



MONTEFORTE LAW, P.C.

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## LEGACY LEDGER: Where Law Meets Life

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# IN HONOR OF MY GRANDFATHER'S LEGACY

## 5 Years of Impact With the Albert lamelli Scholarship

Growing up, my grandfather, Albert lamelli, was more than just a family patriarch; he was a significant figure in local high school sports. Now, after all these years, I've found a special way to honor his memory and legacy by creating the Albert lamelli Sportsmanship Award and Scholarship. Every year, we select four senior student-athletes from Wilmington High School to receive this scholarship, celebrating their academic achievements and their sportsmanship, a trait my grandfather deeply valued.

Albert lamelli was no ordinary sports enthusiast. He dedicated his life to high school sports, not just as a spectator but as an active participant in the sports community. He was a football referee and a high school baseball umpire. His commitment to sports extended beyond the field as he eventually became the president of the Association of New England Football Officials (ANEFO) and later led the baseball umpires' association. His passion for sports was about more than just the games; it was about the life lessons sports impart — teamwork, discipline, and hard work.

He was a regular at all my games and even was an official on the field during my high school football days. Then, when I had my own children, he made it to their sports events, whether it was my daughter's dance competitions or my son's baseball games. No matter what, he was there to cheer them on.

The scholarship commemorates his dedication and encourages young athletes to embody the same spirit of sportsmanship and academic excellence he lived by. To be eligible, students must maintain a 3.0 GPA and write an essay about someone they admire and how sports have influenced their lives. These essays are an emotionally charged read every year, seeing how these young athletes translate their experiences on the field into life lessons.

Announcing the scholarship winners has become a poignant moment for me, especially when I do it in front of the students and their parents. Last year, I shared personal stories about my grandfather and how proud he would have been to see these students striving for greatness. It was even more special because my son, grandmother, and wife were in the audience. My grandfather had always wanted to see my son go on to play high school baseball, but he passed just shy of being able to. At the ceremony, I was able to tell my son how proud his great-grandfather would have been to see him go on to play college baseball.

When my grandfather passed away, he left me a ring commemorating his presidency at the New England Baseball Umpires' Association. It's a family heirloom that sits in a case on my office wall, a constant reminder of his impact. I plan to pass this ring to my son, hoping it will symbolize perseverance and integrity, just as it did for my grandfather.

Creating this scholarship was one of the best decisions I've ever made. It keeps my grandfather's memory alive and strengthens my connection to the community.



It's honestly one of my favorite activities throughout the year.

As we celebrate the fifth year of the scholarship, I'm reminded of why I ventured into estate planning — to help families honor and preserve legacies. Just as my grandfather did for me, I aim to help others secure their family's future, ensuring the family remembers and cherishes their values. It's a privilege to sign those scholarship checks each year, knowing we're helping pave the way for future leaders who embody the spirit of sportsmanship and community.

*—Mike Monteforte Jr.*

# Counselor's Corner

## Keeping Your Estate Plan: *Why It's Essential*

Today, let's talk about a very important task: keeping your estate plan up to date. Now, I know what you're thinking: "But Mike, I already have an estate plan. Do I really need to worry about updating it?" The short answer? Yes, yes, you do. Here's why.

Life is like a box of chocolates — unpredictable and full of surprises. From new additions to the family to changes in financial circumstances, your life is constantly evolving. And guess what? Your estate plan needs to evolve with it.

Think of your estate plan as a well-oiled machine. It's designed to protect your assets, ensure your wishes are carried out, and provide for your loved ones. But just like any machine, it requires regular maintenance to keep it running smoothly.

That's where we come in. Here at Monteforte Law, we believe in proactive planning. That's why we offer our clients a free meeting every three years to review and update their estate plan.

It's like a tuneup for your legal affairs — a chance to make sure everything is in tip-top shape and that nothing falls through the cracks.

During your free review meeting, we'll take a close look at your existing plan and discuss any changes or

updates that may be necessary. Whether it's updating beneficiaries, revising trust provisions, or incorporating new tax laws, we'll make sure your plan reflects your current wishes and circumstances.

But wait, there's more! Not only does keeping your estate plan up to date provide peace of mind, but it also ensures your loved ones are taken care of when the time comes. By staying proactive and keeping your plan updated, you're setting yourself up for success — and sparing your family unnecessary stress and confusion down the road.

So, there you have it, folks. Don't let your estate plan gather dust on a shelf. Give it the TLC it deserves, and keep it fresh and up to date. And remember, we're here to help every step of the way. Until next time, stay proactive, stay prepared, and, as always, stay fabulous!



# TRAGIC LOSS AND LEGACIES

## *The Lasting Impact of Matthew Perry's Estate*

An estate plan is crucial for several reasons: It ensures your assets are distributed according to your wishes after you pass away and minimizes potential disputes among family members. You can also designate guardians for minor children to ensure they are cared for. Matthew Perry, well-known for his role in "Friends," proved to be one step ahead when he set up a living trust in 2009.

The 54-year-old Hollywood star was found unresponsive after drowning in his Los Angeles, California, home on Oct. 28, 2023. According to NPR, "His drowning, coronary artery disease, and the effects of buprenorphine — a medication used to treat opioid use disorder — were noted as factors that contributed to his death, but were not the primary cause, according to the autopsy results. The death was ruled

an accident." According to a recent filing, most of Perry's belongings will be placed in the Alvy Singer Living Trust, named after Woody Allen's character in "Annie Hall."

His father, John Perry, and his mother, Suzanne Morrison, are the trust beneficiaries. His half-sister, Caitlin Morrison, and ex-girlfriend, Rachel Dunn, were also listed. Perry also indicated that any children he had would not be entitled to access his estate. (He never had children.) According to FindLaw, "The Alvy Singer Living Trust trustees are Lisa Ferguson and Robin Ruzan. Ferguson was Perry's business manager, and Ruzan was a friend and executive producer. Perry's estate is valued at over \$120 million."

The passing of Matthew Perry marks the end of an era as fans mourn the loss of a



talented actor whose work left a significant impact on the entertainment industry. However, beyond his artistic legacy, Perry's death highlights the importance and benefits of estate planning, the significance of living trusts, and the blessing of orderly distribution of assets. His family is the fortunate recipient of his generous gift.

# FROM COURTROOM TO VICTORY:

## Monteforte Law Defeats MassHealth in High-Stakes Case!

Our recent courtroom battle against MassHealth culminated in a significant win, underscoring our commitment to advocate tirelessly for our clients, particularly when facing formidable opponents like MassHealth.

The case centered on a long-term care application submitted to MassHealth, which should have followed a standard procedure. However, the response deviated from the norm right from the outset, starting with a request for additional information filled with typos, signaling the challenging road ahead.

Despite our timely and complete response to their initial requests, a prolonged silence ensued. For months, there was no update — no approval, denial, or further communication, leaving our client in a precarious limbo without essential long-term care benefits. This neglect by MassHealth necessitated legal action, prompting us to file a lawsuit in the Superior Court to demand timely processing of the application, a decision reflecting our commitment to our clients' rights.

I handled the court argument personally, and our argument was laid out with clarity before the Superior Court judge (if I do say so myself). The crux of our case was MassHealth's inaction on the application and its subsequent refusal to address it. Remarkably, during the proceedings, MassHealth's attorney attempted to

deflect responsibility by claiming that our case was filed out of time. They argued that by allowing MassHealth ample time to respond, we inadvertently provided them with grounds to dismiss the case altogether. This line of argument sought to exploit our patience and consideration as a weakness, a tactic that ultimately fell flat. At one point, I threw my hands up in the air and said, "You see what I'm dealing with, Your Honor?"

After presenting our case for 30 minutes, the strength of our argument became undeniable. The judge, seeing through MassHealth's unfounded and convoluted defense, ruled in our favor. MassHealth was ordered to take immediate action on the application.

MassHealth undoubtedly picked a fight with the wrong law firm this time. This win serves as a powerful reminder of our

dedication to ensuring our clients receive the benefits and care they deserve.

We don't just represent our clients; we champion their causes, fight their battles, and share in their victories.

*—Mike Monteforte Jr.*



HAPPY MONTEFORTE CLIENTS



*"If you need a firm to organize your Will, Trust, etc., you could not possibly find a better firm. Amazingly friendly, professional, organized, and thorough. What a wonderful group of professionals!"*

John F.



### Summer Pizza

Inspired by AllRecipes.com

#### INGREDIENTS

- 1 lb pizza dough
- 1/4 cup pesto
- 1/3 cup shredded quesadilla cheese
- 10 thin slices of zucchini
- 10 thin slices of summer squash
- 2 mini bell peppers, thinly sliced
- 1 thin slice of red onion, diced
- 1 strip cooked bacon, chopped
- *Butter Glaze (optional)*
- 1 tbsp butter
- 1 tsp steak seasoning

#### DIRECTIONS

1. Preheat grill to high heat on one side.
2. Reduce the flame on half of the grill burners to low.
3. Roll out pizza dough into a circle. Place dough on the grill over high heat.
4. Close the cover and let dough grill for 1–3 minutes until bottom is slightly cooked and shows char marks.
5. Use tongs to flip crust over and move it to the low-heat side.
6. Brush dough with pesto, sprinkle with cheese, and evenly distribute veggies and bacon.
7. Grill for about 3 minutes until cheese is melted; then carefully remove.
8. Optional: Combine butter and seasoning. Brush crust edges with butter glaze and place pizza in broiler until golden.



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# TRANSFER TROUBLE

## LIMITATIONS AND RISKS OF TRANSFER ON DEATH DEEDS

Many once-complicated processes have become simplified in the modern age of convenience, such as booking a hotel room online. It can be tempting to try to simplify other parts of our lives with a couple of clicks on a computer. However, when it comes to estate planning, *simple* does not always mean *better*.

An example of this is the Transfer on Death Deed or TODD. TODDs allow you to name a beneficiary who will receive your property upon your passing. While this seems like an elegant and hassle-free way to establish your inheritance, it has significant downsides and potential pitfalls.

### Joint Ownership

One of the greatest points of contention around TODDs involves joint ownership. If you are a joint owner of a property, the other joint owner will inherit sole ownership upon

your death — regardless of whether there is a TODD on record. This is an especially important issue for married couples, who often share joint ownership of a property, such as a home; this joint ownership will supersede the TODD, even if the intended beneficiary is someone other than your spouse.

### Disinheriting by Mistake

If a will and TODD contain conflicting information regarding property inheritance, it can cause significant problems for your beneficiaries. Existing TODDs can also resurface and derail other estate plan documents representing the deceased's most recent and accurate wishes. Because of this, it is important to revoke TODDs before completing new estate plan agreements.

### Potentially Costly

With TODDs, there is no warranty of title, which means a property owner's debts may



be passed on to their beneficiary along with the property. In effect, your beneficiary may be liable for your financial obligations, which can cause undue economic hardship. Another shortcoming with TODDs is that, unlike wills, they cannot be amended and must be revoked. If you want to rework a TODD, you must incur the costs of drafting one entirely from scratch, making the money you spent on your previous TODD meaningless.

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