



MONTEFORTE LAW, P.C.

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LEGACY LEDGER: Where Law Meets Life

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DON'T BE FOOLED

Revealing the Most Common Lies About Protecting Your Family and Assets

When it comes to protecting your family, your home, and your hard-earned assets, there's no shortage of misinformation out there. We all want to make the right choices, but with so many myths circulating around estate planning, long-term care, probate, and Medicaid, it's easy to get caught in a web of confusion. That's precisely why I've created our new "Don't Be Fooled" series — to shine a light on the biggest lies out there. Each of the four reports in this series exposes the myths we hear all the time and gives you the truth that others don't want you to know.

Report No. 1: Lies You've Been Told About Your Estate Planning

Estate planning is often thought of as something only the ultra-wealthy need or something that's "one and done" after you've written a will. These are two of the biggest lies that could cost your family everything. This report cuts through the myths and shows you why a basic will alone is not enough to protect your assets from probate, why estate planning isn't just for

the wealthy, and why regularly updating your plan is essential. Our goal is to give you the actual tools to protect your loved ones from unexpected taxes, court battles, and delays.

Report No. 2: Lies You've Been Told About Long-Term Care

Most people think if they need long-term care, their family will be able to handle it or that they'll end up in a nursing home with no other options. This report uncovers the truth that family caregivers are often unprepared for the burden, that there are ways to protect your home from long-term care costs, and there are options for you to age comfortably with in-home care. This report lays out the strategies to keep you safe, at home, and in control.

Report No. 3: Lies You've Been Told About the Probate Process

You might think probate is easy or that having a will means you can skip it altogether. Unfortunately, these are dangerous misconceptions. Probate is time-consuming, expensive, and court-controlled — meaning your family could be left in legal limbo, waiting months or even years to access your assets. This report shows you why a trust could be the answer to avoid probate.

Report No. 4: Lies You've Been Told About Applying for Medicaid Long-Term Care Benefits

Medicaid is a lifeline for many families, but it's anything but easy to qualify for. This report tackles the myth that applying for Medicaid is simple, as well as the assumption that Medicaid wants to help you. The truth is that Medicaid's rules are complex, the system often feels rigged to keep you out, and the five-year look-back period makes last-minute planning almost impossible. This report will show you how to avoid penalties and navigate the system so you get the benefits you need without losing everything you've worked for.

The "Don't Be Fooled" series is a wake-up call for anyone who thinks they know the ins and outs of protecting their family. We're pulling back the curtain on these common myths because the stakes are simply too high to rely on outdated or misleading information.

Want to get your hands on these reports? **Contact us to request your copies of the "Don't Be Fooled" series and take control of your planning. To learn more, you can also scan the QR code above!** Don't let yourself be fooled — learn the truth, protect your legacy, and make the choices that will secure your family's future.



SCAN THE QR CODE TO
REQUEST YOUR COPIES OF THE
"DON'T BE FOOLED" SERIES!



-Mike Monteforte Jr.

COUNSELOR'S CORNER

Massachusetts' New Estate Tax Trap Protect Your Wealth Now

Think you're safe with Massachusetts' new **\$2 million estate tax threshold**? Think again. This change might actually cost your family **over \$180,000** if you don't act now. While the increased exemption sounds like good news, it's a ticking time bomb if you haven't planned properly.

Why You Might Be Over the \$2 Million Mark

- **Real Estate Values:** With Massachusetts property prices, your home alone could be over \$1 million.
- **Life Insurance Policies:** Death benefits count toward your estate's value.
- **Retirement Accounts and Investments:** 401(k)s, IRAs, stocks, and savings add up quickly.
- **Personal Property:** Valuables like jewelry and art are included.

Exceed the \$2 million threshold — **even by a small amount** — and Massachusetts estate taxes can reach almost \$100,000! That's your hard-earned money going to the state instead of your loved ones.

What you should do is **consult an expert!** Proper planning can reduce your tax bill to zero. At **Monteforte Law**, we're here to help you navigate this complex issue.



Every state has its own bizarre laws, and while they make for a fun read, the fact is that these rules were once created to address some specific "problem!" From unusual dress codes for hot dog vendors in Florida to bizarre regulations about fighting birds in Indiana, every state has its share of head-scratchers. Let's take a stroll through six of the wackiest laws — you can't make this stuff up!

Quiet Hours for Sandwich Lovers

In Arkansas, think twice before honking your horn at a sandwich shop after 9 p.m. This law might have stemmed from one too many late-night sandwich cravings disturbing the

Unpack America's Quirkiest State Laws

From Forbidden Fortune Telling to Sandwich Shop Silence

peace. So, keep your sandwich enthusiasm to a respectable volume!

Dress Code for Hot Dog Vendors

In Florida, hot dog vendors must think twice about skimpy wardrobes as a marketing tactic. Dressing provocatively is a no-go, as it's considered a serious traffic hazard. So, those planning to sell hot dogs should keep their attire conservative to avoid stirring up more than just appetites.

Fight Back Birds in Indiana

In Indiana, you can only throw a rock at a bird if you're defending yourself. Hopefully, you'll never find yourself in such a peculiar predicament (or Hitchcockian nightmare), but it's good to know the law's got your back — just in case.

No Clairvoyance in Cedar Rapids

Fancy yourself a fortune teller in Cedar Rapids, Iowa? Think again. Practices like

palm reading or phrenology are off limits, preserving the town's focus on the tangible here and now rather than the mystical future.

Grease Is the Word in North Carolina

In North Carolina, stealing over \$1,000 of used restaurant grease is a felony. Yes, **used** grease! As biodiesel's popularity rises, so does the value of this slippery commodity — so keep your hands away from the grimy fryer vats.

Oklahoma's Animal Antics

And finally, in Oklahoma, you'd better not find yourself tripping a horse or wrestling a bear. Engaging in or even promoting these dangerous and unusual animal antics is illegal. It's all fun and games until someone gets a bear hug they didn't ask for!

So, next time you think you've heard it all, remember: The law books might have a few more surprises waiting for you.

CELEBRATING WORK ANNIVERSARIES AT MONTEFORTE LAW

It's the perfect time of year to recognize three major work anniversaries for a few all-stars here at Monteforte Law. We're incredibly lucky to have each of these individuals on our team, and we wouldn't be where we are without them.

Nicole Rego — 6 Years

We are celebrating six amazing years with Nicole Rego, our Chief Strategy Officer – and, as we like to joke, Mike's "work wife." As CSO, she handles everything from firm strategy to marketing, making sure our goals are not only set but also achieved. Nicole has the uncanny ability to keep us all moving forward, keeping both our clients' needs and our firm's growth at the center of her work. It's no exaggeration to say that Monteforte Law wouldn't be what it is today without Nicole's dedication and energy. Thank you, Nicole, for being the steady force you are — we're excited to keep taking on new heights with you leading the charge.

Frank Longenecker — 1 Year

November marks one year with Frank Longenecker, our Lead Attorney, and

what a year it's been! Frank hit the ground running from day one, bringing a client-centered approach that's had an instant impact. As Lead Attorney, Frank handles some of our most complex cases and does it all with the goal of making the legal process as straightforward as possible for clients. His attention to detail and dedication to quality have set the bar high, and we're grateful for everything he brings to the table. Here's to many more years of Frank's wisdom and guidance — we're lucky to have him!

Clara Jensen — 1 Year

Also celebrating her first year this November is Clara Jensen, our talented Estate Planning Attorney. Clara has quickly become an integral part of our team, handling estate planning and long-term care cases with the perfect mix of empathy and expertise. Her commitment to making clients feel supported has made her a valuable asset. Clara's friendly, patient approach makes navigating the complexities of estate planning a little less daunting, and we're thankful for the positivity and professionalism she brings



to work every day. Thank you, Clara, for a fantastic first year — we can't wait to see all that's ahead!

Please join me in congratulating Nicole, Frank, and Clara on their anniversaries. Each of them is a big part of Monteforte Law's success, and we're grateful to have them here. Here's to many more years of teamwork, growth, and, hopefully, a little fun along the way!

HAPPY MONTEFORTE CLIENTS



"We cannot say enough about Mike, Clara and the team at Monteforte Law. They are best in class. Not only do they have the knowledge and experience to guide you in your estate planning, but they also possess incredible patience, insight and offer world class customer service throughout the entire process! Each and every team member is thorough and responsive and available to answer questions. They utilize a blend of modern technology and an old-school approach to customer service to make your experience a seamless one. We couldn't be more appreciative for their expertise, the personalized approach, and the service. Highly recommend!"

N. Hill

Winner Winner Potluck Dinner

Inspired by TasteOfHome.com

INGREDIENTS

- 1 lb ground beef
- Salt and pepper, to taste
- 3 tbsp butter
- 2 cups sliced, peeled potatoes
- 2 cups finely chopped celery
- 1 cup finely chopped carrots
- 1/4 cup finely chopped green pepper
- 1 cup finely chopped onion
- 1 cup water
- 2 cans (10-3/4 oz) condensed cream of mushroom soup, undiluted
- 1 can (5 oz) chow mein noodles, divided
- 1 cup shredded cheddar cheese

DIRECTIONS

1. Preheat oven to 350 F. In a large skillet over medium heat, cook and crumble beef until no longer pink. Season with salt and pepper and set aside.
2. In the same skillet, add butter and sauté potatoes, celery, carrots, green pepper, and onion for about 5 minutes. Add water, cover, and simmer for 4–5 minutes. Stir in soup and beef until well incorporated.
3. Sprinkle half the chow mein noodles into a greased, shallow 2-qt baking dish, and spoon meat mixture over noodles. Cover and bake for 20 minutes. Top with cheese and remaining noodles. Bake, uncovered, another 10 minutes or until heated through.



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LEAVE US A REVIEW

YOUR ROLE AS PERSONAL REPRESENTATIVE

Estate Plan Responsibilities Explained

Being named an personal representative is an honor that comes at a difficult time. But looking after the estate of a loved one after they are gone is a privilege that comes with many responsibilities. You must manage paperwork, assets, and maintenance costs. Moreover, as personal representative of the



estate, you are responsible for carrying out the will of the deceased. If you have been named personal representative of an estate, here are three duties you must manage.

Asset Distribution

The primary role of a personal representative is to distribute the estate's property according to the decedent's wishes. This also includes paying for maintenance costs during probate and before distribution can occur. As the personal representative, you are responsible for paying any mortgage, utility, car, and other necessary bills until the beneficiaries take over those responsibilities. Although some assets may avoid probate, the personal representative must file the will in probate court in most states.

Paperwork and Notification

As personal representative, you must obtain copies of the death certificate from the

funeral home. This is necessary to file a tax return for the decedent's final year of life and to file a life insurance claim. It will also be required when notifying applicable government agencies, such as the Social Security Administration, of the decedent's passing. It will also be your responsibility to notify the decedent's credit card company, banks, and mortgage lenders.

Funeral Arrangements and Accounts

The decedent's wishes for funeral arrangements will most likely be included in their will, and it is your role as personal representative to carry them out.

Additionally, all payments made on behalf of the decedent should come from an estate account. Establishing an estate account for dividend payments, paychecks, tax refunds, and burial expenses is key. This role may seem complicated, but whoever gave it to you knew you were up to the task.