

Title Information

5@55

The 5 Essential Legal Documents You Need by Age 55

by **Judith D. Grimaldi and Joanne Seminara**
with **Pierre A. Lehu**

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No one likes to think about illness, disability and death, but they are unavoidable parts of growing old. Planning now for these inevitable life events, and putting those plans into legally binding documents, will save your loved ones a lot of trouble and grief. Unfortunately, many people put off preparing the necessary legal documents — creating major legal headaches that often require expensive trips to court to resolve.

Written by expert elder law attorneys, **5@55** is a slim, easy-to-read guide to the five most important legal documents you should have by age 55: a Will, a Health Care Proxy, a Living Will, a Power of Attorney and a Digital Diary (a document allowing your designated representative to access your computer and online accounts).

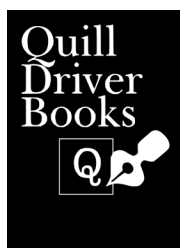
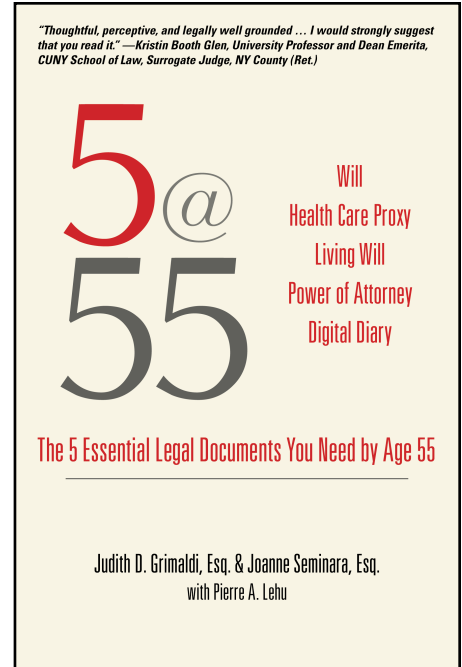
Having these documents in place will help ensure that your assets go to the right people, your wishes about your medical care will be respected, and that the people you trust will be in charge of your affairs if you can't make decisions for yourself. Setting a deadline of age 55 to draft these essential documents ensures that they'll be ready before you need them, so you and your loved ones can avoid nasty and costly surprises.

Written for the ordinary layperson, **5@55** explains in plain English why these documents are necessary, what legal issues you need to be aware of, what pitfalls to avoid and how to work with your lawyer to make sure that your decisions will be followed. The book's many true-life cautionary tales warn against the consequences of not having these documents ready when their needed. **5@55** also provides useful samples of each document that readers can adapt to their own needs.

An easy and reassuring guide to making important legal decisions, **5@55** is a must-have manual for the second half of life.

Audience: Adults age 40 and up.

About the Authors: **Judith D. Grimaldi** is a partner in the elder law firm Grimaldi and Yeung. An attorney for 20 years, Grimaldi specializes in family caregivers and homecare. **Joanne Seminara**, also with Grimaldi and Yeung, has handled estates and trusts throughout her nearly 30-year legal career. **Pierre A. Lehu** has written 21 books, covering such diverse topics as sex, sake, fashion and making the most of midlife and college.



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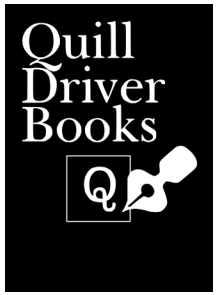
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Written by expert attorneys, new book **5@55** educates laypeople on the most essential legal documents to have at midlife

No one likes to think about illness, disability, and death, but they are unavoidable parts of growing old. Planning now for these inevitable life events, and putting those plans into legally binding documents, will save your loved ones a lot of trouble and grief. Unfortunately, many people put off preparing the necessary legal documents — creating major legal headaches that often require expensive trips to court to resolve.

Expert elder law attorneys Judith D. Grimaldi and Joanne Seminara give laypeople a fast, easy-to-read and authoritative guide to preparing the most necessary legal documents in their new book **5@55: The 5 Essential Legal Documents You Need by Age 55** (Quill Driver Books, June 15, 2015), co-written with Pierre A. Lehu.

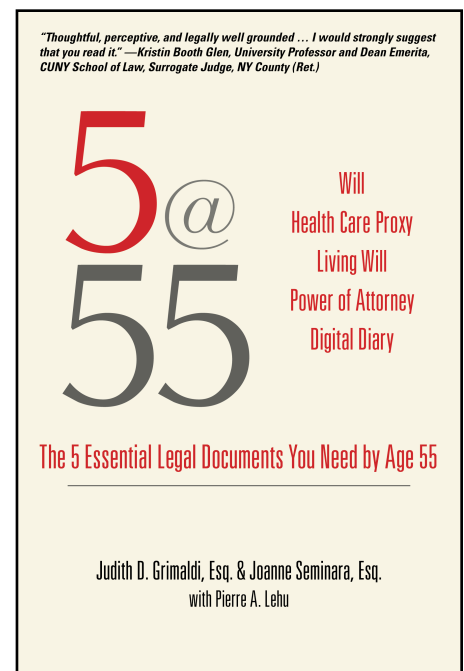
In this slim, accessible volume, Grimaldi and Seminara outline the five most important legal documents everyone should have by age 55:

—**Will:** Everyone has heard of wills, but not everyone has one. Dying intestate can mean serious hardship for your family and loved ones. **5@55** explains the complex legal issues related to wills, why it's important to update your will after major life events, how to inventory your assets, and why self-made wills can be dangerous.

—**Health Care Proxy:** This document names a health care agent who can make medical decisions for you if you become incapacitated. **5@55** explains why it's vital to draft a health care proxy while you're still healthy and how to select a health care agent.

—**Living Will:** This document outlines your wishes for your medical care and gives guidance to your health care agent. **5@55** shows how to work with your lawyer and physician to make sure your wishes are clear

—more—



and legally binding.

—**Power of Attorney:** If you become ill or incapacitated, or even just away from home for an extended period, you need someone who is empowered to handle your business affairs, pay your bills and manage your assets. *5@55* demystifies Power of Attorney, including information on how to limit the authority of your agent.

—**Digital Diary:** A new legal document for the electronic age, the Digital Diary empowers your designated representative to access your computer and online accounts — essential in an age where most financial information is stored and transmitted electronically.

Having these documents will help ensure that your assets go to the right people, your wishes about your medical care will be respected, and that the people you trust will be in charge of your affairs if you can't make decisions for yourself.

These are the documents that everyone says they'll get to "eventually." But "eventually" all too often turns to "never," and then it's too late. *5@55* gives readers a firm deadline — age 55 — to get these important documents prepared. Making a firm commitment to draft these most essential documents ensures that they'll be ready before you need them, so you and your loved ones can avoid nasty and costly surprises.

Written for the ordinary layperson, *5@55* explains in plain English why these documents are necessary, what legal issues you need to be aware of, pitfalls to avoid, and how to work with your lawyer to make sure that your decisions will be followed. True-life cautionary tales warn against the consequences of not having these documents ready when they're needed. *5@55* also provides useful samples of each document that readers can adapt to their own needs.

An easy and reassuring guide to making important legal decisions, *5@55* is a must-have manual for the second half of life.

Book Details:

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About Judith D. Grimaldi

Co-Author of 5@55



Judith D. Grimaldi is a partner in the pioneering elder law firm Grimaldi & Yeung LLP. Grimaldi's perspective on the issues facing the elderly and disabled is unique; it was shaped by more than a decade of field experience as a social worker. In this capacity, Grimaldi served as Director of Lutheran Medical Center's Community Care Organization and instructor in Gerontology in Marymount Manhattan College. In addition, she was a community relations and family coordinator at South Beach Psychiatric Center of Brooklyn and Staten Island, New York. Each of these positions provided her with unique, first-hand encounters with the day-to-day impact of aging and disability.

As an attorney for over 20 years, Grimaldi has represented the rights of the elderly and disabled. She has special expertise on Medicare and Medicaid, health law, trusts and wills and estates. Her particular focus is on family caregivers and homecare. Grimaldi is a Certified Elder Law Attorney. She has been named one

of "New York's Women Leaders in the Law 2012", by New York Magazine and after an extensive peer review and rating process, New York Magazine has named her one of New York's "Best Lawyers" 2008 to 2015, and has also been named "Super Lawyer" 2009 to 2014. She is also Peer Review Rated for ethical standards and legal ability through Martindale-Hubbell, and is currently an adjunct professor of Brooklyn Law School.

Grimaldi is the Immediate Past President of the National Academy of Elder Law Attorneys (NAELA), New York Chapter, she is a member of NAELA's Council of Advanced Practitioners (CAP), and a past member of CAP's Steering Committee. She is past Chair of the New York City Bar Association's Legal Problems of the Aging Committee, Treasurer of the New York State Bar Association's Elder Law Section, Co-Chair of the Health Issues Committee of the New York State Bar Association's Elder Law Section, Charter member of the Academy of Special Needs Planners and the National Academy of Elder Law Attorneys, and active in the Senior Issue Committee of New York City's Community Board 10, where she is currently working on developing a Bay Ridge Age Friendly Improvement District.

A 1993 graduate of Brooklyn Law School, Grimaldi also holds an MSW from Hunter College of the City of New York (1982, with honors) and a BA from Marymount Manhattan College with a certificate in Gerontology (1980, summa cum laude).



For more information on **5@55** (Quill Driver Books, June 15, 2015) or to arrange an interview with co-author **Judith D. Grimaldi**, please contact Jaguar Bennett at Quill Driver Books, (800) 345-4447, Publicity@QuillDriverBooks.com.

About Joanne Seminara

Co-Author of *5@55*



Joanne Seminara has been an attorney licensed to practice law in New York and New Jersey for almost 3 decades. Joanne practices in the areas of elder law, estate and trust planning, including estate tax and Medicaid planning, and special needs planning. She is counsel to the well-known elder law firm of Grimaldi & Yeung LLP.

An attorney known for her thoroughness, tenacity and compassion, Joanne has experience in many other areas of practice, including residential and commercial real estate, corporate law, employment law and land use and zoning matters.

Passionate public speaking, organizing and community service has been and remains an important part of Joanne's life. She regularly speaks at legal education seminars on estate, trust and tax matters and is a popular speaker at community events.

A member of Community Board 10 for some 18 years, Joanne served as Chair of the Board from 2010 to 2013, priding herself on efficiently running a Board that emphasized the talents of its members and ensured inclusion of all community voices. A volunteer member of community organizations for many years, Joanne is currently a Democratic State committee woman and executive committee member of the Brooklyn Democratic Party and a member of Lutheran Medical Center's Investigative Review Board which reviews and make recommendations regarding new medical procedures and protocols.

Joanne enjoys traveling, politics and reading. A life-long Bay Ridge resident, Joanne is married to Pierre Lehu, a published author and publicist.



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