

Life on the High Street

“Be prepared” is not only the Brownie motto of my youth but what I would urge all of us to be. For once I’m not banging on about writing your Will, this time it is about appointing an attorney to act for you if the need arises. An ‘attorney’ (that is a funny old-fashioned word) is someone who can stand in your shoes should the need arise. A General Power of Attorney is a very straightforward legal document in which you name the person who can act for you. You can decide what you want them to be able to do, it is perfect for those times when you’re away enjoying a three-month holiday in a far away place (you wish) or just if you’d like some help day-to-day. The only problem with General Powers of Attorney is that if you do lose your mental capacity to look after your own affairs your General Power of Attorney becomes invalid too (for the reason see next week’s Adviser). There is however an alternative – a Lasting Power of Attorney, and there are two sorts of these, again more next week. If you made an Enduring Power of Attorney before October 2007 you are prepared and certainly deserve a Brownie point. DHC.