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MONEY BOX LIVE

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LEWIS: Hello. Who will look after your money and financial affairs if age or illness mean you no longer can? It's a question that worries many of us as we get older. You can appoint someone to be your attorney under a legal document that allows them to act for you when you can't. There were major alterations in the system 2 years ago in England and Wales. Enduring Powers of Attorney were replaced by new Lasting Power, which covered more than just money. And this month, forms and procedures have been simplified in response to complaints about the new system. Many forms were rejected, even when completed by solicitors. In Scotland, there are similar though inevitably different arrangements. They changed in 2000, and we're going to be dealing with calls from Scotland as well today. We've had a couple of calls from Northern Ireland. The situation is similar there, but not the same, and I do apologise but we can't answer detailed queries from Northern Ireland this afternoon. So have you thought about making a power of attorney, but don't know how to go about it? Have you tried and been put off by the procedure? Or are you appointed as an attorney and having difficulties getting the bank or other businesses to accept your right to manage your relatives' affairs? Whatever your question from England, Wales and Scotland about powers of attorney, call Money Box Live now - 03700 100 444. With me today to answer your questions are Caroline Bielanska, a lawyer and Chair of Solicitors for the Elderly; Ruth Meyer is Associate Solicitor with lawyers Boyes Turner; and we have two Public Guardians - Martin John, the Public Guardian for England and Wales; and in Edinburgh, Sandra McDonald, the Public Guardian for Scotland. And the first question is from Jean in Hampshire. Jean, your question?

JEAN: Good afternoon. First of all, I'd like to say how informative your programme is and thank you.

LEWIS: That's very kind of you.

JEAN: Now I'm not going to make ... do anything like a power of attorney now, but a friend of mine said it costs a lot of money. That is what I'm interested in. How much roughly?

LEWIS: Okay, may I ask your age and circumstances, Jean, roughly speaking?

JEAN: 74.

LEWIS: You're 74. And you've got people who you would be happy to look after your affairs?

JEAN: Yes.

LEWIS: Okay. How much does it cost and I suppose how do you go about it really? Well let's go straight to Martin John, the Public Guardian in England and Wales. Martin?

JOHN: Okay. To make and then register a Lasting Power of Attorney, there's two elements of cost. You need not actually use a solicitor to make a Lasting Power of Attorney, and others may want to comment on that in more detail. But once you've made a Lasting Power and you want to register it with me and my office, The Office of the Public Guardian, it does cost £120 per power of attorney to register. And we check the document, we maintain a register of all Lasting Powers of Attorney, and then we'll reissue a validated registered document back to the donor and their attorney.

LEWIS: And we have had a call, Martin, from somebody who says that if they make a mistake, you have to send it back and pay *another* £120.

JOHN: It does actually depend on what kind of mistake. There are certain elements of the

Lasting Power, those that are made by the donor - that if there are errors there, then typically the whole thing needs to be done again and a new fee needs to be submitted for registration.

LEWIS: Right. Well that's very clear. That's the situation in England and Wales. And forgive me Jean for a moment if I ask about the situation in Scotland, which doesn't concern you directly but does concern a lot of our listeners. Sandra McDonald, Public Guardian for Scotland, what's the procedure there?

MCDONALD: The registration procedure is similar to the one Martin has described. The cost is £65. You've got a choice of two types of power of attorney - continuing power, which is a financial power; or a welfare power. Either way, £65. Or if you combine them in one document for £65 - one off charge for the both.

LEWIS: Two for the price of one.

MCDONALD: Two for the price of one.

LEWIS: And coming back to England and Wales. Caroline Bielanska, there are two powers here as well, aren't there? They've got different names.

BIELANSKA: Yes. Well we've recently renamed it. It's now the Property and Financial Affairs and the Health and Welfare Lasting Power ...

LEWIS: (*over*) And Property and Financial affairs obviously is about your money ...

BIELANSKA: Your money.

LEWIS: ... your stuff, if you like. And the Health and Welfare one is about what?

BIELANSKA: About people being able to make decisions about where you live, about the care that you receive and medical treatment. Even, if you want, extending to giving your attorneys authority to refuse consent to life sustaining treatment.

LEWIS: And Ruth Meyer, I know that you're concerned about the procedure in England and Wales; that although it sounds fairly simple - you know Martin says you just fill the form in and send it off and send 120 quid - there are some pitfalls, aren't there?

MEYER: Well I would always recommend that you do see a solicitor.

LEWIS: Well you would, wouldn't you? (*laughs*)

MEYER: I would, I would, of course I would. But a solicitor will be able to give you the best possible guidance and help you through the forms. It's particularly useful to see a solicitor if you have a business, if you have compromised capacity in any way, if you have a trust involved.

LEWIS: And just before you go on, what will that cost because that's on top of the fee that you have to pay to the Public Guardian?

MEYER: Well costs are going to vary from solicitor to solicitor. Some of them will do it on a fixed fee basis. Some of them will do it on an hourly rate. And it depends on what you want them to do.

LEWIS: Give us an idea though.

MEYER: Well it depends on the hourly rate of the solicitor.

LEWIS: I mean tens, hundreds or thousands of pounds?

MEYER: Probably hundreds of pounds.

LEWIS: Hundreds. Five, six hundred pounds - maybe something like that?

MEYER: I would think probably around that ballpark figure. That would be to do absolutely everything. That would be to probably you know do the document and register it.

LEWIS: Yes. And of course get all the advice that you need.

MEYER: Yes.

JEAN: Can I come back to you?

LEWIS: Yes - please do Jean, yes.

JEAN: Supposing I wanted to make the person who was the power of attorney part owner of my house but he doesn't actually live here?

LEWIS: Well I don't ... Caroline?

JEAN: Would you still be able to do it even then?

BIELANSKA: It's not a problem. You can have absolute choice about who you want to appoint - so it can be a relative, it can be a friend, it can be a professional. They don't have to be living in your house to manage your finances.

JEAN: Okay.

LEWIS: I mean normally it's trusted relatives that you appoint, isn't it? And can you have more than one if you wanted one person to do one thing, one to do another? Martin?

JOHN: You can have a number of attorneys. Typically you know parents will nominate all of their children. You can have a number of replacement attorneys as well. So there's a great deal of flexibility about your choices and how you want your powers to be effected.

JEAN: Thank you very much.

LEWIS: Okay. And, Ruth, just before we leave this, how specific can you be about what you

want to happen? Can you say that you know you can deal with my house, but I never want it to be sold while I'm alive or something like that? Or do you actually hand over all powers to people?

MEYER: You can be very specific. You can put in restrictions and conditions, and that's when it's very good to see a solicitor because they'll be able to guide you on that and make sure that the LPA actually works.

LEWIS: Okay. Okay, well the procedure is supposed to be simple and straightforward. And you've heard the cost there, Jean, so I hope that helps. With a solicitor, it is going to be a reasonable amount of money for most people. Move onto David now who's calling us from Newcastle. David?

DAVID: Yes hello. Good afternoon. My query is actually about certified copies. But just before I ask that, going back to the previous point, just to say that ours was fairly straightforward and we didn't find it necessary to use a solicitor. There's a lot of paperwork, but there's nothing that's terribly complicated or covered in legalese or anything.

LEWIS: Right, I have heard that from other people, though of course I suppose it depends if your circumstances are relatively straightforward. But you wanted to know about certified copies. Just tell us what you mean by that.

DAVID: Yes indeed. Since having it registered, which incidentally at the time - we had it done nearly 12 months ago - was £150, and not £120, so I'm assuming that the price has dropped ...

LEWIS: I think the fee has come down, hasn't it?

DAVID: ... but we had both parts - the property and the welfare one - registered. It took about 3 months for that to happen; there was quite a backlog. And I then had to go to my father's bank to get them to accept the power of attorney, so that I could direct some of his affairs, and that took a further 2 months to get that done through hold-ups within the bank's

system. But since then, I've been required to provide some certified copies for other financial institutions that he's got various investments with, and I'm not quite sure exactly what constitutes a certified copy and indeed who is able to certify it. Do I have to go to a solicitor with the original document to get them made, or can I simply photocopy them myself at home and take them to a professional who will say, yes, this is a proper copy of the original?

LEWIS: Right, it's an interesting point, one in fact we've had a number of emails and calls about. Let me start again with Martin John. What is a certified copy and how do you get enough of them?

JOHN: Well there's two ways. You can ask for office copies from us, from the OPG, and we do make a charge for that. But more typically people will take their original LPA to a high street solicitor and get certified copies made that way.

LEWIS: And is that cheaper, Caroline?

BIELANSKA: It's certainly cheaper. The OPG charge £25 for each office copy. A certified copy would cost significantly less than that.

LEWIS: At a solicitor's?

BIELANSKA: Yeah. It has to be certified in a particular way by the solicitor, which is why it takes a while, and every page has to be signed.

LEWIS: Right. Yes, I mean I'm going to link this with ... We'll come back to you, David. I'm going to link this with an email that's come in very recently that says ... This is from Jane who says, 'would it be possible for a circular to be sent to every bank in the country, requiring them to explain to every member of staff in the branches and call centres about the purpose of a power of attorney because if you turn up with this piece of paper, they often give you a blank look?' Ruth, is this a problem?

MEYER: I think it is a problem for people. Banks don't necessarily recognise the certified

copies and this has been an issue recently.

BIELANSKA: They also don't understand what powers of attorney are. I mean I've known people being asked for death certificates because they don't understand what it's all about.

LEWIS: Yes. Sorry, I'll come back to you, Martin. But Sandra McDonald in Scotland - certified copies, is it the same system?

MCDONALD: It's different, Paul. The Office of the Public Guardian can issue a certified copy, so the person wouldn't have to go to a high street solicitor. There is a cost for it. On average it would be about £15. It depends how long the actual deed is because we charge per page. And then once you've been provided with that ... You can have as many certified copies as you wish, but once you've been provided with them, you can take them to your fund holder, as David's asked for.

LEWIS: Right, we've had another caller who doesn't want to go on air, saying British Gas lost the power of attorney document and NatWest needs a new one with every utility bill every time a change is made, and the banks and utility organisations generally need fresh copies all the time. Is that right?

BIELANSKA: Well it shouldn't be. I mean they can have a certified copy and they should take one for their own records and won't need to keep having that produced for them. It's about ignorance within the banking system, not really understanding what a copy is and how to deal with it.

LEWIS: Maybe Jane's idea of sending a circular to every bank manager in the country's a good idea, Martin?

JOHN: Well on that point, we do work with the British Bankers' Association and there is central guidance from the BBA. And all of the major banks, their central policy teams know exactly what should be done with powers of attorney and they do have guidance for staff in high street ...

LEWIS: It's getting that down to the staff ...

JOHN: But it's getting that with the turnover of staff there. It's making that consistent.

LEWIS: Okay, must move on. David, thanks for your call.

DAVID: Can I come back on that very quickly?

LEWIS: Yes, please do. Just briefly.

DAVID: It's just on what has just been said about ignorance within certain organisations. Is there no possibility that this sort of thing could be registered online in the same way that when you try and renew your road tax for the car, you can do it on the Internet, and all the documents regarding MOT certificates and whether you have insurance and so on are all registered at a central database? That way any institution could just simply log on and know that you have a registered power of attorney.

LEWIS: Martin, very briefly?

JOHN: Well I'd be lying if I said we hadn't had those ideas about how we can develop the system and the process. I mean we're a long way from that. I mean we're essentially still in a system where we have a paper legal deed.

LEWIS: In the 20th century. *(laughs)* Or even the 19th maybe. But I think the point is really important that we don't lose sight of how else we can continue to develop the business in the future.

LEWIS: Okay. Well you've heard it from a Money Box listener too, so let's hope something might be done in the near future. Let's move on now. Lots of calls coming in. Linda in Bexhill, what's your question?

LINDA: Oh hello, good afternoon. My question is how do I go about getting a power of

attorney, a legal power of attorney for my daughter? She's 25. She's Down Syndrome and severely autistic. She lives at home. I have always been her advocate. When she was 16 and started to get benefits in her own right, the DHSS (as it was then) came out, sent somebody out. They just ascertained that my daughter wasn't fit to control her own money and as a result I have done it ever since. I did however find it difficult when the book system went over to the card system. I wanted a Post Office account for her.

LEWIS: This is the benefit system that your daughter gets, the benefits she gets?

LINDA: Yes, that's right. And also I mean if it's very expensive ... All my daughter has, because she lives at home, she only has incapacity benefit. That's all that she gets. And I mean it's very, very expensive, how would we go about having it?

LEWIS: How would you pay for it? Caroline?

BIELANSKA: Well I think in your daughter's situation, it probably isn't appropriate because you're only needing to manage her benefits, her state benefits, and the DWP have obviously appointed you at some point as an appointee to manage the finances that she has on her behalf. If she were to inherit or she were to have other assets, then that's when it would be appropriate to have some dedicated authority. Just from what you've said, it seems unlikely she'd be able to give you the power of attorney because if the DWP have assessed her as lacking capacity, it doesn't mean that she does but the likelihood is that she lacks capacity to be able to appoint you through a power of attorney. So if you needed to make other decisions, you'd have to get a court order.

LEWIS: So it sounds as if things can carry on as they are?

BIELANSKA: Yes.

LEWIS: I'll just ask about the situation in Scotland in one moment. But just on the subject of people perhaps in that position, in Linda's daughter's position who have a very low income, Martin are there reductions for people on low incomes? I've had an email from Claire who

says, 'please clarify cost reductions for those on low incomes'. Is there such a thing?

JOHN: We do. We do have an exemptions and remission scheme for people, for their applications to register. So on certain state benefits, means tested benefits, the fee will be exempted; but where incomes are low, then we can remit the fee either in whole or in part.

LEWIS: But they have to ask you for that?

JOHN: They will need to do that. As part of the application, they can fill out the form that applies.

LEWIS: Okay. And let me go to Scotland and, Sandra, ask you those two points. Is there a low income scheme? And people in the position of Linda's daughter, would they have to register a power of attorney in Scotland?

MCDONALD: Essentially, Paul, the answer's the same. There is a low income scheme and the registration of the power of attorney will depend on the capacity, as has already been explained. If somebody in Linda's daughter's situation could give capacity, then the power of attorney would be as we've described. If she's not able to give capacity, we do have a low income scheme, a sort of simple estate, which someone in Scotland could phone the Office of the Public Guardian and ask us about or else it would end up being a court order.

LEWIS: Okay. And I should say at that point there are links to all these different places on our website, bbc.co.uk/moneybox, and in a few days you'll be able to read a transcript of the whole broadcast or indeed listen to it again in case you liked it so much. We're going to move to Graham now who's calling us from Staffordshire. Graham, your question?

GRAHAM: Oh hello, good afternoon. I have power of attorney registered for my parents. I have two children and my parents always said they would help them buy their first house. They helped the first one before they went into a residential home and the power attorney was registered, but now the second one is buying a house. Am I able to support her as well as attorney? There's nothing in writing, but I know it would have been their wishes.

LEWIS: So you're the attorney?

GRAHAM: Yes.

LEWIS: You want to use your parents' money to give some money towards your daughter, I presume, to help her with her home - them having done that for the first grandchild?

GRAHAM: Correct. That's right, yes.

LEWIS: Let me start with Scotland this time. Sandra McDonald, what would be the position in Scotland? I know you're not in Scotland, Graham. We'll come to the English position in a moment.

MCDONALD: We would say that's acceptable, Paul. We work on ... There's principles within the Act in Scotland that covers us. There's one called the Past Wishes of the Adult. So given what Graham has said about how his parents have already helped, assisted one of the children, we would say that indicates certainly an expression of a wish to help the other. We'd be comfortable with that.

LEWIS: But it would be different if they'd helped neither of them?

MCDONALD: If they had helped neither of them, it would be hard to establish that it was a wish that the grandparent had expressed.

LEWIS: Okay, that's the Scottish position. Now Graham's in England. Caroline?

BIELANSKA: Well the power of attorney does give you limited power to make gifts for customary occasions - birthdays, wedding presents, that sort of thing - so it wouldn't extend to paying for a deposit on a house regardless of the promises that have been made. However, it is possible to apply to the Court of Protection for an order that you can use the money to do this. They will need quite a lot of information, but what they will look at is that the promise was made and that that was what they wanted. So that would be taken into account.

LEWIS: And the Court of Protection is a separate institution, I should stress, from the Public Guardian, Martin, that deals with people who haven't had the foresight to make a power of attorney?

JOHN: Absolutely and I think that it's one of the things I'd like to stress about the importance of thinking ahead. Otherwise it will be a court that makes the decision for you as to who's going to manage your affairs.

LEWIS: And that's lengthy and time consuming. And in Graham's case, Caroline, is it going to be a very long and difficult procedure to get this money agreed by the court - I mean assuming the court says yes, but whether it does or not?

BIELANSKA: I wish I could say it was going to be easy. It certainly will be relatively expensive. The court fee is £400. There'll be a need to get medical evidence, so that's going to be another couple of hundred pounds. And if he does use lawyers, then of course there's more work involved because there's quite a lot of paperwork that needs to be produced for the court.

LEWIS: And I suppose something like a sort of witness statement from someone saying yes, I heard them say they wanted to help both granddaughters at some point in the past would be part of that process?

BIELANSKA: Yes, it may well be.

LEWIS: Okay, Graham, thank you very much for your call. It sounds as if you can do it, but it might be a little bit lengthy and time consuming. And I'm just going to take an email because we mentioned the Court of Protection and John has emailed us to say, 'What's the difference between a deputy, which he's been appointed deputy by the Court of Protection over his father, and a power of attorney?' And, Ruth, it is that point - that you haven't got a power of attorney, so you have to have the estate looked after differently?

MEYER: That's right. That's why we would always recommend that people try and do a

Lasting Power of Attorney. But quite often people come to us and it's too late to do one.

LEWIS: Because you can't do it once you don't know what you're signing.

MEYER: No, you've got to have capacity to understand the document. And once you don't have capacity, then we have to apply through the Court of Protection for a deputyship. And that's a much longer, drawn out procedure, obviously more costly. It's something which I would always try and avoid.

LEWIS: But if you are a deputy and the court's appointed you as such, as in John's case, you can act in the place of the person who you've been appointed deputy for?

JOHN: I can probably clarify because another part of my role as Public Guardian is to supervise people that are appointed deputies by the Court of Protection.

LEWIS: Oh right.

JOHN: So broadly speaking the powers of a deputy are very similar to an attorney, but they are guided by the order of the court. So the court may well put restrictions. It's unlikely - the policy in the Mental Capacity Act is about empowering and giving deputies as much freedom as possible to act in the best interests of the client - but, broadly speaking, it's akin, the deputyship is akin to an attorney-ship. It does depend on the exact terms of the order that the court's made.

LEWIS: Okay. And Sandra in Scotland, what's the situation there?

MCDONALD: Essentially the same again. The terminology is different, so we would refer to the person appointed by the court as a guardian as opposed to a deputy and the court would be a Sheriff Court local to where the incapacitated adult then lived as opposed to a Court of Protection. We don't have a Court of Protection.

LEWIS: Okay. That's very helpful. I'm just reading an email here that's come in ... another

email from Paul who says, 'powers of attorney seem like good money spinners for lawyers and solicitors. If our mother, who's over 70, became incapable, my brother and I would take responsibility in every way and we don't really need documents to do that, and the more legal jargon and people are involved, the more scope for mistakes'. So he's taking a slightly different view. He wants to do it all informally without the power of attorney. Now Caroline and Ruth, you're both lawyers, so we know where you're coming from. But, Ruth, how do you respond to someone who says this is just money spinning for lawyers?

MEYER: Well what I would say is the lawyer's going to be specialised in the area. They're going to give the best possible advice. They're going to be able to look through the form and guide you through it and make sure it's working properly. I mean the last thing you want to do is try and perhaps do something yourself, find that it's sent off for registration and then it's rejected. I mean this covers ...

LEWIS: That's another 120 quid in England.

MEYER: It's another £120 and this covers all of your assets and health and welfare, so really, really important documents.

LEWIS: But can you do it, Caroline, without a power of attorney? I mean if you're banking online and you know mum or dad loses the power to make decisions, you can just carry on doing it, can't you?

BIELANSKA: Well only by you know fraud.

LEWIS: That is fraud, is it? Well that's very good to know.

BIELANSKA: That is fraud, yes. You're trying to step into someone else's shoes and pretend to be them.

LEWIS: And you're not allowed to do that.

BIELANSKA: And you're not allowed to, no.

LEWIS: So you have to formalise it then?

BIELANSKA: You are meant to formalise it.

LEWIS: Obviously you've got to do it before they lose capacity or else go through the Court of Protection.

BIELANSKA: It's about protecting everyone.

LEWIS: Okay. Well thanks very much.

MCDONALD: I think, Paul ...

LEWIS: Sorry, yes Sandra, please.

MCDONALD: If I could just say I think that is one of the most common misperceptions that we have to deal with - is people assuming that yeah they love their next of kin, they will just do it, and not realising that they can't no matter how close they are to that person.

LEWIS: Yes, the court steps in as soon as they lose capacity to protect them, or indeed in England anyway. It's slightly different in Scotland.

MCDONALD: Well and we've heard all the callers about fund holders not accepting this, that and the other without certificates of what have you, so they would struggle to go anywhere without formal documentation to do anything formal for them.

LEWIS: Fund holders. What we tend to call banks.

MCDONALD: Banks or building societies or stockbrokers, shares, any of these sort of

organisations.

LEWIS: Let's move onto Frankie who's calling us from Frome. Frankie, your question?

FRANKIE: Hello. Yes, back around 2000 both my parents lost capacity to carry on. I had to put them in a home and I had to go to the Court of Protection because they were beyond signing a power of attorney. At that time, I downloaded the power of attorney form, which I signed, which is in my filing cabinet, my children know about it. Do I now have to start all this costly new forms procedure?

LEWIS: Well I don't know, but I'm going to find out. Ruth?

MEYER: The document that you signed, was that an Enduring Power of Attorney document?

FRANKIE: It was in 2000. The signed one is the new one, isn't it?

MEYER: It's likely to have been an EPA.

LEWIS: Which is what they were called before the change in 2007 in England and Wales?

MEYER: What they were called before, yes. Now if you had that ... if the attorneys also signed it and it was witnessed, then it's valid and it's still valid today. But if only you've signed it, then the document will be invalid.

FRANKIE: I think I signed it and it was witnessed.

MEYER: But did the people you were appointing, your attorneys, did they sign it?

FRANKIE: No, mine are the children. No they didn't.

MEYER: Your children didn't sign it? Then that document's invalid. If it had been signed

before October 2007, it would have been valid.

LEWIS: Right, so Frankie has to go through the procedure. Martin?

JOHN: Yes. And it doesn't need to be a complicated procedure and it doesn't need to be a costly procedure. Yes you can take advice from solicitors. The document you have isn't effective and won't be effective, so you do need to think about making a Lasting Power of Attorney. All the information and the forms can be downloaded from our website. You don't need to use advice from a solicitor. You may choose to.

LEWIS: And just to be clear. A lot of people will have Enduring Powers of Attorney that they did make before 2007 when the new Lasting Powers came in. In what circumstances are they not valid? Frankie's isn't, but what makes it not valid?

BIELANSKA: Well as long as it was completed before the introduction of the Mental Capacity Act - that's all parties having signed up to the form - then it will be valid. So if they have missed out a bit, that's where there's going to be problems. Or if they've drafted it, technically there might be problems within it.

LEWIS: Okay. So you've got to check really and you may have to go to the trouble of taking out a new one. Thanks very much for your call, Frankie. We're going to move on now to Richard because we're running out of time. Richard, briefly your question if you could.

RICHARD: Right. It may well have been answered by the last person because I have a power of attorney over my mother's affairs from about four or five years ago. I've never heard of the Office of the Public Guardian. Nothing's registered and I just wanted to know what the benefits were from that?

LEWIS: Let Martin answer that.

JOHN: I think the first question is does your mother still have mental capacity, or has she lost capacity?

RICHARD: No, she hasn't lost capacity.

JOHN: In which case what you've got is fine. You can act under in a limited way with Enduring Power of Attorney. It's only at the point in time that she's losing capacity that you need to think about registering it. And you do need to register it then with my office.

LEWIS: And that's an Enduring Power, but the new ones you don't have to register. Is that right?

JOHN: No, the new ones to be effective have to be registered with me. The EPA system before, which was quite open to abuse, you could use it without it being registered. Now an LPA has to be registered with me and my office before it can be used.

LEWIS: Right, okay. And I'm going to ask ... We've had a call from somebody and we've got to give a brief answer. I'm going to ask Caroline to do this. Power of attorney, somebody's got one. Can other members of the family challenge it if they don't want that attorney to be acting? You've really got ten seconds.

BIELANSKA: Yes they can. If it hasn't been registered and it's through the registration process and they're being notified, then they can do that. Otherwise they have to apply to the Court of Protection.

LEWIS: Right, thanks very much. I've got to stop you there because we're coming to the end of the programme. My thanks to Caroline Bielanska from Solicitors for the Elderly; Ruth Meyer of Boyes Turner; Martin John, the Public Guardian for England and Wales; Sandra McDonald, Public Guardian for Scotland. Thanks to all of you for your calls and emails. There's more about powers of attorney with the BBC Action Line - 0800 044 044, our website, bbc.co.uk/moneybox, where you can listen again, download a podcast, and in a couple of days read a transcript. Now next Wednesday Money Box Live is coming live from Glasgow as part of the BBC's Money Matters Roadshow. If you're in Glasgow that day, you can get advice from thirty experts, you can meet the Money Box team, join our audience and perhaps put your question live on air. Find out more and put your question now on our

website or read my blog: bbc.co.uk/blogs/radiofour. And before that, I'm back at noon on Saturday with Money Box.