

authority to act for you should the time ever come when you cannot make decisions for yourself. Unless and until such incapacity occurs, 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. In other words, flexibility is the key.

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.