

## Are You Ready Yet? Protecting and Preparing Your Family for Estate Issues Before and After Death

**Michael C. Wittenberg**

XlibrisUS (Jul 17, 2019)

Hardcover \$22.99 (198pp)

978-1-79604-707-3

*Are You Ready Yet?* is a practical text full of clear advice for dealing with the financial impact of death.

Michael C. Wittenberg's *Are You Ready Yet?* engages best practices for putting a person's final affairs in order.

Practical, clear advice regarding the documents, procedures, and the process of dealing with the financial side of death are shared, and the book stresses the importance of four key documents among them: a will; a durable power of attorney with a HIPAA release form; and an advance directive, or a living will. In service of these arguments, Wittenberg draws on his thirty-plus year careers in financial advice and teaching, giving the text a personal touch.

Beginning with advice on building relationships with an estate team—advice that stresses planning meetings, having good manners, and being mindful of what to expect—the text imparts information that's applicable to a wide range of people. It explains everything from what a durable power of attorney looks like, to deciding when it's time to take the keys away from a parent. It's a useful resource that grounds its material in a business-minded approach that also takes into consideration the psychological issues associated with death and dying.

Sample dialogues suggest ways to speak with different professionals during the process, including attorneys and insurance company representatives. They encourage speaking in one's own language, but also emphasize the importance of asking probing questions to determine the nuances of professional advice and potential planning pitfalls. The book's involving extended examples and hypothetical situations help when it comes to developing into a strong advocate for one's own needs.

Within the book's spiral arrangement, ideas and terms are presented once, then returned to later to be fleshed out with more specifics: the text first names the basic documents that most people will use, then goes more in depth, examining the language of the documents and covering subtopics like beneficiary designations and "payable-on-death" situations. Frequent metaphors help to explain the book's more complicated material: federal statutes and the IRS are addressed like the bones of a human body, with each agency fleshed out differently to emphasize the importance of clarifying questions. Humor also comes in, leavening the book's weighty matters.

Familiar as it asserts that good planning leads to better financial outcomes, the text approaches estate planning with the assumption that it is best for each individual to consider their own values and make informed financial decisions. *Are You Ready Yet?* is a practical text full of clear advice for dealing with the financial impact of death.

JEREMIAH ROOD (February 3, 2020)

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