>[4]</sup> Workbook.
- **Review contracts carefully before signing.** Before hiring or "retaining" any professionals, get their proposed plan of work and expected fee.
- **Make your own decisions based on facts and advice.** Listen to the professional's advice, but keep in mind that they are advising rather than making the decisions.

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## References

[1] <https://www.lawsociety.bc.ca/apps/lkup/mbrsearch.cfm>

[2] <https://www.investright.org/informed-investing/know-your-advisor/>

[3] <https://www.investright.org/informed-investing/know-your-advisor/conduct-a-formal-interview/>

[4] [http://www.securities-administrators.ca/uploadedFiles/General/pdfs/Check\\_Before\\_You\\_Invest\\_Workbook\\_FINAL\\_EN.pdf](http://www.securities-administrators.ca/uploadedFiles/General/pdfs/Check_Before_You_Invest_Workbook_FINAL_EN.pdf)

# Keeping the Adult Safe

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This section was last reviewed for legal accuracy by Kevin Smith in November 2017.

## Watch out for financial exploitation

Family, friends, neighbours, caregivers, fiduciaries, business people and others may try to take advantage of Martina. They may take her money without permission, fail to repay money they owe, charge her too much for services, or not do things she has paid them to do. These are examples of financial exploitation or financial abuse.

As Martina's attorney you should help protect her. You should know the signs of financial exploitation for several reasons.

1. Martina may still control some of her funds and could be exploited.
2. Even if Martina does not control any of her funds, she still may be exploited.
3. Martina may have been exploited already, and you may be able to do something about it (for example, making a claim in small claims court to have a loan repaid).
4. People may try to take advantage of you as Martina's attorney.
5. Knowing what to look for will help you avoid doing things you should not do, protecting you from claims that you have exploited Martina.

## Look for these signs

Look for these common signs of financial exploitation.

- You think some money or property is missing.
- Martina says that some money or property is missing.
- You notice sudden changes in Martina's spending or savings. For example, she:
  - Bulleted list item
  - takes out lots of money from the bank without explanation
  - uses the ATM a lot
  - is not able to pay bills that are usually paid
  - buys things or services that don't seem necessary
  - does not get bank statements or bills
- Someone new has entered Martina's life or takes on a larger role. For example, Martina:
  - has a caregiver, friend, or relative who suddenly begins handling her money
  - puts names on bank or other accounts that you do not recognize or that she is unwilling or unable to explain
  - makes new or unusual gifts to family or others, such as a "new best friend"
  - changes beneficiaries of a will, life insurance or retirement funds
- Martina says she is afraid or seems afraid of a relative, caregiver or friend.
- A relative, caregiver, friend or someone else keeps Martina from having visitors or phone calls, does not let her speak for herself, or seems to be controlling her decisions.



What can you do if Martina has been exploited?

- Call the emergency 911 number if Martina is in immediate danger.
- Call the Public Guardian and Trustee <sup>[1]</sup> or a designated agency <sup>[2]</sup>.
- Call the Patient Care Quality Office <sup>[3]</sup> in your area if Martina is in a nursing home.
- Call Seniors First BC's SAIL line <sup>[4]</sup>.
- Alert Martina's bank or credit card company.
- Consider talking to a lawyer about protecting Martina from more exploitation or getting back money or property taken from her.

Each agency or professional has a different role, so you may need to call more than one. For more information, see the "Where to Get Help" section of this guide.

## Be on guard for consumer scams

As Martina's attorney, be alert to protect her from consumer scams. Criminals and con artists often seek unsuspecting people who have access to money. Learn to spot consumer scams against Martina—and against you as her attorney.

### Spotting a consumer scam

Consumer scams happen on the phone, through the mail, email, or over the internet. They can occur in person, at home or at a business. Here are some tips to help you spot a scam.

- **Too good to be true?** Ask yourself why someone is trying so hard to give you a "great deal". If it sounds too good to be true, it probably is.
- **Watch out for deals that are only "good today" and that pressure you to act quickly.** Be suspicious if you are not given enough time to read a contract or get legal advice before signing. Also watch out if you are told that you need to pay the seller quickly, for example by wiring the money or sending it by courier.
- **Never pay up front for a promised prize.** Suspect a scam if you are required to pay fees or taxes to receive a prize or other financial windfall.

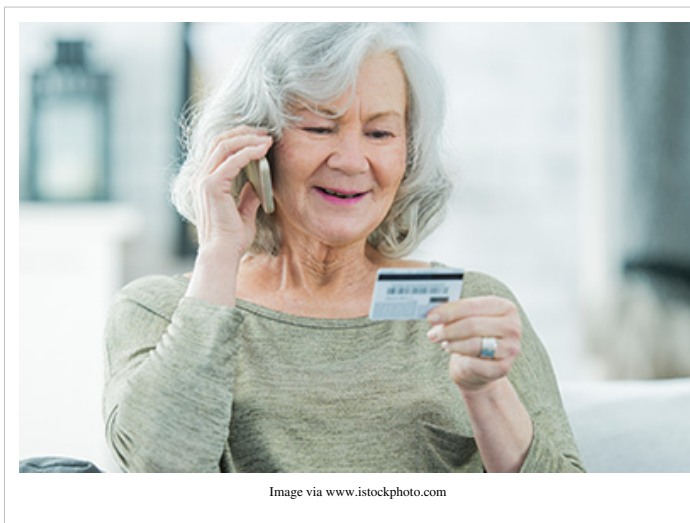


Image via [www.istockphoto.com](http://www.istockphoto.com)

### Watch for signs Martina already has been scammed

Does Martina receive a lot of mail or email for sweepstakes? Has she paid people you don't know, especially in other provinces, states or countries? Has she taken a lot of money out of the bank while she was with someone she recently met? Does she have a hard time explaining how she spent that money? Is she suddenly unable to pay for food, medicine or utilities?


These could be signs that Martina has been the victim of a scam.

## Tips to avoid consumer scams

Here are tips to help you and Martina avoid being the victim of a consumer scam.

- **After hearing a sales pitch, take time to compare prices.** Ask for information in writing and read it carefully.
- **Don't share numbers or passwords** for Martina's accounts, credit cards or her Social Insurance Number (SIN), unless you know who you're dealing with and why they need the information.
- **Help Martina put her number on the National Do Not Call List.** Doing so can help reduce the number of unwanted calls that she receives. You can do so:
  - by registering online <sup>[5]</sup>
  - by phoning 1-866-580-3625
  - by TTY device at 1-888-362-5889

For more tips on how to spot and avoid consumer scams, see the People's Law School website <sup>[6]</sup>.

	If you suspect a scam, get help. People's Law School describes what steps to take if you have been the victim of a scam <sup>[7]</sup> .
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	Common Consumer Scams
<b>Relative in need</b>	Someone pretending to be a family member or friend calls or emails you to say they are in trouble and need you to wire money right away.
<b>Charity appeal</b>	You get a call or letter from someone asking for money for a fake charity—either the charity does not exist or the charity did not call or write to you.
<b>Lottery or sweepstakes</b>	You get a call or email that you have a chance to win a lot of money through a foreign country's sweepstakes or lottery. The caller will offer tips about how to win if you pay a fee or buy something. Or the caller or email says you already have won and you must give your bank account information or pay a fee to collect your winnings.
<b>Home improvement</b>	Scammers take money for repairs and then they never return to do the work or they do shoddy work. Sometimes they break something to create more work or they say things need work when they don't.
<b>Free lunch</b>	Scammers invite you to a free lunch and seminar, and then pressure you to give them information about your money, and to invest the money with them. They offer you "tips" or "guaranteed returns".
<b>Free trip</b>	Scammers say you've won a free trip but they ask for a credit card number or advance cash to hold the reservation.
<b>Government money</b>	You get a call or letter that seems to be from a government agency. Scammers say that if you give a credit card number or send a money order, you can apply for government help with housing, home repairs, utilities or taxes.
<b>Identity theft</b>	Scammers steal your personal information—such as your name, date of birth, Social Insurance Number, account number, and mother's maiden name—and use the information to access your finances, make purchases in your name or commit other crimes.
<b>Fake "official" mail</b>	Scammers send letters or emails that look like they are from a legitimate bank, business or agency (such as the RCMP or Canada Revenue Agency) to try to get your personal information or bank account number.

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## References

- [1] <http://www.trustee.bc.ca>
- [2] <http://www.trustee.bc.ca/services/services-to-adults/Pages/abuse-neglect.aspx>
- [3] <https://www.patientcarequalityreviewboard.ca/makecomplaint.html>
- [4] <http://seniorsfirstbc.ca/programs/sail/>
- [5] <https://www.lnnte-dncl.gc.ca/insnum-regnum-eng>
- [6] <https://www.peopleslawschool.ca/everyday-legal-problems/money/scams-identity-theft>
- [7] <https://www.peopleslawschool.ca/everyday-legal-problems/money/scams-identity-theft/if-youve-been-scammed>

## Your Attorney Toolkit

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This section was last reviewed for legal accuracy by Kevin Smith in November 2017.

These tools are designed to help you in your role as an attorney under a power of attorney.

### New attorney checklist

When you start as an attorney under a power of attorney, here are the first things you should do.

- **Review the power of attorney document.** Understand when it takes effect and what powers it gives you. Are there multiple attorneys? Does it provide for you to be paid?
- **Discuss your role with the adult.** Talk with the adult about your role. Be clear on when you will start acting as their attorney. Discuss how you will support them in making decisions. Review how you will keep records.
- **Deliver copies of the power of attorney.** Contact any banks, businesses or people that the adult deals with and give them copies of the power of attorney. (If required, a lawyer or notary public can certify a copy as a true copy of the original document.)
- **Make a list of the adult's property and liabilities.** Make an inventory of the adult's property and liabilities as of the date when you start to act on their behalf. Include an estimate of the value of the property and liabilities. See below for details.
- **Make a budget.** Prepare a budget of the adult's income and expenses. See below for details.
- **Set up record keeping.** Set up a filing system for the records you will keep. See below for details.
- **Review adult's insurance.** Make sure the adult's property is adequately insured.

### Inventory

Under the law <sup>[1]</sup>, you must keep a current list of the adult's property and liabilities. The list should include an estimate of the value of the property and liabilities if it is reasonable to do so.

The list should include real estate, any vehicles, and personal property such as furniture, appliances, electronics, clothing, jewelry, collectibles and so on. It should also include financial assets such as bank accounts and investments such as any Guaranteed Investment Certificates (GICs), annuities, stocks, bonds, and Registered Retirement Savings Plans (RRSPs).

As well, the list should include liabilities such as any mortgage, loans, credit cards, lines of credit and so on.

Here is an example of an inventory. You can download a template from the People's Law School website.

Room/Area	Item	Estimated value	Notes
<b>Furniture</b>			
Living room	Couch	\$800	Bought in 2015 from IKEA
Living room	Chair	\$400	Bought in 2012 from the Bay
...	...	...	...
Total est. value of furniture		\$6,500	
<b>Transportation</b>			
Garage	Car	\$10,000	2012 Toyota Corolla
Garage	Bicycle	\$500	2012 Norco
Total est. value of vehicles		\$10,500	
...	...	...	...

## Budget

While not specifically required under the law, you should have a budget that lists sources of income and expenses for the adult. This will help you keep track of spending within budget. It will also be the basis of reports you should send to the adult.

Here is an example of a budget. You can download a template from the People's Law

Area	Amount	Amount (monthly)
<b>Expenses</b>		
Housing	Mortgage or rent	\$750
	Electricity	\$100
	Gas	\$50
	Insurance	\$50
	Maintenance	\$50
<i>Total expenses for housing</i>		<i>\$1,000</i>
Transportation	Car loan payment	\$200
	Car insurance payment	\$125
	Gas	\$75
	Bus pass	\$100
<i>Total expenses value for transportation</i>		<i>\$500</i>
...	...	...
<b>Total expenses</b>		<b>\$2,000</b>
<b>Income</b>		
Pensions	Old Age Security (OAS)	\$850
	Canada Pension Plan (CPP)	\$650
<i>Total income from pensions</i>		<i>\$1,500</i>

Other	Rental income	\$200
	RRSP interest income	\$300
<i>Total income from other</i>		<i>\$500</i>
<b><i>Total income</i></b>		<b><i>\$2,000</i></b>

## Filing system

Set up a filing system for all the records you will keep as the attorney.

You can set up a file folder for the monthly bank records. If there are reports for investments, put these into file folders. You will also need to prepare, file and keep a copy of annual income tax returns. You might set up one file folder for each year's worth of income tax documentation.

For the other important documents, the adult may already have a filing system. If not, you could use a filing system with file folders, a binder with expanding sheet protector dividers, or even manila envelopes. □

One option that can work well is an expanding poly file folder with multiple pockets to keep important documents all in one place, protected from the elements.

You can buy a 26 pocket poly file folder that will accommodate 26 important types of documents in the five categories of the PFILE filing system: **P**ersonal, **F**inancial, **I**nsurance, **L**egal, and **E**state & Advance Planning.

	<b>PFILE System</b>
<b>I</b>	<b>Personal</b>
1	Birth Certificate, Adoption Papers
2	Education / Military Service
3	Employment History / Resume or CV
4	Prenuptial Agreement / Marriage License / Divorce / Separation Agreement
5	Personal and Family History
6	Religious Documents
7	Medical History / List of Doctors / Prescriptions / Health Records
<b>II</b>	<b>Financial</b>
8	List of Bank Accounts / Bank Statements / Safety Deposit Box
9	Credit & Debit Cards
10	Taxes: Property & Income Tax Returns
11	Certificates of Deposits / Savings Bonds / Mutual Funds / Stocks
12	RRSP / RRIFs / LIFs-RLIFs / LIOs / Annuities & TCA 90
13	Old Age Security (OAS) / Canada Pension Plan (CPP) / GAINS
<b>III</b>	<b>Insurance</b>
14	Fire (Property) Insurance
15	Auto Insurance
16	Life Insurance
17	Disability / Medical / Dental Insurance



<b>IV</b>	<b>Legal</b>
18	Deed to House / Strata / Cottage or Lease
19	Mortgages & Loan Agreements
20	Passport, Citizenship Papers
21	Vehicle Title / Registration
22	Corporation / Partnership Documents
<b>V</b>	<b>Estate &amp; Incapacity Planning</b>
23	Power of Attorney
24	Representation Agreement & Advance Directives
25	Wills, Wills Registry Information, Codicils & Letter of Instructions to Executor
26	Trust Documents

## Financial management software

There are software programs that can help with managing personal funds. Perhaps the best known is Quicken<sup>[2]</sup> from Intuit. A free online service for personal finances is Mint, also from Intuit. These services help you set budgets, track spending and pay bills.

With financial management software, it is also much easier to provide any reports requested by the adult or others.



You are taking on a commendable but potentially onerous and thankless job as the attorney for someone else. Make your job as easy as possible when you start. When your friend or relative first approaches you to be their attorney, insist (before agreeing to take on the role) they get organized and use the tools described above. Then when it is time for you to take over their affairs, there will be much less to do at first!

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## References

[1] <http://canlii.ca/t/8p5w>

[2] <https://www.quicken.com>

# Where to Get Help

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This section was last reviewed for legal accuracy by Kevin Smith in November 2017.

## Local & provincial agencies

### Better Business Bureau of Mainland British Columbia

A non-profit organization that assists people in the Lower Mainland and interior BC in finding businesses they can trust. You can file a complaint about a business or report a scam.

Toll-free: 1-888-803-1222

[contactus@mbc.bbb.org](mailto:contactus@mbc.bbb.org) <sup>[1]</sup>

[mbc.bbb.org](http://mbc.bbb.org) <sup>[2]</sup>

### Better Business Bureau of Vancouver Island

A non-profit organization that assists people on Vancouver Island in finding businesses they can trust. You can file a complaint about a business or report a scam.

Toll-free: 1-877-826-4222

[info@vi.bbb.org](mailto:info@vi.bbb.org) <sup>[3]</sup>

[vi.bbb.org](http://vi.bbb.org) <sup>[4]</sup>

### Consumer Protection BC

A non-profit organization that helps protect consumers in BC. They provide assistance and investigate complaints relating to certain types of consumer problems and contracts.

Toll-free: 1-888-564-9963

[info@consumerprotectionbc.ca](mailto:info@consumerprotectionbc.ca) <sup>[5]</sup>

[www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca) <sup>[6]</sup>

### Nidus Personal Planning Resource Centre

A non-profit organization providing people in BC with information on personal planning, and assistance to make and use representation agreements. They offer extensive resources for attorneys <sup>[7]</sup> acting under an enduring power of attorney. They also host a registry for personal planning documents.

[info@nidus.ca](mailto:info@nidus.ca) <sup>[8]</sup>

[www.nidus.ca](http://www.nidus.ca) <sup>[9]</sup>

## **Provincial Health Authorities**

If abuse of an older adult is suspected, an agency designated under the law in BC can investigate. The provincial health authorities are designated agencies. These agencies can offer support to the older adult or take steps to protect them.

Designated Agencies Contact Information <sup>[10]</sup>

## **Public Guardian and Trustee**

This public body can investigate the misuse of a power of attorney where the adult has become mentally incapable. It also provides financial management and legal decision-making for vulnerable adults.

700 - 808 West Hastings Street

Vancouver, BC V6C 3L3

604-660-4444

[www.trustee.bc.ca](http://www.trustee.bc.ca) <sup>[11]</sup>

## **Seniors Abuse and Information Line (SAIL)**

A safe, confidential place for older adults and those who care about them to talk to someone about situations where they feel they are being abused or mistreated, or to receive information about elder abuse prevention.

Lower Mainland: 604-437-1940

Toll-free: 1-866-437-1940

[www.seniorsfirstbc.ca/programs/sail](http://www.seniorsfirstbc.ca/programs/sail) <sup>[12]</sup>

## **Seniors Advocate BC**

The Office of the Seniors Advocate BC monitors and analyzes seniors' services and issues in the province, and makes recommendations to government and service providers to address systemic issues.

Victoria: 250-952-3181

Toll-free: 1-877-952-3181

[info@seniorsadvocatebc.ca](mailto:info@seniorsadvocatebc.ca) <sup>[13]</sup>

[www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca) <sup>[14]</sup>

## **SeniorsBC**

This provincial government website provides information about BC government programs and services for older adults.

[www2.gov.bc.ca/gov/content/family-social-supports/seniors](http://www2.gov.bc.ca/gov/content/family-social-supports/seniors) <sup>[15]</sup>

## **Service BC (Enquiry BC)**

Call toll-free to reach provincial government offices and services throughout British Columbia from 8 am – 5 pm, Monday to Friday. Service BC offices are the business offices of the provincial government in about 60 communities across the province.

Lower Mainland: 604-660-2421

Victoria: 250-387-6121

Toll-free: 1-800-663-7867

TTY/TDD for hearing impaired: 1-800-661-8773

enquirybc@gov.bc.ca <sup>[16]</sup>

www2.gov.bc.ca <sup>[17]</sup>

## **For legal help**

### **Access Pro Bono**

Volunteer lawyers provide free legal advice to qualifying persons who cannot obtain legal aid or afford a lawyer. Lower Mainland: 604-878-7400

Toll-free: 1-877-762-6664

www.accessprobono.ca <sup>[18]</sup>

### **Lawyer Referral Service**

The Canadian Bar Association, BC Branch offers referrals to lawyers who can provide a half-hour consultation for \$25. (Try to organize your information in advance so as to make efficient use of the time available.)

Lower Mainland: 604-687-3221

Toll-free: 1-800-663-1919

lawyerreferral@cbabc.org <sup>[19]</sup>

www.cbabc.org <sup>[20]</sup>

### **Seniors First BC**

A non-profit organization providing free legal services for people age 55 and over. Older adults experiencing issues with debt, tenancy matters, or pensions or benefits can be assisted by a legal advocate. An Elder Law Clinic offers lawyers experienced in matters involving capacity, residential care, and elder abuse or neglect.

Lower Mainland: 604-437-1940

Toll free: 1-866-437-1940

seniorsfirstbc.ca <sup>[21]</sup>

## **For accounting and financial help**

### **Accountants**

Find a local chartered professional accountant on the website of the Chartered Professional Accountants of BC.

www.bccpa.ca <sup>[22]</sup>

### **Quicken**

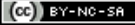
Quicken is a software program from Intuit that can help with managing personal funds. The company also offers a free online service for personal finances, called Mint. These services help you set budgets, track spending and pay bills.

www.quicken.com <sup>[23]</sup>

## Self Counsel Press Guides

Self Counsel Press publishes do-it-yourself guides on legal and financial topics for BC, including Financial Care for Your Aging Parent, Personal Budgeting Kit and Protect Your Elderly Parents: Become Your Parents' Guardian or Trustee. These guides include templates and forms to help with budgeting, inventories and staying organized.

[www.self-counsel.com](http://www.self-counsel.com) <sup>[24]</sup>

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## References

- [1] <mailto://contactus@mbc.bbb.org>
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- [3] <mailto://info@vi.bbb.org>
- [4] <http://vi.bbb.org>
- [5] <mailto://info@consumerprotectionbc.ca>
- [6] <http://www.consumerprotectionbc.ca>
- [7] [http://www.nidus.ca/?page\\_id=68](http://www.nidus.ca/?page_id=68)
- [8] <mailto://info@nidus.ca>
- [9] <http://www.nidus.ca>
- [10] [http://www.trustee.bc.ca/Documents/designated-agency-responders/Designated\\_Agencies\\_Contacts.pdf](http://www.trustee.bc.ca/Documents/designated-agency-responders/Designated_Agencies_Contacts.pdf)
- [11] <http://www.trustee.bc.ca>
- [12] <http://www.seniorsfirstbc.ca/programs/sail>
- [13] <mailto://info@seniorsadvocatebc.ca>
- [14] <http://www.seniorsadvocatebc.ca>
- [15] <http://www2.gov.bc.ca/gov/content/family-social-supports/seniors>
- [16] <mailto://enquirybc@gov.bc.ca>
- [17] <http://www2.gov.bc.ca>
- [18] <http://www.accessprobono.ca>
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