

## FOREWORD

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*ABA Standing Committee on Public Education*

THE LAW AFFECTS each of us in our daily lives--when we send our kids to school, take the car in for repair, use a credit card, make a purchase, or go to work. If we don't understand how law governs our rights and responsibilities, we're at a considerable disadvantage in today's America.

That is the purpose of *The American Bar Association Legal Guides*--to explain the law to you in simple, easy-to-understand language. These books are concise and straightforward. By avoiding legal jargon and technicalities, they discuss in everyday words how the law affects you at home, at work, and at play. Best of all, these books will help you to avoid legal problems, to identify those that you may have, and to determine which legal problems you can solve on your own and which require the assistance of an attorney.

These books help you understand the important legal issues about marriage, separation, and divorce. They explore the legal aspects of owning a home, and the world of contracts, big and little. They tell you what you need to know to plan your estate and save money for yourself and your loved ones. They even provide guidance on planning for disability, and on end-of-life issues.

These books are organized so you can easily find what you need to know. Brief articles giving additional information on topics of great interest

appear alongside the text. You will also find information about state laws, as well as about federal laws that apply across the United States.

No book can answer all the questions you might have on the law. To help you find additional help, sections at the end of each book tell you where to get more information. These sections refer you to many free or inexpensive publications, and suggest services that government agencies, bar associations, and other groups can provide at either minimal or no cost.

When reading *The American Bar Association Legal Guides*, please keep some important points in mind. First, these books cannot and do not pretend to provide legal advice--only a lawyer who understands the facts of your particular case can do that. Although every effort has been made to present material that is as up-to-date as possible, laws can and do change.

Thus, these books should be considered an introduction to the law in each area. They are not the final word. If you are thinking about pursuing any legal action, consult first with a lawyer, bar association, or lawyer referral service to assure yourself of knowledgeable assistance. Armed with the knowledge and insights provided in *The American Bar Association Legal Guides*, you can be confident that the legal decisions you make will be in your best interests.

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