

Newsletter

1st JANUARY 2024

alice
chilton
home care

Lasting Powers of Attorney (LPAs)

A power of attorney is a legal document and is an effective way of giving someone you trust the legal authority to make decisions on your behalf.

This could be for them to make decisions for you now or it could be to plan for the possibility that you may, at some time in the future, be unable to make decisions for yourself. Having a power of attorney set up in advance can make things much easier which is why many people consider creating powers of Attorney even when they are not necessary at the time they are created.

There are a number of reasons why you may need someone to make decisions on your behalf. It may be a temporary measure, if you're going into hospital and need help with everyday financial tasks like paying your bills. Or, it may be part of long-term planning – if, for example, you've been diagnosed with dementia and want to plan in case you lose mental capacity to make your own decisions in the future.

There are two types of Lasting Powers of Attorney (LPAs)

One for making financial decisions and another for making health and care decisions. Each LPA is separate and distinct from the other. You can set up LPAs for both types of decisions or for just one of them. An LPA for health and care decisions can only be used if you lose mental capacity.

An LPA for financial decisions can however be used while you still have mental capacity. You need to consider if you want the LPA for financial decisions to be effective immediately or only after you have lost capacity.

You can cancel an LPA at any time while you have mental capacity by writing to your attorney or attorneys and the Office of the Public Guardian advising them of your decision.

If you create an LPA dealing with financial decisions this gives your attorney the authority to make all decisions about your finances and property unless you limit their authority by including specific instructions when setting it up.



If you create an LPA for health and care your attorney can make decisions about things such as your medical care, social activities and even where you live. When setting up the LPA, you will also have to consider whether to give your attorney the authority to make decisions about life- saving treatment. Unlike an LPA for financial decisions, your attorney can only use this LPA if you no longer have mental capacity.

Importantly, if you lose mental capacity and don't have this type of LPA in place, any decisions about your health or care will be made by healthcare professionals. Whilst they might consult your family when deciding what is in your best interests the final decision lies with them in the absence of an LPA.

It is possible to create an LPA yourself either by obtaining paper application forms from the Office of the Public Guardian (OPG) or you can create an LPA online. Alternatively, you can employ the services of a solicitor in which case it would be prudent to compare the fees of several firms of solicitors before deciding which one to instruct.

You can appoint as many attorneys as you like, you can also specify that attorneys must act jointly for specific decisions, such as selling a house, but they can act jointly and separately for all other decisions.



Prepared by Carl Chapman, Solicitor and Director at Thompson Chapman Solicitors

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Note from our Founder

Welcome to the first newsletter of 2024.

A personal 'thank you' to the Brownies who created Christmas Cards for our clients. If you were one of the lucky ones to receive a handmade card, I hope it brought you a little bit of Christmas cheer. The Brownies chose their own designs and decorated them before writing a special Christmas message. Thanks also to Helen for organising this project with Brownie Leaders Sam and Jane.

We invited Carl Chapman, Solicitor, to write a piece about Lasting Powers of Attorney. We asked him to explain the difference between a Financial and Health LPA, how they are used and why people might choose to consider them. There's a lot to cover on this subject so Carl has included his email if you wish to follow up on an individual basis.

Best wishes



Karen Perry, Founder
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Next edition 1st April 2024

Brownies Creative Christmas Cards

The Brownies of the 2nd Heald Green Girl Guides were busy in November last year creating handmade Christmas Cards for our clients.

The Brownies chose their own designs, decorated the cards, and wrote a special Christmas message. They even designed the envelopes too! Clients were randomly chosen to receive a card and they were delivered by a member of our team.

The initiative to connect with seniors in the community was supported by Volunteer Group Leader, Sam (known as Sparkle Owl) and Leader in Training Jane (known as Happy Owl).

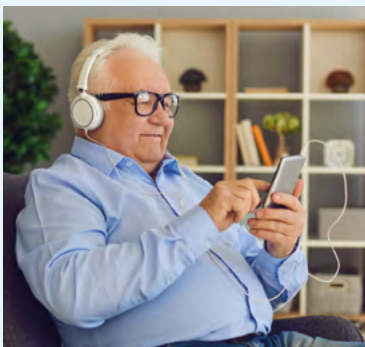
Thank you to all the Brownies who took part to spread a little Christmas Cheer, it was very much appreciated.



Stay Connected During Winter

During winter the colder days and darker nights naturally force us to spend more time indoors. This means we are likely to spend less time interacting with other people which can lead to a sense of loneliness and isolation.

If possible, technology is a great way to stay in touch. FaceTime or Zoom calls with family and friends are a great way to connect with loved ones. In many cases they are free to use too. Making arrangements to have a video call on a specific day and time of the week will be something to look forward to and plan for. You could arrange a call after a favourite TV programme, sporting event or film to share and discuss the content or results. Figures show that internet use among older people is increasing, however this group are still less likely to use the internet than their younger counterparts, with nearly four million people over 65 having never used the internet (Age UK 2018). Research also highlights that people who do not use the internet are more likely to feel isolated from others; this is particularly so for those who are less mobile. If you don't have the technology but are interested in becoming connected in this way Age UK has a variety of different digital inclusion projects, including one-to-one support, classroom based services and community awareness sessions.



Ask for help if you need it. Most of us will experience feelings of loneliness at some point in our lives. When you feel lonely it can be tempting to think nobody would want to hear from you. But often you'll find people do want to help. If there are people around you who you can talk to, it can be a good idea to talk about your feelings. This might seem like a difficult conversation to have, but actually talking is often the best way to start feeling better. Talking to someone you know could let them try and help you, while they may not necessarily have the answer it can make you feel listened to and often an outside perspective can really help. Talking to people is a great way to re-live old memories and remind you of all the positive things in your life. If there isn't anyone you can talk to you could take advantage of services that tackle loneliness. Age UK's Telephone Friendship Services allows you to sign up for a free weekly friendly call. It can be a great way to speak to someone new. The Silver Line also offers weekly calls to people aged 55 and over. This is a free service for people looking to have a chat with a friendly and supportive volunteer.

For more information visit www.ageuk.org.uk www.thesilverline.org.uk



Office Administrator

We would like to introduce Helen; she joined our team as Office Administrator in October last year. Helen is already proving to be a valuable member of the team and has brought a wealth of experience from her previous roles within Health & Social Care, most recently as a Finance and Recruitment Administrator for a local domiciliary care provider. Helen also has 'hands on' care experience and gained NVQ qualifications in Business & Administration and Health & Social Care. Her knowledge and skills compliment that of our existing in-house team.

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