

Brampton and District 50+ Forum

Report of the meeting held on Tuesday 22 January 2019 in Brampton Community Centre. The meeting took place after soup and sandwiches in the community café. 24 people attended the meeting.

Chair, Ann Oswin, welcomed members and the guest speakers, Kendra Winter and Rebecca Adams of Cartmell Shepherd, Solicitors.

Ann then reminded members about the problems of sustainability faced by the Community Centre and various ways they could support it both financially - by becoming a 'Friend' and making a monthly donation or by joining the 100 Club - and as a volunteer. We were also informed about future events including a quiz night on 9th February to support Hospice at Home, entry £10.

Kendra Winter and Rebecca Adams then gave their presentation on 'Lasting Power of Attorney'. They explained that a Lasting Power of Attorney (LPA) is a legal document that lets you (the 'donor') appoint one or more people (known as 'attorneys') to help you make decisions or make decisions on your behalf. This is particularly important if you have an accident or an illness and can't make decisions at the time they need to be made. There are two types of LPA.

Kendra spoke about the first of these: Property and Financial Affairs LPA. A popular misconception is that a spouse or partner has the automatic right to manage your affairs if you are unable to do so. This is not so and, for example, a joint bank account might be frozen if one partner has 'lost capacity'. A Property and Financial Affairs LPA ensures that if you become mentally or physically incapable someone will be able to look after your affairs on your behalf. The only alternative is a Court Order; applying for this can be a lengthy and expensive process. Rebecca then spoke about the second type of LPA: Health and Welfare LPA. This gives your attorney the power to make decisions about: your daily routine; medical care; moving into a care home; life-sustaining treatment; but only when you are unable to make your own decisions. With no LPA in place it is the healthcare provider, not for example a spouse or relative, that makes these decisions if you cannot.

The speakers, often prompted by questions from members, described the various options involved in choosing attorneys, replacements and how they should be able to act. They stressed the importance of an attorney fully understanding their obligations before agreeing to take on this role. They explained the differences between an 'Advance Statement' (not legally binding) and a 'Living Will' - also known as an 'advance decision' or an 'advance directive' - (legally binding if it meets certain requirements) and how this would interact with an LPA. They also made clear that an attorney does not have the power to change your will.

Kendra then explained the formalities: each LPA has to be signed by a 'Certificate Provider' (your doctor is recommended if there is question about mental capacity); an LPA has to be registered with the Office of the Public Guardian, a process that currently takes about 8 weeks; each LPA costs £82 (with a reduction for anyone on low income).

There was lot of information to take in but our speakers provided each of us with an information pack (and handy bag) to take away. Kendra and Rebecca can be contacted at the Brampton office of Cartmell Shepherd on 016977 2378.

Members thanked Kendra and Rebecca for coming to speak to us in the usual way. After the meeting refreshments were available in the café.

The next 50+ Forum meeting is on Tuesday 19 March 2019.