

5@55: The 5 Essential Legal Documents You Need by Age 55

Judith D. Grimaldi

Joanne Seminara

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Two attorneys describe the five most important documents needed by age fifty-five in this short, conversational guide.

Attorneys Grimaldi and Seminara wrote this book for a very simple reason: to impress upon individuals the need to be prepared for end-of-life challenges. "By failing to 'inoculate' themselves against common and unavoidable health and end-of-life scenarios through the preparation of the proper legal papers," write the authors, "people find themselves with major legal headaches that often involve costly trips to court to resolve."

The short book is uncomplicated in its content and approach. After an introduction to the overall importance of working with attorneys to develop the documents, Grimaldi and Seminara identify and describe in easily understandable language each of the five documents: the health-care proxy, the living will, the power of attorney, the will (including trusts), and the "cyberspace will." This last document, a modern-day addition to the more traditional list, is designed to help others "put an end to your life in cyberspace after you die."

In addition to discussing the documents, their purpose, and the typical content, the authors intersperse several stories along the way. These vignettes dramatize some of the things that can happen if an individual has not created the documents. Since one of the major stumbling blocks to creating such documents is simply negative inertia, the stories are clearly meant to be motivational as well as cautionary. They certainly help to bring to light the downside of being unprepared.

At the end of the book, the authors include a "client questionnaire" (used by their own law firm) that will help readers collect information any attorney will need. The book also includes actual examples of each of the documents, with the notation that the forms are "authorized for use in New York State" and "may not be legally enforceable in any other state." Still, these samples are useful in providing concrete illustrations to accompany the text.

While Grimaldi and Seminara are careful not to offer specific legal advice, they provide a solid legal foundation for why each of the documents is important, and they have a knack for putting legalese into everyday terms and writing in a conversational "me-to-you" style, which makes the book far more engaging than the typical legal primer.

BARRY SILVERSTEIN (Fall 2015)

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