

## Brampton and District 50+ Forum

Report of the meeting held on Tuesday 25 November 2014 in Brampton Community Centre. 13 members were present for lunch and 19 members attended the meeting. Several apologies were received from members unable to attend.

The Chair, Jean Taylor, welcomed members and introduced Mrs Barbara Loffill, a retired solicitor, who then gave a talk about 'Lasting Power of Attorney'.

Mrs Loffill explained that this gives legal authority for someone such as a close friend or relative to act on your behalf. There are two separate sections: health and social welfare, and property and financial affairs. The first allows you to say what you would like to happen to you when you are ill - if you would want to be resuscitated or receive antibiotics, what operations you would want to be carried out, where you would like to live - and applies when you are unable to give these instructions yourself. The second type of attorney can do anything with your finances that you can do. This may involve action on day-to-day issues such as payment of household bills or one-off major transactions such as selling your house.

To make these powers of attorney you have to 'have capacity', in other words you have to show that you are capable of understanding what you are doing. Both types can be revoked.

Mrs Loffill explained why the financial type was the more common. If a person is in a coma or seriously incapacitated by a stroke no decisions about financial arrangements can be made on their behalf without a lasting power of attorney being in place other than going through the court of protection, a very slow and even more expensive procedure. There are alternative ways of making known your wishes on health matters - to your GP, for example.

Some members have in place an 'enduring power of attorney'. This older procedure is still valid but works in a different way. It is not active until registered by the attorney when the 'donor' loses capability.

The typical cost of setting up a lasting power of attorney through a solicitor is £400, though Mrs Loffill thought Age UK might operate a subsidised scheme. The two sections involve separate registrations. Forms can be downloaded and when completed can be submitted for registration without employing a solicitor. This is a less costly process but only if there are no errors on the forms. Part 1 of the form is a statement of acceptance by the intended attorney. This person must be someone you trust.

When the supply of members' questions was exhausted, the Chair thanked Mrs Loffill and members responded in the usual way.

Ann Oswin then gave some updates and news of forthcoming events:

- The café Christmas lunch is on 2nd December. Book at reception.
- Rural parish councils and the Community Transport Team are looking at various options, such as a service like the Fellrunner in the Eden Valley, run by volunteer drivers. Bus passes can be used on this service because it is registered as a scheduled service. Parish councillors from Irthington have looked for a start-up fund from the Prince's Trust; several journey options have been considered. Rural Wheels still operates. Reays operates a double-decker service which runs from Brampton to Wigton via the A69 with a stop at the Cumberland Infirmary. The loop along Dacre Road doesn't seem to be operating reliably; this should be brought to the notice of the parish councillors.
- Age UK has a leaflet with advice about talking treatments for people who are anxious.
- Saga has a personal alarm scheme similar to Careline. Brampton League of Friends operates a similar but temporary system for people leaving hospital.
- Healthwatch is running a survey about car-parking at Cumberland Infirmary.
- Cumbria County Council has an on-line consultation document about cuts in services.
- The forum has received a cheque from Laurel House to cover the cost of a party. This will take place in January (date still to be decided) and will celebrate the Forum's 10th anniversary.

The meeting ended with tea and biscuits.