

**Do I really need a document called a Power of Attorney?** Everyone should have a Power of Attorney. At some point in our lives it may be difficult for us to manage either our financial affairs, our personal care decisions or both. This can happen gradually over time or it can be the result of an unexpected illness or accident. When that happens, it is important that someone you trust can easily step in to manage your financial affairs or make personal care decisions for you. If you don't have a **General Enduring Power of Attorney**, a costly court application may be necessary. Working with your bank or financial advisor to appoint someone to manage those accounts is not enough. Only a General Enduring Power of Attorney provides enough authority for someone to deal with everything such as dealing with a utility company, filing your income tax or renewing your insurance.