

ANNUAL REPORT 2026

ACE
Advocacy Centre for the Elderly

Advocacy Centre for the Elderly

www.ACELAW.ca

Tel: 416-598-2656 / 1-855-598-2656

1500 – 55 University Ave. Toronto ON M5J 2H7

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AGENDA

Advocacy Centre for the Elderly
1984 – 2026

42nd Annual Meeting of Membership

Tuesday, October 27, 2026
6:30 p.m.

6:30 p.m. **Annual General Meeting**

Land Acknowledgement

Welcome and Report from the Board of Directors

Business Meeting:

- Approval of Minutes, 2024-25 Annual General Meeting
- Financial Report
- Appointment of Auditors
- Approval of Activities of the Prior Year
- Recognition of Retiring Board Member
- Election of Directors
- Adjournment of Business Meeting

7:15 p.m. Recess and Refreshments

7:30 p.m. **Presentation**

Two-Tier Health Care? Alberta Bill 11, the *Canada Health Act* and Ontario

Two-Tier Health Care? Alberta Bill 11, the *Canada Health Act* and Ontario

An engaging panel examining Alberta's Bill 11, the Canada Health Act, and what developments in Alberta could mean for Ontario's health care system and access to care.

The panel will discuss issues with respect to public and private health care, access to medically necessary services, and what these developments could mean for older adults and others who may face barriers to accessing timely care.

Presenters:

- **Natalie Mehra**, Executive Director, Ontario Health Coalition
- **Dr. Lorian Hardcastle**, Assistant Professor of Law, University of Calgary

8:30 p.m. Adjournment

REPORT FROM THE CO-CHAIRS OF THE BOARD OF DIRECTORS

We are pleased to report on the activities of the Board of Directors of the Advocacy Centre for the Elderly (ACE) for the 2025-26 fiscal year.

ACE is governed by a volunteer Board of twelve Directors elected by our membership. Our Board is comprised of a majority of older adults, 55 years of age or more. They bring a broad range of expertise and life experience with older adults, including law, medicine, social work, public policy and governance. The Board meets monthly, usually by Zoom video, with nearly perfect attendance. At its monthly meetings, the Board reviews the financial position of the clinic, receives reports on its ongoing activities, and makes decisions on financial and policy matters.

This past year the Board has initiated a strategic planning process that we expect will guide the path of the clinic over the next several years. This has been an intensive process involving the active participation of the entire ACE Board and staff, including joint board-staff planning sessions. We are grateful for the work of our Future Planning and Policy Committee (FPP), consisting of Jan Goddard, as FPP Chair, Philippa Geddie, Mark Handelman, Lisa Manuel, and Lindsay van Roosendaal in leading this initiative. Our strategic plan is not at all complete but rather is just beginning in a way that we hope and expect will unlock the potential of ACE in the months and years to come.

We also wish to acknowledge the ongoing financial support of Legal Aid Ontario, our major funder; our members who support the work of the clinic; our many donors and benefactors; and last but not least the management and staff of ACE who perform the vital work that carries out our mission.

Saman Jaffery Ullmann and Carole Cohen
Co-Chairs of the Board of Directors
October 27th , 2026

MESSAGE FROM THE EXECUTIVE DIRECTOR

The 2025-26 fiscal year has opened new ground in the life of the Advocacy Centre for the Elderly (ACE). Under the leadership of our Board of Directors and with the active participation of all of our staff, we have begun a long overdue strategic planning process that we think will make our clinic more focused and effective in achieving our mission in the years to come. I am very grateful to our Board for their support of this project; to our Future Planning and Policy Committee under the leadership of Jan Goddard in guiding our path; to our consultants Suzanne Gibson and Nicole Shae; and to the commitment and generous participation of all of our staff. Our new strategic plan will demand our ongoing commitment to carry it out in the coming months and years.

As always, I am grateful for the ongoing work and commitment of our talented and dedicated staff whom I think have great success in our intake, litigation, institutional advocacy, education and outreach work as reported below. The volume of our work is very high, and on many occasions the results have been outstanding. This is only due to the hard work and dedication of ACE staff.



Jane Meadus with ACE Board Members, Staff and Family at the award ceremony.

I would like to extend special congratulations to Jane Meadus for receiving the 2025 Ontario Bar Association Award for Excellence in Elder Law. This prestigious award represents the highest achievement in Ontario for practice of elder law. It is not awarded every year, but only when the Ontario Bar Association Elder Law

Section feels there is a worthy recipient. To date, the award has only been presented three times: including to the late Judith Wahl, our founding Executive Director; and to Jane Meadus, our Staff Lawyer/Institutional Advocate. That ACE staff have won this award two of the three times it has been presented speaks to the value and worth of our work at ACE, and to the enormous and well-deserved reputation of Jane Meadus for excellence in the practice of law. We are extremely proud of Jane's accomplishments and feel privileged to have her among our own.

Graham Webb

Graham Webb
Executive Director
October 27th, 2026

INDEPENDENT AUDITOR'S REPORT

HOLLY ST. ADVOCACY CENTRE FOR THE ELDERLY INC.

FINANCIAL STATEMENTS
MARCH 31, 2026

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Holly St. Advocacy Centre For The Elderly Inc.

Opinion

We have audited the financial statements of Holly St. Advocacy Centre For The Elderly Inc. (the "Organization"), which comprise the statement of financial position as at March 31, 2026, and the statements of operations and fund balances and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at March 31, 2026, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Organization in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements for the year ended March 31, 2025 were audited by another firm of Chartered Professional Accountants who expressed an unmodified opinion on those financial statements on July 22, 2025.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

(continues)

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Truster Zweig Raithatha LLP

Markham, Ontario
June 23, 2026

Chartered Professional Accountants
Licensed Public Accountants

HOLLY ST. ADVOCACY CENTRE FOR THE ELDERLY INC.
Statement of Financial Position
March 31, 2026

	General Fund	Legal Disbursements Fund	Capital Fund	NHSP Fund	Other Sources Fund	2026	2025
ASSETS							
CURRENT							
Cash	$ 14,292	$ 3,609	$ -	$ -	$ 126,599	**$ 144,500**	$ 151,500
Short-term investments *(Note 3)*	-	-	-	-	305,000	**305,000**	203,416
Amounts receivable	-	-	-	-	350	**350**	-
Government remittances	12,418	771	-	-	323	**13,512**	12,543
Prepaid expenses	24,354	-	-	-	-	**24,354**	29,815
Inter-fund receivable *(Note 4)*	-	-	-	-	35,002	**35,002**	-
	51,064	4,380	-	-	467,274	**522,718**	397,274
INVESTMENTS	-	-	-	-	-	**-**	96,445
PROPERTY AND EQUIPMENT *(Note 5)*	-	-	215,666	-	-	**215,666**	270,395
	$ 51,064	$ 4,380	$ 215,666	$ -	$ 467,274	**$ 738,384**	$ 764,114
LIABILITIES AND NET ASSETS							
CURRENT							
Accounts payable and accrued liabilities	$ 4,461	$ -	$ -	$ -	$ 127	**$ 4,588**	$ 9,850
Inter-fund payable *(Note 4)*	30,002	5,000	-	-	-	**35,002**	-
	34,463	5,000	-	-	127	**39,590**	9,850
FUND BALANCES	16,601	(620)	215,666	-	467,147	**698,794**	754,264
	$ 51,064	$ 4,380	$ 215,666	$ -	$ 467,274	**$ 738,384**	$ 764,114

ON BEHALF OF THE BOARD

_____ *Board Chair*

_____ *Director*

See notes to financial statements

HOLLY ST. ADVOCACY CENTRE FOR THE ELDERLY INC.
Statement of Operations and Fund Balances
Year Ended March 31, 2026

	General Fund	Legal Disbursements Fund	Capital Fund	NHSP Fund	Other Sources Fund	2026	2025
REVENUES							
Legal Aid Ontario							
- Direct receipts	$ 1,533,150	$ 4,000	$ -	$ -	$ -	**$ 1,537,150**	$ 1,503,088
- Indirect receipts *(Note 6)*	100,241	-	-	-	-	**100,241**	80,341
Honorariums	-	-	-	-	3,525	**3,525**	6,960
Donations	-	-	-	-	32,057	**32,057**	63,652
Memberships	-	-	-	-	400	**400**	450
Grants	-	-	-	-	-	**-**	25,000
Other income	10,725	-	-	-	25,153	**35,878**	20,687
	1,644,116	4,000	-	-	61,135	**1,709,251**	1,700,178
EXPENSES							
Salaries and benefits	1,287,066	-	-	-	-	**1,287,066**	1,242,194
Professional dues	17,920	-	-	-	-	**17,920**	17,332
Audit	10,472	-	-	-	-	**10,472**	7,172
Travel	4,400	-	-	-	-	**4,400**	4,224
Communications	5,535	-	-	-	-	**5,535**	4,734
Accommodations	179,876	-	-	-	-	**179,876**	176,803
Equipment	388	-	-	-	-	**388**	431
Library	4,586	-	-	-	-	**4,586**	1,823
Supplies and services	37,996	-	-	-	-	**37,996**	37,450
Indirect payments *(Note 6)*	100,241	-	-	-	-	**100,241**	80,341
Legal disbursements	-	9,020	-	-	-	**9,020**	8,186
Project expenses	-	-	-	25,000	12,668	**37,668**	52,103
Amortization	-	-	54,729	-	-	**54,729**	56,253
	1,648,480	9,020	54,729	25,000	12,668	**1,749,897**	1,689,046
NET EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES	(4,364)	(5,020)	(54,729)	(25,000)	48,467	**(40,646)**	11,132
NET ASSETS - BEGINNING OF YEAR	35,789	4,400	270,395	25,000	418,680	**754,264**	743,132
Funds returned to Legal Aid Ontario	(14,824)	-	-	-	-	**(14,824)**	-
NET ASSETS - END OF YEAR	$ 16,601	$ (620)	$ 215,666	$ -	$ 467,147	**$ 698,794**	$ 754,264

See notes to financial statements

HOLLY ST. ADVOCACY CENTRE FOR THE ELDERLY INC.
Statement of Cash Flows
Year Ended March 31, 2026

	2026	2025
OPERATING ACTIVITIES		
Excess (deficiency) of revenues over expenses	**$ (40,646)**	$ 11,132
Item not affecting cash:		
Amortization	**54,729**	56,253
	14,083	67,385
Changes in non-cash working capital:		
Amounts receivable	**(350)**	4,500
Government remittances	**(969)**	646
Prepaid expenses	**5,461**	(10,051)
Accounts payable and accrued liabilities	**(5,263)**	7,089
	(1,121)	2,184
Cash flow from operating activities	**12,962**	69,569
INVESTING ACTIVITY		
Short-term investments, net	**(5,138)**	29,950
FINANCING ACTIVITY		
Funds returned to Legal Aid Ontario	**(14,824)**	-
INCREASE (DECREASE) IN CASH FLOW	**(7,000)**	99,519
Cash - beginning of year	**151,500**	51,981
CASH - END OF YEAR	**$ 144,500**	$ 151,500

1. BASIS OF PRESENTATION

Holly St. Advocacy Centre for the Elderly Inc. (the "Organization"), is incorporated by letters of patent without share capital under the laws of the Province of Ontario. The Organization is primarily funded by Legal Aid Ontario ("LAO").

The Organization qualifies as a registered charitable organization under the Income Tax Act and is exempt from corporate income tax.

2. SIGNIFICANT ACCOUNTING POLICIES

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO). These standards are in accordance with Canadian generally accepted accounting principles and include the following significant accounting policies:

Financial instruments

The Organization initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions, which are recorded at the carrying or exchange amount depending on the circumstances. The Organization subsequently measures all financial assets and financial liabilities at cost or amortized cost. Change in fair value are recognized in fund balances.

Financial assets measured at cost consist of cash, short-term investments, amounts receivable, government remittances and inter-fund receivable.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities and inter-fund payable.

Fund accounting

The Organization follows the restricted fund method of accounting for contributions whereby all contributions are recognized as revenue of the applicable fund when received or receivable. All the funds described below, except as noted, are restricted as to use by various agreements between the Organization and LAO and title to the Organization assets vests with the funder. Inter-fund payables and receivables do not have specific repayment terms.

i) **General Fund**

These funds are used to provide a range of legal and paralegal services, including information, advise and representation, to low-income individuals and families.

ii) **Legal Disbursements Fund**

These funds are used to provide for certain direct expenses incurred in representing Organization clients in legal proceedings. Disbursements recovered from clients are recorded in revenue when received.

iii) **Capital Fund**

This fund holds property and equipment of the Organization that have been funded by Legal Aid Ontario.

(continues)

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

iv) **New Horizons Seniors Project**

This fund is composed of a federal grant that is to be used for a variety of special projects and initiatives to educate low-income seniors about common scams and frauds through the use of storytelling.

v) **Other Sources Fund (Unrestricted)**

These funds are composed of receipts from individuals, corporations, and foundations and are used for specific projects or to enhance the activities of the clinic as directed by the board of directors.

Short-term investments

Short-term investments consist of guaranteed investment certificates with maturity dates up to twelve months.

Property and equipment

The costs of property and equipment are capitalized upon meeting the criteria for recognition as an asset, otherwise, costs are expensed as incurred. The cost of property and equipment comprises its purchase price and any directly attributable cost of preparing the asset for its intended use.

Property and equipment is presented at cost less accumulated amortization and accumulated impairment losses.

Property and equipment is tested for impairment whenever events or changes in circumstances indicate that its carrying amount may not be recoverable. If any potential impairment is identified, then the amount of the impairment is quantified by comparing the carrying value of the property and equipment to its fair value. Any impairment of property and equipment is charged to operations in the period in which the impairment occurs.

An impairment loss is not reversed if the fair value of the property and equipment subsequently increases.

Property and equipment is stated at cost or deemed cost less accumulated amortization and is amortized over its estimated useful life at the following rates and methods:

Computer equipment	3 years	straight-line
Office equipment	5 years	straight-line
Telephone equipment	8 years	straight-line
Leasehold improvements	over the term of the lease	straight-line

(continues)

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Revenue recognition

Revenue sources other than contributions are recognized as revenue in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Amounts recovered from the clients are recorded net of legal disbursement expenditures.

Contributed materials and services

From time to time, the Organization may receive contributed materials and services used in the normal course of operations. The value of these contributions are not recognized in the financial statements.

Employee benefit plan

The organization offers a defined contribution plan to its employees, where it is required to fund up to a maximum of 5.5% of employees' annual earnings. The Organization's total expense under this plan during the year was $58,552 (2025 - $56,847) and is included in salaries and benefits.

Capital management

The Organization's objective is to ensure sufficient funds are available to continue operations in accordance with its vision. The need for sufficient resources is considered when preparing an annual budget and monitoring its cash flows.

Use of estimates

The preparation of financial statements in accordance with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses for the reporting period. Significant areas requiring the use of estimates include the measurement of revenue recognition and accounts payable and accrued liabilities and amortization of property and equipment. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in the period in which they become known.

Inter-fund balances

Transfers between funds are made when resources of one fund have been authorized by the Board of Directors to finance activities and acquisitions in another fund.

3. SHORT-TERM INVESTMENTS

Short-term investments are comprised of guaranteed investment certificates with a minimum effective interest rates ranging from 0.003% to 3.00% per annum (2025 - 0.003% to 4.65%) and maturity dates ranging from June 2026 to December 2026.

4. INTER-FUND RECEIVABLE AND INTER-FUND PAYABLE

The amount owing between funds are non-interest bearing, unsecured and have no fixed terms of repayment.

5. PROPERTY AND EQUIPMENT

	Cost	Accumulated amortization	**2026 Net book value**	2025 Net book value
Computer equipment	$ 61,425	$ 61,425	**$ -**	$ -
Office equipment	68,643	50,817	**17,826**	31,554
Telephone equipment	15,164	15,164	**-**	1,431
Leasehold improvements	316,546	118,706	**197,840**	237,410
	$ 461,778	$ 246,112	**$ 215,666**	$ 270,395

6. INDIRECT PAYMENTS

LAO administers and makes payments on behalf of the Organization for the following expenses:

	2026	2025
General Fund		
Pension and group insurance	**$ 238**	$ 150
Supplies and services	**100,003**	79,229
Library expenses	**-**	962
	$ 100,241	$ 80,341

7. DIRECTORS AND OFFICERS LIABILITIES

The organization has agreed to indemnify its past, present and future directors, officers, employees and volunteers against expenses (including legal expenses), judgments and any amount actually or reasonably incurred by them in connection with any action, suit or proceeding in which the directors are sued as a result of their service, if they acted honestly and in good faith with a view to the best interests of the organization.

The nature of the indemnity prevents the organization from reasonably estimating the maximum exposure. The organization has purchased directors' and officers' liability insurance with respect to this indemnification. Historically, the organization is not aware of any claims under these guarantees and, therefore, no amount has been accrued in the financial statements with respect to these guarantees.

8. LEASE COMMITMENTS

The Organization is a member of the Co-operative of Specialty Community Legal Clinic of Ontario Inc. (the "Co-op") located at 55 University Avenue in Toronto. Under the terms of the membership agreement, the Organization is committed to paying certain joint expenses on a cost recovery basis along with the other members of the Co-op until August 31, 2031. Based on the current allocation of floor space, minimum annual rent costs, including common area maintenance and realty taxes, are approximately $173,000.

9. FINANCIAL RISK MANAGEMENT

The Organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Organization's risk exposure and concentration as of March 31, 2026.

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Organization is exposed to credit risk from customers. Credit risk associated with amounts receivable is minimal. Allowance for doubtful accounts as at March 31, 2025 was $Nil (2025 - $Nil).

Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Organization is exposed to this risk mainly in respect of its accounts payable. The Organization maintains sufficient cash flow to settle this risk on a current basis.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The Organization is not exposed to any of these risks.

Unless otherwise noted, it is management’s opinion that the Organization is not exposed to significant other price risks arising from these financial instruments.

10. COMPARATIVE FIGURES

The prior year comparative figures were audited by another firm of Chartered Professional Accountants.

REPORT ON ACTIVITIES

Intakes

ACE continues to receive a very high volume of intakes. During the 2025-26 fiscal year, ACE recorded 2,834 new cases -- about 55 new cases per week, every week of the year. This is especially high given that new intakes are only accepted 3 days per week.

Of the incoming cases, roughly speaking, a quarter are related to institutional issues such as hospital discharges and long-term care, a quarter are litigation issues within ACE's mandate, and the remaining half are either miscellaneous issues within ACE's mandate or issues outside ACE's scope of practice.

Based on a two-week initial contact questionnaire, about half of initial contacts come from the older adult client directly. Another third come from family members, caregivers or friends. Telephone continues to be the most the most popular contact method by a large margin.

In addition to an ever-increasing demand for ACE's services generally, ACE has noted steady demands for services in particular areas over the previous several years, namely:

- Financial abuse of older adults;
- Consumer protection and debt; and,
- Hospital issues including discharge.

Litigation

Demand for ACE's service in fraud related matters, including mortgage fraud, continued to balloon in 2025-26.

Fraud-related matters increased by over 300% between 2018-19 and 2025-26.

Financial abuse and consumer protection issues also make up a significant portion of ACE's litigation work.

ACE continued to work with co-counsel Sotos LLP on two class action lawsuits against FinanceIt Canada Inc. and Vault Home Credit Corporation regarding alleged widespread, predatory door-to-door sales practices that left homeowners (predominantly older adults) with predatory loans. A certification motion was heard on October 13-15, 2026, and a decision is pending.

ACE achieved several successful outcomes for clients in these areas, such as:

- Bringing action and recovering a large sum of money on behalf of an older adult whose adult child misappropriated their life savings on the basis the money would be “invested”;
- After being retained when the client was on the cusp of their aging action being dismissed for delay, obtaining a large settlement through mediation; and,
- After a trial on the merits, obtaining judgment for a client whose adult children absconded with the sale proceeds of a property; and,
- Through a court application, recovering funds and personal property for a client whose children abused an improperly obtained power of attorney for property.

Institutional

ACE’s institutional advocates represent low-income seniors for a variety of institutional issues including hospital discharges and long-term care issues. Institutional cases accounted for approximately 28% of ACE’s total intakes for the 2025-26 reporting year.

Out of approximately 770 institutional intakes for the 2025-26 year, about 43% of them concerned hospitals while 31% concerned long-term care homes. Some of the most urgent and time-sensitive cases involve forced hospital discharges to inappropriate and sometimes dangerous discharge destinations.

In 2025-26 ACE witnessed a disturbing shift in hospital discharge to long-term care (“LTC”) practices. Historically, ACE has generally been successful in blocking hospital discharges for patients requiring LTC. However, in 2025-26, we increasingly saw some hospitals discharging patients requiring LTC back to the community, even where ACE was involved and advocating for the patient.

Some hospitals did not even allow the patient to remain in the hospital at a cost of $400 per day (which ACE believes is illegal for a patient awaiting LTC admission). Instead, these hospitals forced the patients out into unsafe situations in the community, sometimes using security guards to do so.

Nonetheless, ACE obtained several notable victories for clients in 2025, including:

Case 1– Theft of Powerchair

- Long-term care home confiscated a resident's power wheelchair and refused to return it to the resident for more than nine months.
- The resident was provided with a manual wheelchair that the resident could not operate, leaving the resident largely confined to their room and unable to leave the home independently.
- After being retained, ACE demanded that the long-term care immediately return the resident's powerchair to them.
- Following ACE's intervention, the long-term care home returned the power wheelchair to the resident, restoring the resident's ability to ambulate independently within the home and go out independently.

Case 2 – Hospital Discharge/Admission to LTC

- Hospital was planning to discharge an older adult with high and complex care needs back to the community, where the patient lived alone, despite being assessed as requiring admission to a long-term care home.
- Hospital demanded that the patient could not remain in hospital while awaiting long-term care placement and could not be designated as Category 1 – Crisis for long-term care placement from hospital. The hospital also threatened to charge $400 per day if the patient remained in hospital.
- After being retained, ACE contacted hospital leadership and the attending physician, advising that the proposed discharge was unsafe and correcting inaccurate information provided by the hospital. ACE also successfully advocated for the patient to be designated as crisis for admission to long-term care.
- ACE's advocacy allowed the patient to remain in hospital until a long-term care bed became available. The patient was then admitted to a long-term care home that reflected their cultural preferences, where they were reunited with their spouse.

Case 3 – Unsafe Discharge/Admission to LTC

- Older adult was assaulted with a pair of scissors by an immediate family member in their own home, resulting in serious injuries to their eyes, loss of vision, and a permanent disability. The incident resulted in criminal charges against the family member responsible.

- Hospital was planning to discharge the patient back to their own home despite significant care and safety concerns, without any plans for admission to a suitable care facility.
- After being retained, ACE arranged for a long-term care assessment, and the patient was determined to be eligible for admission. ACE also contacted hospital leadership and the attending physician, advising that the proposed discharge was highly unsafe given the circumstances and the patient's need for long-term care.
- Despite ACE's advocacy, the patient was eventually discharged from hospital back to their own home.
- ACE successfully advocated for immediate long-term care placement. Within one week, the patient received a bed offer at one of their selected long-term care homes and moved in shortly thereafter.

Education and Outreach

ACE provides educational and outreach services in the community to educate the public on legal issues concerning senior's rights.

During the 2025-26 reporting year, ACE took part in a total of 28 speaking engagements. The topics central to the speaking engagements for the 2025-26 year included powers of attorney, consent and capacity, frauds and scams, elder abuse, long-term care requirements and issues, and informational seminars concerning ACE's services and mandate.

Two notable examples of ACE's education and outreach work for the reporting year were:

- ACE's 2025 Special Lecture, *A Lawyer's Standard of Care to Vulnerable Older Clients: Recognizing and Preventing Exploitative and Abusive Property Transactions*; and,
- *Not Alone*: *Senior Scam Stories* -- using videos to prevent elder abuse.

Both of these productions, reported below, continue to be available the ACE YouTube channel (https://www.youtube.com/@AdvocacyCentrefortheElderly).

Special Lecture: A Lawyer's Standard of Care to Vulnerable Older Clients

ACE hosted its 2025 Special Lecture, *A Lawyer's Standard of Care to Vulnerable Older Clients: Recognizing and Preventing Exploitative and Abusive Property Transactions*, on September 25, 2025, at the Ontario Bar Association Conference Centre, in partnership with the Law Society of Ontario and the Ontario Bar Association.

The lecture examined the critical role lawyers can play in preventing – and the ways in which legal services can inadvertently facilitate – fraud, scams, and financial abuse involving older adults. Using the Law Society of Ontario Tribunal's decision in *LSO v. Harrison, 2025 ONLSTH 98* as a lens, the program explored the lawyer's professional standard of care, due diligence, conflicts of interest, independent legal advice, and the lawyer's role in high-risk property and mortgage transactions.

The panel brought together lawyers **Bethanie Pascutto** (ACE), **Joel Kadish** and **Greg Weedon** from private practice; and the Law Society of Ontario's Manager of Investigation Services **Ken Doering**, with ACE's **Graham Webb** serving as moderator. Speakers discussed real-world examples of mortgage and title fraud, exploitative lending, and other circumstances that can place vulnerable older adults at risk, as well as practical safeguards for legal practitioners.

The event attracted 67 in-person attendees and 441 live-stream registrants, demonstrating significant interest in this important area of professional responsibility and elder law. The program was also approved for LSO CPD professionalism and EDI professionalism content.

ACE extended the reach of the lecture by making the recording, presentation slides, and related resources available on the ACE website and YouTube channel. The recording has continued to generate interest beyond the live event and has currently received 423 views on YouTube. This ongoing access provides an important educational resource for lawyers, community advocates, service providers, older adults, and others working to prevent elder financial abuse.

Not Alone: Using Videos to Prevent Elder Abuse

In early 2026, ACE completed *NOT ALONE: Senior Scam Stories*, a public legal education video project designed to raise awareness about elder abuse,

specifically fraud targeting older adults, and to help older adults recognize and respond to situations where they may be at risk.

Funded through the New Horizons for Seniors Program, the project produced a series of videos featuring seven older adults who courageously shared their lived experiences of being targeted by scams. Their stories highlight the emotional impact and financial consequences of fraud, as well as how sophisticated these scams can be. The project also featured four videos containing plain-language legal information from two legal professionals, featuring ACE's own Bethanie Pascutto. The videos explore different types of scams, including impersonation scams, romance scams, banking fraud, cheque fraud, and high-pressure tactics, demonstrating how easily anyone can be targeted.

The project was designed to make complex legal information more accessible and relatable. By sharing the experiences of older adults and pairing their stories with practical legal information, the videos help viewers recognize that elder abuse and financial exploitation can take many forms and can happen to people in their own communities.

The completed videos are freely available through ACE's YouTube channel, providing a permanent public legal education resource that can be shared by community organizations, incorporated into ACE presentations, and accessed by older adults, families, caregivers, and service providers across Ontario.

Since the videos were launched on March 30, 2026, the 11 seniors-focused videos have received 1,833 YouTube views. Individual story videos have received between 119 and 327 views, while the four accompanying legal-information videos have received between 77 and 161 views.

By sharing real experiences alongside legal information, the project helps to:

✓ **Reduce stigma** around being targeted by scams;

✓ **Educate older adults** so they can recognize scams and warning signs before they become victims;

✓ **Encourage reporting** when fraud or exploitation occurs;

✓ **Promote prevention strategies** that can reduce the risk of financial exploitation;

✓ **Empower older adults to seek support** when they are concerned or have been targeted; and,

✓ **Build community awareness** about the prevalence and impact of scams targeting older adults.

The project has also provided ACE with an opportunity to expand how we deliver public legal education. Rather than relying solely on traditional presentations and written materials, *Not Alone* allows ACE to bring real experiences, practical information, and legal education directly to older adults through an accessible digital format.

The videos will remain available as an ongoing resource for older adults, caregivers, families, and community organizations and will continue to support ACE's work to prevent elder abuse, combat financial exploitation, and promote the legal rights of older adults.

Closing

Through a variety of traditional and innovative service-delivery methods, ACE has provided a wide range of client-centred legal services to older in Ontario and beyond in the 2025-26 funding year.

While we recognize that there is still a very significant unmet demand for our services, we are proud of the work we have done with the resources available to us. We are grateful to our funders, Legal Aid Ontario and the Ontario New Horizons for Seniors Projects, and to our members, donors and benefactors who support our work. We always feel privileged to serve the low-income seniors within our communities who allow us to enter into their lives with effective legal advice and representation, and educational services.

If you're not yet a member of ACE, we invite you to join!
Please note that all current memberships will expire at the 2027 Annual General Meeting.
Benefits of membership include receiving physical copies of the ACE Newsletter and voting privileges at the Annual General Meeting.

ADVOCACY CENTRE FOR THE ELDERLY:*
MEMBERSHIP APPLICATION

55 University Avenue, Suite 1500, Toronto, Ontario, M5J 2H7, www.acelaw.ca

NAME: _____
(Please print)

ADDRESS: _____ APT. _____

CITY: _____ POSTAL CODE: _____ _____

TELEPHONE: (Home) _____ (Alt) _____

EMAIL ADDRESS: _____
(complete email address if you would like your newsletter via email instead of regular mail)

Membership Fee:

- Individual ☐ New Membership ☐ Renewal
- Payment ☐ $10.00 is enclosed ☐ $10.00 E-Transfer sent to info@ace.clcj.ca
- In addition to my membership fee, a donation of ☐ $_____ is enclosed**

* Holly Street Advocacy Centre for the Elderly Inc.
** A tax receipt will be issued for donations *over* $10.00.

Your membership is important. If the fee presents financial difficulties, please feel free to join anyway at **no cost** by contacting ACE Community Outreach Co-ordinator at 416-598-2656 ex 1231.

Committee Membership: I am interested in seniors' issues and would consider membership on an ACE Committee.

Yes ☐ No ☐

Membership Expiry Date: Annual General Meeting, Fall 2027.

Conflict of Interest Declaration

I confirm that neither I nor my spouse, if I have a spouse, nor the Corporation/Partnership/ Organization I represent, have an interest in a proposed or current contract, piece of litigation, client case, law reform, or any other activity or transaction of ACE that would place me in conflict with ACE. I also agree to abide by the conflict of interest guidelines in the ACE bylaw during the period of time I am a member of ACE.

_____
Signature