

Taking Control: This Time Its Personal

Powers Of Attorney.

My father in law, Bill was a lovely man, very hard working, an engineer and a 'hands on' man all his life with a keen sense of his responsibilities as a husband and father. He tried to look after his health but with adult onset diabetes he did struggle a bit. However being a traditional man and an Australian to boot, he never let on if there were problems. It was his business to sort it out. We were aware that he was at risk of a stroke or a heart attack and on a couple of occasions we tried to talk to him and his wife about setting up a Power Of Attorney, in case..... He didn't want to hear this.

Two years ago he had a massive stroke. He received the very best care possible at the local hospital but after a couple of days they told his wife that he was extremely damaged and the family should start planning accordingly. So his wife went home and began looking at the finances. Everything was in order, there were ample funds. He had managed the family finances well. But almost all the accounts were in his sole name. So when his wife tried to speak to these organisations they said "We need to speak to the account holder." When she said that he was in intensive care they said that they were very sorry, but there was nothing they could do.

We discovered that she could go to the Court Of Protection and get the appropriate permission but this would probably take 2 – 3 months and £2,000 - £3,000. There was a joint account so matters were not desperate. If he had had a Power Of Attorney in place there would have been none of this hassle.

As it happen, Bill died about 10 days later and the rules around probate are clear and generally work well.

Setting up a Power Of Attorney (PoA) is relatively simple and inexpensive. A PoA is a document in which you agree that another person (Attorney) can make decisions on your behalf if you are so unwell that you cannot make them for yourself. You can make more than one person an Attorney; a typical arrangement might include your spouse and two of your children.

There are two types of PoA, A) Health and B) Property & Finance. The Health PoA gives authority to make decisions about health related matters: which care home you go to live in, which nursing agency are employed to care for you, end of life decisions. The Property & Finance PoA give the Attorneys the authority to manage your finances, claim benefits, make payments, buy or sell property.

These are powerful permissions and should not be signed lightly, you need to give careful thought to who is involved, but it can save you and your family a huge amount of hassle and

worry and cost. It can give you the reassurance that you have made all the appropriate preparations, that you are taking control of your life. You don't have to worry about what will happen because you have organised for it. Then your family can get on with the business of being your family and they do not have to worry about money and legal stuff.

There is a charge for registering each type of PoA, currently £110, each although if you are on means tested benefits there are reductions.

For more detailed information look at the main Government Website.

www.gov.uk/power-of-attorney/overview

All the forms and explanatory booklets are available from the Office Of The Public Guardian.

Telephone: 0300 456 0300

www.gov.uk/government/organisations/office-of-the-public-guardian

If you have difficulty then Age UK Wiltshire's advice team can assist with some areas. Their number is 01380 735500.

Please do contact me if you want to have a chat before taking this step or about any other issues and concerns you may have about living with Parkinson's.

Ken Luxon

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