

# NSCCC

## MONDAY MEETING

**Location:** Newton Senior Center  
**Date:** 03/16/2026 @ 1:00pm  
**Attendees:** Chairperson: Vicci Burnett,  
Speaker: **Natalya Hanna**

### House Keeping

1. Vicci called the meeting to order at 1:00pm and reminded members that they should have scanned your membership cards at the front desk as you came in to check in. Please silent your smartphone. Informing the members that there are 3 ways of registering an activity, phone in the senior center is one of them.
2. We don't have new members but we have 2 guests today.
3. Athena read the minutes of March 9<sup>th</sup> "Topic: AI, ChatGPT".
4. No errors or omissions noted. Seconded by Vicci.
5. Vicci nominated Athena as the Registrar and voted
6. Christmas lunch
  - a. Date confirmed, Friday, December 11<sup>th</sup>. We'll be allowed to come in Thursday afternoon to decorate to avoid the big rush in the morning.
  - b. The City is firm about ticket sales so we'll have to figure out a different way for our Delta club members. And it is very important to buy your tickets when they go on sale, July 26<sup>th</sup>.
  - c. The choice of meals are going to be turkey or vegan. The City will try to get food on the table hot.
7. As a result of our support education meeting last week, we've told the city that the price of our courses will be going up from \$2.00 to \$3.00 an hour.
8. Vicci is happy to report that Surrey website is updated with 5 handicap stalls instead of 2 in the past, and a picture of our new computer lab.
9. Regarding the new rec center building, we are staying here. The information on the Engagement Project Phase One is what Surrey people wanted, not what the city of Surrey is going to do.
10. AGM is on Monday June 1<sup>st</sup>. There's going to be door prices just for showing up. And there's going to be positions up for nomination that need to be voted on, such as President, Vice President, Secretary, Registrar, Maintenance Committee, Chairman, Education Chairperson, Drop-in session chairman and website chairman. You can contact Vicci if you would like to be the nominating chair for the AGM.
11. BBQ is on Monday June 8<sup>th</sup>. Victor can't make it that day so we're gonna need

somebody else to step up in the coming weeks. Vicci will be sending around sheets for volunteers. We need a BBQ, hopefully Joan will be here next week and will loan us her BBQ. We need the following volunteers, 2 chefs, shoppers, setting up and taking down.

12. Next week we will have Christie from the center her to demonstrate the cricket.
13. Gerry gave a short update on NSCCC's web site and how to get to the main page by typing [nsccc.info/home/](http://nsccc.info/home/) instead of nsccc.info while we try to sort out the hiccups. The Monday Meeting Minutes will be available on the site as a clickable PDF file. We will reorganize and conform the style of posting the past Minutes. About "Classes" page, the class information will appear! Gerry also demonstrate how to register classes online, but the easiest way may be going to the front desk instead.



## Newton Seniors Centre Computer Club

Seniors helping seniors navigate the digital world



▶ Classes  
Click on Classes or the little arrow symble

14. Vicci introduced the speaker today, Natalya Hanna, who gave us the presentation last October as well.

Main topic starts around 13:20pm

Topic: Will, POA, Representation Agreements

Natalya is thrilled to be here for the 2<sup>nd</sup> time and she brought some materials for us. We will cover Wills, Power of Attorney and Representation Agreements today.

For the one did not meet her before, Natalya introduced herself and her business. She is a notary public and the owner of Uptown Notaries. She got her law degree overseas and got into the master programs in BC and has been the owner of Uptown Notaries since 2018. The main areas of her practices are real estate transactions and estate planning, and 50% of her clients are seniors.

It is as important to update every 5 years the Will as having a Will, and here are the reasons to update your Will, basically you don't want to leave a mess behind.

- You have married
- You have had births or deaths in your family
- You have separated from your spouse and in common-law relationship.
- You have very specific ideas about charitable gifts.

- You want to avoid the litigation.

The law will determine our estate if there is no Will established. The law has a specific order of priority for distribution, sometimes it is not what we want, such as if you have a second marriage with children etc.

Making a Will. AI can do it for you or you can write it on a piece of paper, it is better than nothing and it can stand in the court under the curative provisions of the law so it's a record, it shows the intention but it may take a big amount of money to prove that piece of paper was the last intention.

There are 5 main components to make a Will.

1. You need to have the mental capacity.
2. You need to know a proof of the contents of the will, basically. You need to know what you're doing. You need to know what you have, where you have, so you need to know your stuff.
3. You have to be free from a undue experience. Especially important one when it comes to your children when they want to make sure that you, mom, have made that the document.
4. The Will should be signed in front of 2 persons in order to be valued and legal.
- 5.

## **Will**

There are 2 categories that are entitle to your estate, children and spouse. Natalya gave an example that a client has a son who has not been in touched for a long time, if she does not list him in the Will, the son can attest the Will because the law says children are entitled to the adequate provision. What is adequate? Fair which will depend on the surrounding circumstances, on each individual case. In this lady's case, she already advanced him some money before which should be recorded in the Will.

It is recommended to register your Will with the government Vital Statistic office once it is done, the primary idea of registering your Will is a tool for executors to locate your Will but need to update it if you move. A client kept her Will in the freezer but did not register it, so the client's daughter and Natalya went through their notes and realized it was in the freezer. The registration fee is about \$18.00.

## **Probate**

It depends on the size of the estate. There's no probate fee if the estate is under \$25,000. Then there is a formula averages to 4% of the estate.

Digital Wills are allowed since COVID. It can be created remotely which is helpful for people with mobility issues and those live in remote areas. But it is not very popular. The first risk of making digital Wills, is improper execution. For the image being online, you have to have your 2 witnesses online with you and everybody should sign off at the same time and sign properly. Identity issue or an undue influence won't support them, i.e. there is an adult child sitting behind the camera and guiding the person of what to do which can be

attested in the court later. And other tech issues, such as lost password, corrupted file and jurisdiction problems such as it may not be recognized in other provinces. For people in the remote area Natalya would have the meeting via Zoom and prepare the Will and mail the document with signing instruction. So the advice here is make sure your Will is properly done, signed and know where you keep it.

The role of the witness simply to see the person signed the Will, they don't need to know the contents of the Will. If you want to change the Will later, you don't need the same witness to sign.

## **POA**

Power of Attorney ( POA ) requires a high level of trust when appointing a person to be your POA and you accept the risk. Often times, people don't realize the power of this document. The nature of this document, it means that the person that you appointed can do anything financially on your behalf, such as calling CRA, signing your checks, transfer your property if they have. POA can't receive your money, but if the person is joined on your bank account, technically speaking the person can receive your money. POA dies with the donor.

A married couple does not give you the signing authority for each other. Natalya gave some examples from real life that she was called to the hospital to do a POA. It can be done if the person broke a leg but the mind is clear, but it CAN'T be done if the person has a brain injury. You set it up before losing your capacity and signed by both parties to make it effective, but you can set it up and put it away for the appointed attorney to sign at a later date with 2 witness signatures.

For clients with dementia, Natalya will set up those documents by setting up a few meetings to make sure the client has all what we need in order to set up those documents. We will talk about the representation agreement later.

The trust comes with responsibilities. Record all funds, reimburse, cannot gift to themselves. Must not borrow funds, must not endure death, no loans or gifts to family members and can't add himself to join the account.

Specific POA is issued for specific reasons. The most common example is the sale of the property, right? We wanna give the powers to the person only to deal with that specific sale. And this means what is done, it's done.

## **Representative Agreement**

We have many advances in the medical technology that today are able to prolong life. And the problem is having a really good communication about task and dying among families, understand about medical care and procedures. One needs to discuss with your family and decide in advance on what medical treatment you want while you are still capable. Natalya recommends a YouTube video called "Fed by the Spoon".

If nothing is set up, and the person doesn't have capacity, that's where the court appoints the committee will come into play to take care of personal decisions which is an expensive process.

Natalya advises her clients to let the family doctor know that you have a representative agreement done Maybe carry a card in your wallet with this info especially for the ones live alone Usually if something happens and paramedics comes, they always look at the fridge. And so fridge where important things should be displayed.

Who makes your healthcare decision ? First it's you as long as you are capable.

Committee can be expensive. Representation Agreement is affordable and easy to set up , then the substitute decision maker.