



MONTEFORTE LAW, P.C.

LEGACY LEDGER:
Where Law Meets Life

November 2024

(978) 653-4092 | www.MonteforteLaw.com

18 YEARS STRONG

Grateful for These 3 Lessons I Learned Along the Way

It's the time of year when we all reflect on what we're thankful for. One that stands out for me is the fact that my firm has recently reached its 18th anniversary. It's hard to believe 18 years have passed since I first opened the doors to a small, two-room office with just me, myself, and I. I remember sitting in that space, hoping the phone would ring and that I'd made the right decision to step out on my own. Fast forward to today, and I'm incredibly thankful for the journey and the excellent team and clients who have made it all possible.

Reaching this milestone has allowed me to contemplate some of the most vital lessons I've learned along the way — lessons that have shaped not only the success of my practice but also my approach to estate planning.

Lesson 1: Tomorrow Isn't Promised to Anyone

One of the first and most profound lessons I learned in this business is that tomorrow isn't promised to anyone. In the estate planning world, this is a truth we confront daily. Over the years, I've had the privilege of helping countless clients prepare for the unexpected, and I've witnessed firsthand how crucial it is to have a plan in place. Life can change instantly, and those who are prepared find themselves in a much better position to handle whatever comes their way. This reality has reinforced my commitment to helping people plan for the unexpected.

Lesson 2: The Key to an Incredible Team

It took me a long time to assemble the team we have today, and I've learned the key to a successful team is shared passion. In the early days, I made my share of hiring missteps, but I've come to understand that passion for what we do is non-negotiable.

Everyone on our team has their own story and reason for being passionate about estate planning. It's not just a job for any of us; it's a mission. This shared passion creates a unique bond and drives us to deliver the best possible service to our clients. Surrounding myself with people who share this passion has made all the difference.

Lesson 3: The Importance of Education

Education is at the heart of what we do. I've always believed that educated and informed clients make better decisions, which is



why we are constantly hosting seminars, 2-3 a month, to help people understand the importance of estate planning. Whether they're new to the concept or need to update an existing plan, we're here to guide them.

Education doesn't stop with our clients; it also extends to our team. The world of estate planning is ever-changing, and we make it a point to stay ahead of the curve. My staff and I are lifelong learners, always attending seminars, reading the latest books, and sharing that knowledge with each other. We want our clients to receive the most current and accurate advice possible.

As we celebrate 18 years, I'm filled with gratitude for the journey so far and excitement for what lies ahead. We've come a long way from that two-room office, but one thing remains constant: our commitment to serving our clients with integrity, compassion, and a relentless pursuit of excellence. Here's to **at least** 18 more years of helping families plan for the future and protect what matters most.

—Mike Monteforte Jr.

COUNSELOR'S CORNER

Celebrating the Release of the 3rd Edition of Planning Ahead



I'm thrilled to announce the release of the third edition of my book, "Planning Ahead"! It's hard to believe the original version was written in 2018, but looking back, I see that so much has changed.

When I first wrote "Planning Ahead," my goal was to create a resource that demystified estate planning. My grandparents, who were the major influence behind the first edit, inspired this mission. They taught me the importance of planning for the future and ensuring your loved ones are taken care of.

Whether you've read the original or are picking up the book for the first time, I believe you'll find that the third edition of "Planning Ahead" offers more than just a plan — it offers peace of mind.

Thank you to everyone who has supported this book and our mission over the years. I hope you'll join me in celebrating this milestone by diving into the latest edition and continuing to plan ahead with confidence. If you want a free copy, just email us!

ROMAN RULES

Peculiar Laws of the Ancient Empire

While ancient Rome may be known for gladiators, grand conquests, and fashionable togas, a surprisingly intricate legal system kept their civilization in line. They had many laws — some familiar, others bizarre — that dictated the everyday lives of millions of Roman citizens, enslaved people, and soldiers across a vast empire. Here are three of the most outrageous and interesting laws Romans enacted as a republic and an empire.

Dress Codes and Party Fouls

Beginning in around 215 BC, the Roman Republic began instituting what was known as sumptuary laws, which restricted the clothes people could wear, foods they could eat, and the maximum number of attendees at parties. They created these, in part, to reduce the costs of banquets, festivals, and other Roman ragers. Some examples were enacted in 213 BC when it became

illegal for women to wear colorful dresses — unless they were celebrating a ritual sacrifice — to wear more than a half ounce of gold or even to ride around in carriages. However, they soon repealed these laws because they considered them *antiquated*.

Shocking Statute

Tough luck for those who like hanging out on tall metal poles — if a lightning strike killed someone in Rome, the law forbade families from burying them! This is because Romans believed lightning strikes were divine retribution from the king of the Roman pantheon, Jupiter.

See Ya Later, Gladiator!

Romans "borrowed" the idea of gladiatorial games from their (conquered) neighbors, wherein people would fight — sometimes to the death — for the public's amusement and began holding them back



in 264 BC. However, because only 3 of every 5 people made it to their 20s at the time, only about 10% of those bouts involved actual fatalities. Many slaves, prisoners of war, and Christian martyrs fought as gladiators in the arena, but if they were already sentenced to execution, they had no hope of survival. One peculiar law involving gladiators was that they would fight until an injured combatant put down his shield and lifted his index finger to ask for mercy. At that point, it would come to an abrupt halt — though the emperor, if in attendance, would make the final decision.

Faking Your Own Death: Not Exactly Sound Estate Planning

Here's What Actually Works!

We've all heard wild stories about people trying to dodge their responsibilities, but few compare to the recent tale of a Kentucky man who faked his own death to avoid paying child support. He's now looking at over six years in federal prison. While we can't condone his methods, his story does offer a valuable lesson: There are much better (and legal) ways to protect your assets.

What Not to Do: Faking Your Own Death

The gentleman in question hacked into a death registry, creating a fraudulent death certificate and registering himself as deceased. His grand plan? Avoiding child support and living off the grid. Unfortunately for him, his scheme unraveled, leaving him with a lengthy prison sentence.

This story highlights a common theme: People often resort to extreme (and illegal) measures when they don't know their options. The truth is that if you're concerned about protecting your assets, faking your death should be the last thing on your mind. Instead, estate planning should be at the top.

What Actually Works: Estate Planning and Wealth Preservation

If your goal is to protect your assets, provide for your family, and ensure your wishes are honored, proven legal strategies work far better than any hacker's scheme. Here's how proper estate planning can help.

1. **Trusts:** Trusts can shield your assets from creditors, lawsuits, and, yes, even from any long-lost relative who suddenly appears demanding their share.
2. **Wealth Preservation Planning:** This isn't just for the super-rich. Whether you have significant assets or a modest estate, preserving what you've worked hard for is critical.
3. **Long-Term Care Planning:** Long-term care is one of the most significant financial risks as we age. Nursing home costs can quickly drain a lifetime of savings, but with proper planning, you can protect your assets while still ensuring you get the care you need.

The Bottom Line

While the idea of disappearing to a tropical island might seem appealing when faced with financial obligations, it's not a viable strategy — unless you want to see the inside of a federal prison. Instead, let's focus on building a real plan that protects your assets and your legacy.



—Mike Monteforte Jr.

HAPPY MONTEFORTE CLIENTS



"We are so lucky to have met Attorney Clara Jensen and have full confidence in her abilities! She had been very helpful and knowledgeable in helping us establish our trust and documents. Thank you, Monteforte Law!"

Richard and Cheryl S.

Greek Chicken and Rice

INGREDIENTS

- 2 tbsp olive oil
- 1 onion, diced
- 2 cloves garlic, minced
- 2 lbs boneless, skinless chicken breasts, cubed
- 1 tsp dried oregano
- 1 tsp dried thyme
- 2 cups chicken broth
- 1 (14-oz) can diced tomatoes
- 1 cup uncooked long-grain white rice
- Juice of 1 lemon
- 1/2 cup feta cheese
- Salt and pepper, to taste

DIRECTIONS

1. Add chicken, oregano, and thyme and cook until the chicken is no longer pink, about 3–4 minutes.
2. Pour in chicken broth, diced tomatoes, and rice. Bring to a boil, then reduce heat to low and cover. Simmer for 15 minutes or until the rice is cooked through.
3. Stir in the lemon juice and feta cheese, then season with salt and pepper.



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FROM 18 ONWARD

3 Essential Legal Documents Every Young Adult Should Have

Every person needs an estate plan, regardless of age or income level. It's easy to think estate planning is only for the wealthy or older adults, but even young adults can benefit from having essential legal documents in place. Here are three critical estate planning documents every young adult should have and why they're so important.

Health Care Power of Attorney

One of the most important documents for any young adult is a health care power of attorney, also known as an advanced health care directive. This document allows a family member or another trusted individual to make health care decisions on behalf of the young adult if they become incapacitated. Without this legal document, parents and legal guardians will be barred from making health care decisions for them and will not be allowed to access their medical information. This can create complications during an already challenging time.

Financial Power of Attorney

A financial power of attorney is another crucial component of a young adult's estate plan. This document ensures someone can manage their bills and any financial affairs if they are ever physically incapacitated. Whether paying rent, managing bank accounts, or handling other financial matters, having a financial power of attorney provides peace of mind that these tasks will be taken care of without disruption.

A Simple Will

Finally, every young adult should have a simple will. While it might seem unnecessary for someone with few assets, a will is essential for ensuring their property is distributed according to their wishes. It also simplifies the process for loved ones during a difficult time, reducing potential disputes and confusion. A simple will can address the distribution of personal belongings, digital assets, and any other



property, providing clarity and direction for those left behind.

Estate planning is not just for the wealthy or older adults; it's also a crucial step for young adults. Taking these steps now can provide peace of mind and protect them and their loved ones in the future.