

LEGAL EAGLE



With Cliff Veich

Making plans for the future

Autumn is traditionally the time to repair your house to make it weather proof for winter.

As the nights draw in it is also the time to take stock of your legal affairs. Stories about dementia issues seem to have been in the news a great deal recently.

There are now an estimated 800,000 people with dementia in the UK at present and this may be 1,000,000 by 2027. One-in-three people in the UK will sadly have dementia by the time they die.

Alzheimer's disease remains the most common dementia illness and a cure is many years away.

While we all hope to avoid suffering from dementia there are practical steps we

should all be thinking about now to plan for the future in case of problems in later life.

In particular it is prudent to write a Lasting Power of Attorney or LPA. It's the old story of fixing the roof while the sun is shining. Without an LPA who would handle things if you were unwell due to dementia, stroke or other incapacity?

An LPA is a legal document or form you can write now appointing one or more people to act as attorneys to handle your affairs in case you become unwell later.

You can have one or more attorneys acting together or separately. You can appoint replacements in case the first attorneys cannot act. For example, you can ap-



point your wife as first attorney with your son as replacement attorney.

There are two types of LPA. An LPA for property and affairs would cover, for example, paying bills, collecting pensions and generally looking after your affairs. An LPA for health and welfare can cover personal matter such as where you live, care plans, and even medical treatment including end of life issues.

These are sensitive personal issues and it is important that your attorneys should know your wishes.

Before it can be used the LPA must be registered with the Office of the Public Guardian.

This can take months

rather than weeks. My tip is to register straight away after the LPA has been signed. This can avoid delays later. Once registered the LPA can be kept in a safe place until needed.

The important thing is that writing an LPA gives you the chance now to make plans and arrangements for the future in case the worse happens.

It is a sort of insurance to ensure people you trust are handling your most important personal affairs. Without an LPA matters could be left to chance.



Gazette

READER OFFER

COLUMBUS DIRECT

7 days Travel Insurance from only £5.78*

(The travellers best friend!)



Get a quote at www.readertravelinsurance.co.uk/gazette
Or call 0345 021 2908

*Price based on an individual, aged 18-49, taking a European Bronze policy excluding cancellation and baggage cover. Terms & conditions apply.



Christmas Market Breaks

Return coach travel from South Shields



ABTA The Travel Association

Organised by Omega Holidays plc, ABTA V4782. Single supplements apply. Subject to availability.

Gazette

Reader travel



All breaks include a overnight stay at a 3 or 4 Star hotel with breakfast



DEPARTING Saturday 28 November 2015

Edinburgh's Christmas Markets

A weekend of festive fun for all the family at the Christmas Markets, ice skating rink and fairground rides of Scotland's sparkling capital, with a shopping trip to Glasgow included too.

- ✓ Full Scottish breakfast
- ✓ Visit to Edinburgh's Christmas Markets
- ✓ Shopping visit to Glasgow

2 days, by coach ONLY £99.95pp

Quote Code: XVN065

View product on line at www.omega-holidays.com/XVN065

Grassington Dickensian Festival and Manchester's Christmas Markets

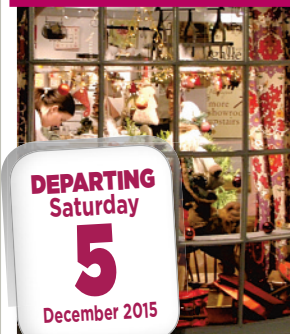
- ✓ Full English breakfast
- ✓ Visit to Grassington Dickensian Festival
- ✓ Visit to Manchester's Christmas Markets

with 3-course evening meal

2 days, by coach ONLY £109.95pp

Quote Code: QAQ181

View product on line at www.omega-holidays.com/QAQ181



DEPARTING Saturday 5 December 2015

Dates for your Diary...

DEPARTING Saturday 5 December 2015

Lincoln Christmas Markets and York

Wrap up your whole Christmas shopping, from sticky tape to stocking fillers, with this mini-break visiting historic York and Lincoln's German Christmas Market.

with 3-course evening meal

- ✓ Full English breakfast
- ✓ Visit to York and Lincoln Christmas Markets

2 days, by coach ONLY £109.95pp

Quote Code: HJW366

View product on line at www.omega-holidays.com/HJW366

To book call 0191 228 6823
OPENING TIMES: MON-FRI 8.30-19.30 SAT 8.30-17.30 SUN 10.00-16.30

Facebook OmegaHols | Twitter @OmegaHols | Pinterest OmegaHols

Omega