



MONTEFORTE LAW, P.C.

LEGACY LEDGER:
Where Law Meets Life

May 2025



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A Proud Dad's Reflection on Gabby's Incredible Journey

I can't believe I'm writing this, but here we are — Gabby is getting ready to graduate this May, and it's hitting me that we're at the end of another era. If you know me, you know how proud I am of my daughter, but I think it's worth sharing just how incredible her journey has been.

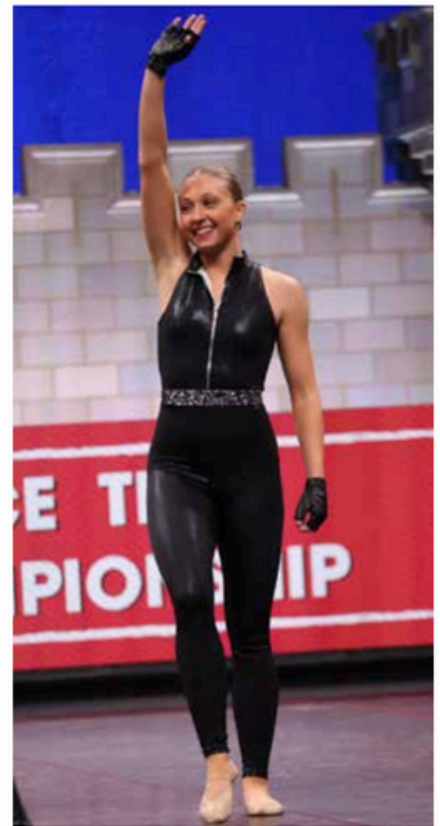
Gabby is planning to go to law school this fall at Quinnipiac University Law, and she's taken an unconventional path to get there. Most students sign up for the traditional four-year undergraduate program, and some even opt for the 3+3 hybrid program, where your senior year counts toward both college and law school. But not Gabby. As a freshman,

she decided she didn't want to be distracted with a hybrid year. Instead, she meticulously planned her schedule to graduate in just three years — yes, three years! And she didn't just scrape by; she's graduating with a near-perfect GPA. Who does that? Gabby does.

Now, as amazing as that is, it's only half the story. Gabby has been a dancer since she was a toddler. For years, we traveled all over New England for competitions, and when she graduated high school, we thought that chapter had closed. But Gabby had other plans. She decided to try out for the highly competitive Division I Quinnipiac Dance Team — and, of course, she made it. Not only did she make the team, but she has danced for all three years while also serving as the team's treasurer.

Every January we've made the trip to Orlando to watch her team compete at the national level, and this year was no different. Quinnipiac had top-10 finishes in two categories — fifth in the nation in pom and eighth in the nation in game day dances. These are unbelievable accomplishments, and while we are beyond proud, it's also bittersweet knowing her college dance career is ending and we won't get to see her perform on that stage anymore — on stage is where she shines. With some tears, we bid college dance a fond farewell.

What amazes me most is how Gabby has managed to balance it all. In addition to being on the dance team, she's been an officer in her sorority, a tutor in the school's learning commons, and a peer catalyst — basically a student teacher — in multiple classes. All the while, she kept up a 4.0 GPA and spent every evening at dance practice, often coming home covered in bumps



and bruises, but never quitting. She is persistence personified.

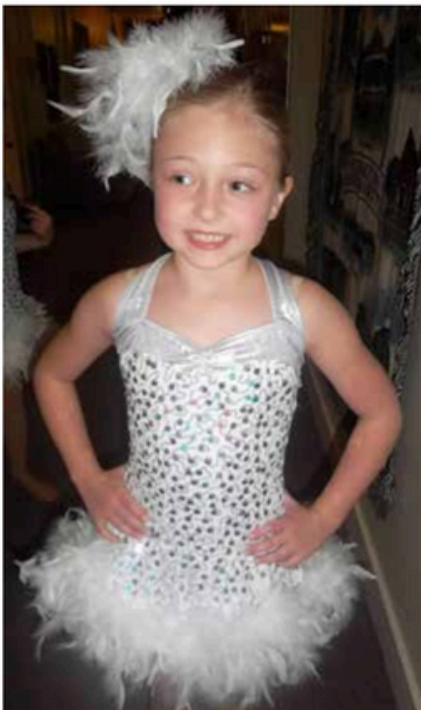
People always say Gabby is a miniature version of me, and while I can see the resemblance, the truth is she's so much more. I didn't have the same level of drive and work ethic she does at her age. If anything, she's me 2.0 — the new and improved version. And I couldn't be more proud.

So, here's to my little girl. My Gabby — my brilliant, driven, and incredibly talented daughter. I can't wait to see her kill it in law school.

—Mike Monteforte Jr.

WWW.MONTEFORTELAW.COM

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Out-of-State Property and the Massachusetts Estate Tax

PROTECT YOUR ASSETS NOW

If you're a Massachusetts resident with a vacation home in another state — or a non-resident who owns real estate here — you may be on the hook for a hefty Massachusetts estate tax. It might sound surprising, but the way you own property across state lines can drastically impact how much your family pays when you're gone. More families than ever are finding themselves liable for taxes they never anticipated.

Out-of-state property matters.

For Massachusetts residents, *all* of your assets are counted toward your state estate tax total, and if you have out-of-state property in an LLC, it often keeps your vacation home firmly within the state's tax orbit. The result? You could exceed the \$2 million threshold more easily than you think, especially when you add up all your real estate, investments, and life insurance proceeds.

On the flip side, if you live outside Massachusetts but own property here — say, a rental in Boston or a summer cottage on the Cape — that property alone could expose you to a Massachusetts estate tax. Even if your home state has no estate tax, Massachusetts is happy to claim its share of any property located within its borders.

This is urgent.

With the threshold raised to \$2 million, it's tempting to feel safe. But remember, once you cross that line — even slightly — the tax rates can climb to **16%**. If you own out-of-state property (or in-state property as a non-resident),

you can unknowingly push your estate's value over the limit, leaving your heirs with a significant bill.

Planning is essential.

The good news? There are legal strategies to keep these properties out of your Massachusetts estate — or out of the tax crosshairs if you're a non-resident. The key is *proper planning*. With the right approach, you can convert your real estate into "intangible" property for tax purposes or structure your holdings to ensure they're not counted toward the Massachusetts total. But these maneuvers must be done correctly, or you risk the opposite effect.

Attend our seminar to learn more.

If you're unsure whether your cross-border property holdings could trigger a big tax bill, don't wait until it's too late. *Join us at our upcoming seminar* to discover how to protect your assets and minimize your estate tax exposure. Our team will walk you through the best strategies to safeguard your family's future — so you can rest easy knowing your hard-earned wealth stays where it belongs. Spaces are limited, so secure your spot now and take control of your legacy. Scan the QR code on the insert for our upcoming seminar dates.

CRIMINAL MASTERMIND? NOT QUITE

Woman Arrested After K9 Sniffs Out Her 'Innocent' Tote Bag

There are bad decisions, and then there are "*Florida-level*" bad decisions. And right at the top of that list is walking around with a bag that literally announces your crime in bold letters. That's exactly what 31-year-old

Teryn Aciri did when she was caught with a tote bag that read, "**Definitely Not a Bag Full of Drugs**" — which, naturally, was full of drugs. You can't make this stuff up.

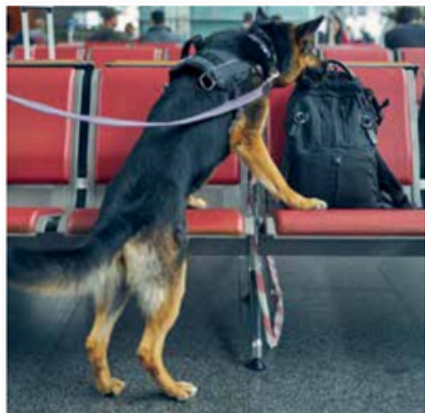
Aciri's latest brush with the law happened when the car she was riding in got pulled over by deputies in Brevard County. The driver, clearly possessing a stellar decision-making record, assured the officer that "nothing illegal should be inside." Unfortunately for her, Aurora, the department's drug-sniffing K9, had other ideas.

When the deputy searched the vehicle, Aciri's ironically labeled tote bag was sitting there like a neon sign screaming, "**CHECK ME IMMEDIATELY.**" Inside? Allegedly, police found meth, needles, Narcan, digital scales, small baggies, cut straws — pretty

much everything except what you would usually find in someone's bag.

What makes this situation even more ridiculous is that this isn't even Aciri's first run-in with the law this year. She was arrested on Jan. 6 for — *you guessed it* — drug trafficking. But after making her \$15,500 bond just two days later, she was out and about, making more exceptionally bad life choices. Now, she's back behind bars, and something tells us she won't be meeting bail this time.

If irony were a crime, Aciri would be serving a life sentence. Carrying drugs is bad enough, but labeling them like a cartoon villain? That's next-level absurdity. The universe has a sense of humor, but so does law enforcement, and they love an easy arrest. If nothing else, let this be a PSA: If your bag screams, "*I'm guilty,*" expect to be treated accordingly.



Secure Your Future Estate & Financial Planning Seminar

Are you concerned about preserving your wealth in unpredictable times — or worried your family may be left unprotected if something happens to you? Our **exclusive seminar** brings together three seasoned professionals who will show you exactly how to safeguard your estate, thrive amid political and market shifts, and build an investment portfolio designed for long-term success. Whether you're new to wealth preservation or fine-tuning a plan you already have, this event will arm you with the strategies you need to protect your legacy and make your money work harder, no matter what the future holds.

What You'll Learn

1. Estate Planning With Mike Monteforte

I'll break down the core components of an effective estate plan — from trusts and wills to health care directives — ensuring your wishes are honored and your loved ones are protected. We'll also cover how to minimize or even eliminate estate taxes so you can keep more of your hard-earned assets in the family.

2. Transitioning Markets With Kyle Wood

Presidential administrations change, and with them, financial policies and market

conditions. Kyle will show you how to make money in a shifting economic landscape and adapt your portfolio to new governmental policies. If you've been worried about volatility or uncertain tax laws, his insights will help you stay ahead of the curve.

3. Investment Strategies

With Ryan McSheffrey

Ryan will share proven methods for building and preserving wealth through solid investment options. Whether you're preparing for retirement, saving for a major purchase, or just want to maximize your returns, his guidance will help you craft a balanced portfolio. You'll walk away with a clearer roadmap for future success — even if market conditions change.

Why You Should Attend

- **Protect Your Estate:** Ensure your legacy stays intact and reduce the tax burden on your family.
- **Navigate Shifting Markets:** Discover how to capitalize on new opportunities when presidential administrations, policies, and economic conditions evolve.

- **Invest With Confidence:** Learn how to balance growth and security in any market, so you can meet your long-term financial goals.

Reserve Your Spot Now

Don't miss this opportunity to hear from three professionals who've helped countless families secure and grow their wealth. You'll come away with actionable strategies tailored to today's fast-changing financial world.

WHEN: Wednesday, May 7, at 6 p.m.

WHERE: Season's 52, 6 Wayside Rd. U, Burlington, MA 01803

Ready to learn more? Sign up for our seminar today at MLawSeminars.com.

Space is limited, so secure your seat now and set yourself on the path to a more confident financial future. We look forward to sharing our expertise and helping you build — and protect — a legacy that lasts.

HAPPY MONTEFORTE CLIENTS



"Very positive experience. Michael and the staff are very professional, yet we felt very relaxed. We are still working out some issues; staff is very responsive. We highly recommend."

— Ken R.



Creamy Chicken Carbonara

Inspired by Delish.com

INGREDIENTS

- 12 oz spaghetti or linguine
- 1 boneless, skinless chicken breast, sliced (8 oz)
- Salt and pepper
- 1 tbsp olive oil
- 4 large eggs
- 4 large eggs
- 3 oz Parmesan cheese
- 4 oz pancetta or bacon, diced
- 2 cloves garlic, minced
- 1/2 cup pasta water
- 1 tbsp chopped parsley, optional

DIRECTIONS

1. Cook pasta in boiling water until al dente. Save 1/2 cup of pasta water, then drain.
2. Season chicken with salt and pepper. Heat olive oil in a pan over medium heat, and cook chicken until golden and fully cooked. Remove chicken.
3. In a bowl, mix eggs and Parmesan cheese until smooth.
4. Add pancetta to chicken pan, cook until crispy, then stir in garlic and cook for 30 seconds.
5. Toss pasta with pancetta, then remove from heat. Stir in egg mixture, adding reserved pasta water gradually until creamy.
6. Mix in chicken and garnish with parsley before serving.



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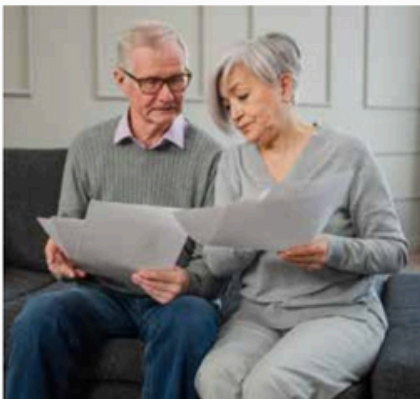


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Common Estate Planning Mistakes

Are You Making One?

Putting together an estate plan is like writing the final chapter of your book, and you don't want to make your book a horror story. Avoiding common estate planning mistakes will ensure your family isn't confused, stressed, or surprised when it comes time to fulfill your final wishes.



Forgetting to Keep Your Plans Fresh

Life changes quickly. Marriage and divorce, births, and property sales are just a few events that can affect your estate plan. It's easy to forget to account for these changes, but the result won't be easy for your family to forget. Imagine leaving all your property to a former spouse because you never updated your will. This might sound crazy, but it happens. If you created your estate plan years ago and never updated it, refresh it now.

Creating a DIY Disaster

It's easy to be attracted to a DIY solution. They're convenient and appear affordable, and who wouldn't want to save time and a few bucks? Even Aretha Franklin, the "Queen of Soul," had a DIY estate plan. But like many people who go the do-it-yourself route, her situation didn't work out well. Remember, you're not a lawyer, and mistakes are easy to make when you use online tools for help. Instead of trying to

save a few pennies, talk to a lawyer and get your plan right.

Naming the Wrong Personal Representative

The personal representative of your will has an important job. They handle paperwork, settle debts, and ensure assets go to the right people. People often base their choice of personal representative on family connections only, but you must also consider qualifications. For instance, your eldest child might be a logical choice. But what if they live thousands of miles away and haven't managed their finances well? It could mean delays, mistakes, and a major headache for everyone involved. The best move is to choose a reliable and organized personal representative, even if they're not a family member. What story will you leave behind? Keeping your plans updated, seeking professional help, and making careful decisions will ensure it's the one you want.