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WHAT WOULD HAPPEN IF YOU LOST YOUR MENTAL CAPACITY TODAY?

Most people realise the need for a will to sort their affairs after they pass away. But what happens if you become mentally incapacitated? Who would sort your affairs in the event of accident, illness, ageing or incapability?

Consider the following:

Mrs Green, a widow, has lived a long and healthy life. At the ripe old age of 86 she keeps her house immaculately clean, her gardens tidy and enjoys driving herself to the supermarket every Friday to collect the groceries. Suddenly one day, Mrs Green suffered a severe stroke resulting in her requiring immediate residential care. Her only daughter, Rachel, had intended to arrange Enduring Powers of Attorney for her Mum but hadn't quite found time.

Despite Mrs Green's own healthy bank balance, Rachel, a full time worker and solo mum of four, now has to pay for her mother's extensive weekly rest home fees, medical bills, rates payments, even electricity and phone bills! Without an Enduring Power of Attorney Rachel is unable to access any of her Mum's accounts and will now need to make an urgent application to the court for account access. This could take at least six months and will cost thousands of dollars in legal fees!!

Meanwhile, just down the road, an elderly married couple Shirley and Peter are driving home. Suddenly, another car runs a red light and

drives straight into their car. Peter is rushed to intensive care. Shirley sustains mostly moderate injuries, but now struggles to cope with day to day life due to the shock of the accident and her husband's unstable condition.

Fortunately, Peter and Shirley had signed Enduring Powers of Attorney in favour of their son Michael, who simply steps in to take over his parents affairs, allowing his parents to simply focus on recovery.

Would your family be in a position to cope with the financial and emotional stress?

Enduring Powers of Attorney can significantly assist in tragic circumstances such as these. There are two types being, "Property" and "Personal Care and Welfare."

A property Enduring power of Attorney allows someone, acting in your best interests to use your property. A Personal care and welfare Enduring power of Attorney covers all your personal welfare matters including accommodation.

SPECIAL OFFER

Collins & May are offering a reduced fee for Enduring Powers of Attorney:

Standard Fee: \$300.00 plus GST

**Until 20 December 2013:
 \$200.00 plus GST**

Terms and conditions apply