



SNIPPETS

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Seniors Enquiry Line

No question is too big or too small

Your Newsletter

We would like to ensure that Snippets is discussing topics that are important to you. If there are specific topics or themes you would like added, please contact **Seniors Enquiry Line** and we will try our best to address them in future issues.

Quote

"With a new day comes new strengths and new thoughts"

Eleanor Roosevelt

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Seniors Enquiry Line is an information and referral service for Queensland seniors, proudly sponsored by the Queensland Government and operated by UnitingCare Queensland.

Takata Air Bag Update

Additional cars have been added to the recall list of cars with defective Takata airbags. While you may have not been on the list previously you may be now. To check the recall list either go online at the ACCC's product safety website <https://www.productsafety.gov.au/recalls/compulsory-takata-airbag-recall> or call Seniors Enquiry Line for assistance.

Let's Celebrate Seniors Week 2018!

Queensland Senior's Week is held this year from the 18—26 August and is coordinated by the Council on the Ageing (COTA) Queensland, a state-wide, not for profit organisation advancing the rights, needs and futures of people as we age. Seniors Week is a perfect time to explore your community, experience new things, discover services and supports in your local area and make new friends and connections. Whether you're wanting to join a yoga class, learn a new language or look for a new place to go and meet people, Seniors Enquiry line is here to assist you in linking in with your community so please give us a call!

As part of this special week Seniors Enquiry Line would like to thank all the wonderful contributions that our seniors make to the community. You enrich the community through your experience, continued contributions and sharing of stories.



Free Seminars

The Department of Human Services Financial Information Service holds regular seminars to inform the public on a range of topics around Planning for Retirement, Getting Ready for Retirement, Living in Retirement and General Interest topics.

One seminar called "Understanding your pension" has seminars currently available at the following locations; Logan Central, Browns Plains, Beenleigh, Currumbin, Hervey Bay, Robina, Gympie and Dalby. The full list of seminars are available either online at <https://www.humanservices.gov.au/individuals/services/financial-information-service/free-seminars/queensland> or you can give us a call on 1300 135 500 and we can talk to you about what is currently available.

What's on

9th - 16th August Airlie Beach Race Week Festival of Sailing, Airlie Beach

Hosted by the Whitsunday Sailing Club and now in its 29th year, Airlie Beach Race Week is a seven day event that attracts entrants from all over Australia and overseas. There will be free live entertainment, food stalls, a festival fun run, a long lunch on the lawn and wine tastings.

10th - 12th August The CQ University Village Festival, Yeppoon

This festival is Central Queensland's Premier Music, Arts and Cultural celebration. The event provides music, performing and visual arts, children's festival, street theatre, workshops and food and market stalls. Entertainment includes The Whitlams & Elixir featuring Katie Noonan.

9th - 12th August Gemfest - Festival of Gems, Anakie, Central Highlands Area

There is something for everyone from gem displays and exhibitions, music and live performances, dedicated children's entertainment area, gems and jewellery on sale.

Seniors Info Chat

Seniors Info Chat is a free service provided by Seniors Enquiry Line whereby one of our friendly staff can call you once a month about a current topic. To register please call Seniors Enquiry Line on 1300 135 500.

Avoid Paying Extra for Paper Bills

Some companies charge customers a fee each time they send out a paper bill. The fee goes toward the cost of printing and posting the bill. Seniors, however, may be eligible for an exemption from paper billing fees.

To request an exemption:

1. Contact each company that sends you a bill.
2. Ask for an exemption from paper bill fees.
3. Ask about their exemption process – For example, do you need to fill out a form? Can you apply over the phone? Do you need to provide evidence of Centrelink benefits?
4. Follow the process set out by each company.

Further information can be found on the Australian Consumer Law website <http://consumerlaw.gov.au/paperbilling/> or by calling Seniors Enquiry Line on 1300 135 500.

Lets Talk Enduring Power of Attorneys (EPA)

While it may not always be an easy thing to think about, putting some plans in place early ensures that if a time occurs when you are unable to make decisions for yourself that there is either a person or people who are appointed to make those decisions as you would have made for yourself.

What is an EPA?

An Enduring Power of Attorney is an important legal document you prepare to allow someone else to make personal and/or financial decisions on your behalf.



How to go about Arranging an EPA?

You can complete an EPA form yourself. However, you might wish to first talk to your solicitor, the Public Trustee, a private trustee company or a financial planner who can give you professional advice tailored to your circumstances. The EPA form is available from newsagencies, GoPrint bookshops and legal stationers, or it can be downloaded for free at <https://publications.qld.gov.au/dataset/power-of-attorney-and-advance-health-directive>

Further information

The Office of Public Guardian have produced a wonderful fact sheet which has been attached at the end of the Snippets for further information.



Enduring Power of Attorney

What is an Enduring Power of Attorney?

An Enduring Power of Attorney (EPA) is an important legal document you prepare to allow someone else to make personal and/or financial decisions on your behalf.

Why would I prepare one?

You may not always be able to make decisions when you need to. You may be too ill to make choices about your medical treatment, or you could suffer a disability that prevents you from communicating your wishes to others.

The advantage of an EPA is that you will have chosen who you would like to make decisions on your behalf.

How does it work?

You appoint an 'attorney'. This person does not need to be a lawyer. You may select a relative, friend, professional person such as your accountant, or someone else you trust and believe to have the necessary abilities to carry out your wishes and manage your affairs.

You should be very careful about who you choose as your attorney. You are potentially giving another person total control over your assets, plus the ability to make personal decisions regarding your health care and accommodation, when you are unable to do so. Your attorney's decisions will have the same legal power as if you had made them yourself.

What type of decisions can my attorney make for me?

You can give your attorney responsibility for your:

- personal matters, such as where you live and who you have contact with
- health care, including choosing medical and dental treatments
- financial matters, like collecting your income, paying your bills and taxes or selling your home.

You can also add to your attorney's power, or limit it, and set out detailed instructions to follow.

When does the power begin?

For personal and health care matters, your attorney's power begins only if and when you lose capacity to make those decisions. For financial matters, your attorney's power begins whenever you want it to and you nominate the start date on your EPA form.

You can still continue to make any of your own decisions while you are capable of doing so.



Contact Us

Office of the Public Guardian

t. 3234 0870 or 1300 653 187

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www.publicguardian.qld.gov.au

The EPA form is available from newsagencies, GoPrint bookshops and legal stationers, or it can be downloaded for free at

<http://www.publicguardian.qld.gov.au>.

If the person selected as attorney agrees, they will need to sign the acceptance section of the form after you have completed and signed it in front of an eligible witness.

Can I have more than one attorney?

Yes, you may have as many attorneys as you think are necessary to act for you. You may appoint someone as your attorney for financial matters and another as your attorney for personal matters. Or you can appoint two or more attorneys for each matter.

To avoid any conflict you should appoint people who you know will work well together for your best interests. Also consider if you want your attorneys to make each decision together, whether either attorney can act, or if you want one attorney to act only when the other is no longer able.

Who should I appoint?

Choose people who you trust and feel would do well in the role – and would be willing to take on the responsibility. For personal matters, consider family members or a close friend who understands your personal and health care needs and wishes. For a financial attorney, consider someone who is responsible with their own money and understands financial matters.

Whoever you decide to be your attorney must be over 18 years, and not be your paid carer (a person receiving a carer's pension is not regarded as a paid carer). If you do not have anyone suitable to appoint, you can ask the Public Guardian, an independent statutory officer who protects the rights and interests of people with impaired capacity, to be your personal attorney.

Can I end an EPA at any time?

Yes, provided you still have the decision-making capacity to do so. Simply fill out the Revocation of Enduring Power of Attorney form. You can also appoint a replacement attorney, but you must inform your original attorney of these decisions. Certain life circumstances can also bring your EPA to an end, such as if you were to get married or divorced, or if your attorney becomes bankrupt.

What if my attorney does not act properly?

If you can still make decisions for yourself, fill out the Revocation of Enduring Power of Attorney form so the person can no longer act for you. You may also wish to get some legal advice, depending on what the attorney has done.

If you do not have decision-making capacity, the Public Guardian may investigate the attorney's actions and take measures to protect your interests. If necessary, the attorney's power can be suspended, and an application made to the Queensland Civil and Administrative Tribunal (QCAT) for an order appointing someone else as your guardian and/or administrator.

Do I have to register the EPA?

There is no general registry for Powers of Attorney in Queensland, but you must register the form with the Land Titles Office if your attorney buys or sells land on your behalf.

Keep the original form in a safe place. Keep a copy for yourself and give a copy to anyone else who needs to know its contents—your attorney, solicitor, doctor or accountant.

What would happen if I did not have an attorney to act for me?

In the case of health matters, your statutory health attorney makes decisions for you. This is a person close to you, such as your spouse, a family member or friend, or it could be the Public Guardian if there is no one else available. You do not have to appoint someone to do this as they automatically act in this role when the need arises.

For financial and personal matters, your family or a friend may be able to make some other decisions informally, to assist in your daily living. However, if formal authority is needed or if disagreements arise, someone from your support network may apply to QCAT to have a person appointed to act on your behalf. A guardian could be appointed for personal and health matters if needed, and an administrator could be appointed for financial issues.

How do I go about arranging an EPA?

You can complete an EPA yourself but you may wish to first consider talking to your solicitor, the Public Trustee, a private trustee company, financial planner, or others who can give you professional advice tailored to your circumstances.