Catherine's Story. June 29, 2013

I have been driven to the point of ... well I don't really want to say as I respect life too much. I have endured days without sleep, feeling frustrated, and indignant.

I moved back to the family home with my two children to care for her at her request after she had 2 knee replacements, a hip replacement and chronic COPD- she also has incontinence and dermatitis. I owned my own home, worked full time as a high school teacher and did not live with my mother for my own benefit.

After my father's death – my parents being in their 70's and unwell- the family home had fallen into disarray.110 years old it was quite dilapidated. I borrowed against my house to renovate and repair my family home. I am an only child. The family home is dear to us all.

I have been under enormous stress for over a period of 2 years and to seek some support I asked my daughter to apply for formal financial guardianship of my mother's financial affairs. I discussed this both with my mother and daughter.

My mother has onset dementia -she cannot understand complex financial arrangements but she can understand basic things like 'who she wants to pay the bills and look after her personal financial affairs.

My daughter applied for Financial management of my mother's affairs- with my mother's full support, my full support and my son's full support. Both my son and daughter have University degrees in Accounting and Finance – my son being a Financial Manager at a University. My daughter having worked at Major Investment banks.

I am under stress due to misrepresentations by brokers and bank representatives that placed me in a tenuous position – but I have legal counsel advising that I have a case in law against the perpetrators of my situation. I am in the process of dealing with this all.

I felt that since my children are capable and now in their late 20's they would be better suited to manage Mum's affairs- which include a humble house and her pension account only .She has no other assets or accounts. I am tenant in common with my mother as my parents were divorced some time before my father's death.

Instead of appointing my daughter or son as financial managers the Tribunal appointed the Financial Guardianship to the NSW trustee-without giving reason. We live in this 'estate' - i.e. the family home. We are the sole beneficiaries to the Estate. We have lived together for 17 years and Mum could not be in a better place and with better care surrounded by her loved ones.

We do not want an external body handing our family affairs. There is no dispute between us or any need for the Trustee.

The worse thing about it is the irony- There is an implication that by the external appointment it would seem that we are deemed as unable to act for the best interests of my mother- our lives revolve around her — despite her dementia — she expressed moments of clear wisdom- and she wants her grandchildren to take responsibility for her Financial Affairs- the tribunal has totally ignored her wishes, the wishes of the family members and her carers.

Does anybody know what I can do – besides the 'client' being able to manage their affairs, on what grounds can an order be removed. Mum won't be able to manage her financial affairs.

I am happy to support any action against the tribunal.