Revia Karl, a frail, 84-year-old woman is living her last years in a psychotic haze in an Inglewood, California hospital. So she doesn't know that her grandson ran through most of her \$75,000 in life savings after a court appointed him her conservator. In Washington D.C., an attorney acting as conservator took \$376,000 from an elderly man's estate. He later pleaded guilty to fraud. A Colorado woman, conservator for her ailing husband, spent \$80,000 of his funds on her son's business. - Stories reported in the Wall St. Journal

How can you protect yourself and your estate from such abuses?

How can you be certain that decisions about your health and your money will be made by someone you trust, and not by someone appointed by a court?

Now there's a solution...little-known but sure-proof...and extremely easy to implement.

Read on...

Dear Friend:

Stories as reported above are becoming distressingly common.

Judges around the country say they're finding a rise in the misuse of estate money by conservators, also called guardians, who are appointed by a court to manage the money of elderly and mentally ill people.

Conservators, who are paid for their services, get appointed by petitioning a court that a friend or relative is unfit to manage his own affairs. Most such petitions are routinely approved by the court.

Once a conservator is appointed, he has virtually complete control over the incapacitated person's estate. And this is where an opportunity for abuse occurs.

New York real estate broker John Zaccaro, husband of Democratic vice presidential candidate Geraldine Ferraro, borrowed \$175,000 from the estate of an elderly Long Island woman for his own use. Mr. Zaccaro, who repaid the loan with interest, said he didn't know he shouldn't have used the money. Although he wasn't charged with any wrongdoing, a court removed him as conservator of the estate.

Unfortunately, results are far more disastrous in many cases. Estates are virtually looted by conservators with little credible fear of prosecution and the victims, often of feeble mind and body, are left with their life-time savings completely siphoned-off.

Effective Legal Remedy

Now, a significant legal breakthrough has occurred. But this has been a quiet breakthrough. So much so that many people are simply not aware that an important legal tool is available to them which ensures that decisions about their health and financial affairs will be made by a trustworthy and competent person of their choice - if and when circumstances do arise.

This legal tool is called the Durable Power of Attorney.

City, State, Zip_

The function of a Durable Power of Attorney is to eliminate the need for conservatorship or guardianship proceedings in a court of law should you ever become incapacitated and be unable to manage your own financial affairs or make your own health care decisions.

The Durable Power of Attorney keeps you in charge of your own destiny. You, and not some judge, will determine who has the legal—
The Durable Power of Attorney Kit

Gateway Books, 614 Crestland Drive, Columbia, TN 38401	
Please send me one Durable Power of Attorney Kit complete wire Enclosed is \$25 plus \$2 for postage and handling. (Reg. price \$40)	, 1
☐ Super Buy! Please send me two Durable Power of Attorney Kits. Enclosed is \$40 plus \$3 for postage and handling. (Do someone you love a favor; give one to your parents, a relative or friend.)	
NamePrint/Type	Full Refund Guarantee You risk nothing by ordering your Kit today. Examine
Address	it for 90 days in the privacy of your home. If not completely satisfied, return it for a prompt and full refund.

Tennessee residents add applicable state sales tax. Offer Void in Texas

authority to act for you should the time ever come when you cannot make decisions for yourself. <u>Unless and until such incapacity occurs</u>, you continue to retain full control over your affairs. If it does, the person you have appointed will take over your affairs and act within the guidelines and restrictions you have already established.

The person you've chosen to act in your behalf is called your attorney in fact. Clearly, your attorney in fact must be someone you trust completely. This could be your spouse or another responsible member of your family or a friend. Additionally, the law gives you power to impose reasonable limitations and guidelines on the actions which your attorney in fact can take.

Your Attorney In Fact Represents You

The attorney in fact can pay bills, deposit checks, handle taxes, sell stocks, invest in securities - in short, everything that you would otherwise do for yourself. You can specify in your Durable Power of Attorney whether you wish to have your money invested in stocks and bonds, real estate, or simply allowed to stay safely in a bank. As a safeguard, you can direct that your representative cannot sell or encumber your house as long as you're alive.

This is precisely how you can avoid becoming a victim of negligence or fraud or incompetence as reported in the stories above.

If your financial affairs were far more complicated, you could draft your Durable Power of Attorney to meet precisely those needs and circumstances. <u>In other words, flexibility is the key.</u>

But this is not all.

Medical and Health Care Decisions

The Durable Power of Attorney authorizes the person you've selected to make medical and health care decisions when you're not in a position to make them for yourself. This may involve honoring your desire to be cared for by a particular physician in a particular medical facility, or it may involve prohibiting the use of heroic medical efforts to sustain life artificially long after it has ceased to exist in any meaningful manner.

The point is, the Durable Power of Attorney allows you to express your wishes in a legal form and gives your attorney in fact the required power to implement them for you. You can revoke this power at any time as long as you're competent.

Avoids Court Proceedings

Remember, without the Durable Power of Attorney, court proceedings may be necessary to appoint a person with legal authority to handle the incapacitated person's financial affairs. Such guardianship or conservatorship proceedings are costly, time-consuming, public and embarrassing. A court-appointed conservator has to post a bond cost of which comes out of your estate. He has to make periodic accountings to the court of his actions. His powers are highly restricted and always subject to court supervision. And once a conservator is appointed, it will take another order of the court to replace him even though he proves to be incompetent or negligent.

Durable Power of Attorney Kit

You can avoid the trauma of a court proceeding simply by executing a Durable Power of Attorney. For one thing, this is an easy to prepare document. You don't need to pay the high costs of an attorney. We've designed a Durable Power of Attorney Kit that a layperson can use. The Kit has detailed information and all the forms you need to execute a valid Power of Attorney. With it, you can appoint a person of your choice to manage your financial affairs and make health care decisions for you in the event you become incapacitated.

The Kit has forms that will make the Durable Power of Attorney effective upon signing if you so desire, or you can stipulate that it comes into effect if and when you become incapacitated. It also shows you how you can revoke your Durable Power of Attorney at any time. There are step-by-step instructions for you to follow. All you need to do is fill in the blanks.

The Durable Power of Attorney is valid in all fifty states (Washington D.C. is an exception.) Many states have passed laws adopting statutory forms for Durable Power of Attorney. We've included such forms in the Kit. And finally, the Kit has sample completed forms to guide you along.

Satisfaction Guaranteed - Or Your Money Back

If for any reason you feel that the Durable Power of Attorney Kit isn't for you, simply return it within 90 days for an immediate refund of your money. No questions asked. You risk nothing.

Act now while you're thinking about it!

Sincerely,

P.S. As we've seen, most people are simply not aware that a powerful legal tool has been made available to them that keeps them in the driver's seat, so to speak, even when they've become physically and mentally incapacitated. The Durable Power of Attorney staves off costly and embarrassing court proceedings at a critical time in your life. Indeed, it's an ounce of prevention worth far more than the pound of cure the courts will provide after the fact.

With the Durable Power of Attorney Kit, you can plan for the unforeseen and enjoy the peace of mind. And with our offer of free examination, you risk nothing.