



MONTEFORTE LAW, P.C.

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**LEGACY LEDGER:**  
Where Law Meets Life



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# MOVING UP, LITERALLY!

*Join Us in Celebrating Our New Beginning in a Brighter Space*

I'm back with some thrilling news I just couldn't keep under wraps any longer. Monteforte Law is moving up — quite literally! We're moving our office again, but before you jump to conclusions, let me clarify: We're not leaving our cherished building; we're simply moving up a floor. Yes, that's right. We're elevating Monteforte Law to a whole new level in every sense of the word. Honestly, this has been a long time coming!

We had been located on this brighter side of the building in the past and hoped to return as soon as a suite opened up. So, when one finally did, we grabbed it as fast as we could! Our new office suite is everything we've dreamed of and more. It's spacious with that sleek, modern vibe we love and, of course, natural light! Our windows are now so expansive and inviting that they bathe the entire office in sunlight, making it feel like we've struck gold. This sun-drenched space is the ideal setting for us to continue delivering the dynamic and dedicated service you've come to expect from us. Plus, we no longer have to settle for a view of the highway.

I know change can be a bit daunting, but there's no need for any concern. We're staying within the same building, just moving one floor up. It's the same convenient location, just an upgrade to accommodate our growth and enhance our ability to serve you better.

*"This sun-drenched space is the ideal setting for us to continue delivering the dynamic and dedicated service you've come to expect from us."*



This move is a big deal for us. It represents growth, a fresh start, and the next step in our journey together. Our new office symbolizes our past achievements, our current endeavors, and the future milestones we aim to reach with your continued support.

And let me tell you, the journey to this new space has been an adventure in itself. When we first moved into this building, we had a fantastic view that we, unfortunately, had to relinquish for a while, trading it in for a less inspiring glimpse of the daily traffic jam. But, as luck would have it, an opportunity presented itself — a space on the other side of the building, complete with a balcony with that incredible view we missed and even bigger windows. It was an opportunity we simply couldn't pass up.

Transitioning to this new office required patience, though. We needed to wait for building permits and renovations before we could make the move in April. But we signed the new lease and made it official, and now, we're ready to start this exciting chapter. This upgrade isn't just for us — it's for you, our clients, and our team. We wanted to create a space that's not only nicer and more comfortable for you but also a better, more inspiring work environment for our team.

So, here's to new beginnings in a place that already feels like home. We can't wait for you to visit Suite 6750 and join us in this new chapter. And, of course, keep your eyes peeled for the grand reveal and the details of our housewarming party. Because what's a new beginning without a proper celebration?

Thank you for being an integral part of our story. Here's to continuing our journey together in our new space, filled with achievements, joy, and plenty of that beautiful natural light we're so excited about. See you soon!

*—Mike Monteforte Jr.*

# Counselor's Corner

## Quick Hits: Top 5 Succession Planning Slip-Ups (And the Quick Fixes)

Let's dive into the no-nonsense, straight-talk guide to avoiding all-too-common succession planning pitfalls, because my fellow entrepreneurs are the WORST at getting their planning done! Short, sweet, and to the point:

### 1. Procrastination

**Slip-Up:** Waiting for the "right time"? Spoiler: It's now.

**Quick Fix:** Get started. The sooner, the better.

### 2. Vague Plans

**Slip-Up:** A plan in your head isn't a plan.

**Quick Fix:** Document everything. Who's in charge, financials, operations — the works.

### 3. Skip the Training

**Slip-Up:** Thinking your successor can mind-meld with you.

**Quick Fix:** Do a gradual handover. Teach, mentor, and prep them for the throne.

### 4. Emotional Choices

**Slip-Up:** Heart over head decisions.

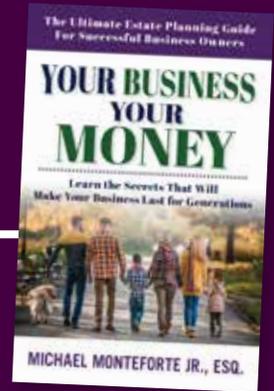
**Quick Fix:** Objective advisors. They help keep your biases in check.

### 5. Tax Amnesia

**Slip-Up:** Forgetting the tax bite can hurt.

**Quick Fix:** Get a tax guru early. Plan smart, save big.

There you have it. Straightforward strategies to nail your succession planning without the drama. Need a hand? **I have a great book that I wrote on business succession planning that I'm happy to share at no charge. It focuses on Massachusetts, but there's valuable info there for any business owner. Comment that you want a copy and we will be happy to send you one.**



## DIALING FOR DOLLARS

### Wannabe Bank Robber Calls Ahead, Orders Cash to Go

Any bank robber knows you have to hurry through a heist to escape. A crook in Connecticut tried a novel time-saving technique: calling ahead.

Taking a cue from the take-out food craze, the wannabe bank robber called a bank in Fairfield, Connecticut, and demanded that \$100,000 in large bills be prepared for him with no dye packs in the bag. If the orders were not carried out, the caller told the employee, "there will be a bloodbath."

Fairfield cops, who thought they'd seen it all, were dumbfounded. "You can't make this stuff up," said a spokesman for the Fairfield Police

Department. Robbers have tried many routes when attempting to rob a bank, including entering the drive-through lane and terrorizing tellers through the window. But, "I've never had somebody call ahead and say, 'Get the money, we're coming,'" said a detective in the Fairfield case.

In taking advantage of the telephone warning, the police were already at the scene when the robbers arrived. "I would classify these individuals as 'not too bright,'" the police spokesman said.

The employee who answered the robber's call immediately hung up and called 9-1-1. The thief's accomplice, a

minor, was already inside the bank when the managers initiated a lockdown. The accomplice passed the teller a note and collected about \$900, but police stopped him as he left the bank. The fleeing accomplice was undoubtedly disappointed when the bag exploded in dye after throwing it on the ground. (Bank employees had disregarded the robbers' phone order that no dye packs be tucked in with the cash. You just can't get good service these days.)

The accomplice and the robber who placed the call, who had been sitting in a car nearby, were both arrested at the scene without incident. The adult suspect, Albert Bailey, was on probation for a different bank hold-up several years earlier. Both were charged with first-degree robbery and threatening in the first degree.



# BASEBALL SEASON IS IN FULL SWING!

For those of you that know me, you know that my son's baseball career is a big part of my life. Last year he was the captain of his high school varsity team and he earned the Most Valuable Player award at the conclusion of this season. Partway through the year his dream of playing college baseball came true and he committed to Eastern Nazarene College in Quincy.

Now, the college baseball season has started and I am so lucky to continue



watching my son do what he loves. He has already achieved more than I could have imagined by earning a spot as a starter on the roster. He beat out older and more experienced players and I feel a little bit of extra pride when they announce the starting lineups every game because most of the time, Mikey is the only freshman on the field, for either team.

So far he's killing it, working hard, practicing every day, and he still managed to make dean's list his very first college semester, and expects to make it again second semester. Watching my son play is something that I truly cherish. We've had many raw, cold, rainy nights this year, and even though my wife and I are both freezing, that pride in my heart helps keep me warm.

Whenever I watch him take the field I think how much my grandfather (my Papa) would have loved to see Mikey do



this. As much as I wish he was still here, I like to think that he's watching from upstairs, with the best seat in the house, and cheering on his great grandson.

HAPPY MONTEFORTE CLIENTS



*"Monteforte Law is amazing! They did our estate planning and were very efficient and gracious when we had MANY questions. If you want reassurance from professionals, Monteforte Law is the place to go!"*

Robert & Sheri B.



## INGREDIENTS

- 1 1/2 lb flank steak
- 1/2 cup unsweetened coconut milk
- 2 tbsp lime juice
- 1-3 tbsp Thai red curry paste
- 1 tbsp fish sauce

## For sauce:

- 1 cup unsweetened coconut milk
- 1-2 tbsp Thai red curry paste
- 1 tbsp brown sugar
- 1 tbsp fish sauce
- 1/2 cup creamy peanut butter
- 1 tbsp lime juice

## DIRECTIONS

1. Freeze flank steak for 30 minutes. Cut crosswise, against the grain, into thin slices.
2. In a medium bowl, whisk together coconut milk, lime juice, curry paste, and fish sauce. Add steak and toss to coat. Cover and chill for 8 hours.
3. In a small saucepan over medium heat, combine coconut milk, curry paste, brown sugar, and fish sauce. Bring to a gentle boil for 3 minutes, stirring occasionally. Add peanut butter and stir until well blended. Remove from heat and add lime juice.
4. Thread the marinated meat onto 12 long skewers. Grill until beef is medium rare, 1-2 minutes per side.
5. Transfer satay to a platter and serve with peanut sauce.



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# Your Estate Planning Checklist

Estate planning is a crucial part of financial management that ensures your hard-earned assets are distributed according to your wishes after you pass. Creating a strategic roadmap for transferring this wealth, minimizing taxes for those beneficiaries, and providing security for your loved ones is incredibly important. To start this journey, you must understand what documents are essential. Here is a checklist of important documents you should include in your planning.

### Last Will And Testament

The foundation of any estate plan is a last will and testament. This document outlines how you want your assets distributed and who will be responsible for executing your wishes. You don't have to be retirement age to write yours. It's best to be prepared as it allows you to appoint a guardian for minors. It must be clear and concise in your will to avoid misunderstandings and legal complications.

### Living Will or Advance Health Care Directive

A living will or advance health care directive articulates your preferences regarding medical treatment in case you become unable

to communicate. This document guides your family and healthcare professionals on decisions related to life-sustaining treatments, organ donation, and other critical matters.



### Financial Power of Attorney

Designating a trusted individual as your financial power of attorney is essential. This person will manage your financial affairs if you become incapacitated. Choose someone reliable and trustworthy to handle your finances. Take your time with this decision, as this person will control your finances.

### Beneficiary Designations

Many assets, such as life insurance policies, retirement accounts, and bank accounts, allow you to designate beneficiaries. Regularly reviewing these designations ensures that your assets go to the intended recipients without going through probate.

### Revocable Living Trust

This last document is not necessary for everyone, but a revocable living trust can be a valuable tool in estate planning. It enables you to transfer assets into the trust during your lifetime and specifies how those should be distributed after your passing, avoiding probate.