

WHO SPEAKS FOR YOU WHEN YOU CAN'T?

Life can be fragile and you never know when the ability to make your own decisions is taken away from you without warning, no matter what your age. Having Enduring Powers of Attorney (EPA) for your **personal care and welfare** and **property**, will help give you peace of mind. It will require you to think about and discuss how you would like to be cared for in such an eventuality and what action you would like taken in a life threatening medical situation, such as major stroke.

- What would happen if you are involved in a serious accident, have a stroke or develop dementia?
- Have you thought about who would communicate and make health care decisions for you or pay your bills?
- Does your family or those closest to you know what you want?
- Have you given someone the legal authority to act on your behalf?

I HAVE AN EPA FOR MY FINANCES IS THAT THE SAME?

There are two types of EPA:

- **Personal care and welfare** - This covers health, accommodation and associated care decisions, and only comes into effect if a medical professional or the Family Court decides you no longer have the capacity to make or communicate decisions.
- **Property** - This covers your financial matters and can be activated by you at any time while you have mental capacity, or otherwise only if you lose capacity.

HOW DO I GET AN EPA?

When you've decided who you'd like as your attorney for **personal care and welfare** and **property** matters and what you want them to do, you need to contact a lawyer or qualified legal representative to be your witness. They will ensure you understand all of your options, what the EPA documents mean and ensure that it meets all legal requirements.

It is important that the person you have chosen as attorney agrees to take on the role and understands their responsibilities. While there are costs associated with setting up EPAs, you can save money by being organised and knowing what you want to have happen.

We all know people who have suffered a major event to their health, leaving their friends and families unsure what to do regarding their health care, welfare and finances. Don't do that to your loved ones. Take action now and have those important discussions with your family, whānau and lawyer. Legally appoint and document attorneys for your **personal care and welfare** and **property** and support others to do the same.

WHO CAN BE AN EPA?

Someone you trust to understand and respect your wishes and feelings. Often they are a friend or family member, or a colleague. You must have confidence the person you choose will act with your best interests at heart.

For more information: • www.msd.govt.nz and search "senior citizens your rights" or "power of attorney".
 • www.advancecareplanning.org.nz • Your nearest Community Law Centre • Age Concern and your local branch of New Zealand.
 Refer also "Let's Talk About Health - Don't Be An Ostrich" - www.bit.ly/1WbAq8j