



MONTEFORTE LAW, P.C.

LEGACY LEDGER:
Where Law Meets Life

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PLANNING TODAY MEANS LESS PAIN TOMORROW

YOUR FAMILY DESERVES A PLAN, NOT A PROBATE BATTLE

Did you know that over half of American adults don't have an up-to-date estate plan? It's true, and many spend more time planning a vacation than they ever do protecting their family's future.

That's exactly why Congress designated the third week of October, on Oct. 20–26 this year, as National Estate Planning Awareness Week. It's a simple reminder that putting a plan in place today is one of the greatest gifts you can leave your loved ones tomorrow.

Unfortunately, too many people believe estate planning is only for the ultra-wealthy or older people. That couldn't be further from the truth. **If you have a family, own a home, or have even modest savings, you need a plan. Period.**

We've all heard stories of celebrities who got it wrong, like Prince, who died without a will, leaving his family tangled in court battles for years. Or Michael Jackson's estate, where the family fought over royalties for years. But you don't have to be a superstar for your loved ones to face that same nightmare. The difference is that you can do something about it now.

A well-done estate plan does more than just split up your assets. It protects your loved ones from long, expensive probate battles. It

keeps your money in the family, not in the pockets of the IRS or the state. It lays out who can make medical decisions if you can't. It also gives your family a clear, simple road map for what will already be one of the most challenging times of their lives.

Here's what most people don't realize: *The real cost comes from waiting too long.* I've seen families who had to watch the court decide what Mom or Dad "would have wanted." I've seen adult children fight over money because their parents left no instructions. And I've seen families lose a considerable chunk of what they worked for because they didn't plan for taxes or nursing home costs.

That's why National Estate Planning Awareness Week matters. It's a wake-up call — a chance to pause and ask: "If something happened to me tomorrow, would my family know what to do?"

The good news? Handling this doesn't have to be overwhelming. At our firm, we make it simple. We guide you through every decision, draft all the proper documents, and give you a plan you can actually understand — *no confusing legal jargon.*

If you've been putting this off (you're not alone!), I encourage you to use National Estate Planning Awareness Week as your moment to get it done. You'll breathe easier knowing you've protected the people you love most. They are worth it.

Here's your next step: Attend one of our upcoming free estate planning seminars, designed to help procrastinators get a move on their planning, or call us to book a Strategic Planning Session. You'll leave with answers, a clear plan, and peace of mind — guaranteed. Plus, you'll learn that the process is not hard. **We make it easy, and we pledge to complete plans in four weeks.**

Take the next step. Your family deserves it.

—Mike Monteforte Jr.



From Playroom to Peace Room

IT'S YOUR TIME TO NEST

When the kids move out, they don't just leave behind memories and laundry baskets. They also leave behind empty bedrooms full of potential. Instead of letting those spaces gather dust, you can transform them into a dream hobby room, an exercise studio, or anything else you can imagine. This is an opportunity to personalize your home in a new way, reflecting this exciting new stage of your life as an empty nester!

Home Office

Whether you work from home, have the time for a side hustle, or just want a quiet space to write or read online, an unused bedroom can become the perfect on-site office. Add a nice desk, a comfortable chair, and ample storage! Turning a room into an office creates a natural separation between work and relaxation. You can personalize this career corner with your favorite art, cute pencil holders, and a device charging station.

Guest Room

Now that the kids are away, you may be inviting more friends and family to visit, and they deserve a space that rivals a hotel. Turn your spare room into an inviting guest suite your loved ones won't want to leave. Set up a comfortable bed with quality sheets, blankets, and other bedroom essentials, like a nightstand and reading light. You can create a serene experience by incorporating relaxing aromas like lavender candles and pretty



houseplants. A guest room allows you to host the people you care about, no matter how far away they may live.

Your Happy Place

It can be a tough transition when your children leave the nest, so this is a great opportunity to create a room that's all about joy, fun, and relaxation. Think about what brings you happiness and fill the space with it. You can make a hobby room with all the supplies you need to paint, sculpt, write, or enjoy your favorite pastime. If a big bowl of popcorn and a movie night is your favorite way to spend a weekend, create a home theater with a big screen, comfy chairs, and a snack area. If you're a grandparent, an extra room can be a great play area filled with games, toys, and soft rugs.

Introducing Probate Plus+: A Better Way to Handle Probate

TAKE THE GUESSWORK OUT OF PROBATE WITH OUR ALL-INCLUSIVE SUPPORT

If you've ever helped settle an estate — or watched someone you love go through it — you know probate can be more than just paperwork. It's a process that comes at one of life's most stressful moments, often when you're grieving, juggling family responsibilities, and trying to make sense of what feels like a mountain of forms, deadlines, and bills.

I remember one client in particular — let's call her Mary. When her father passed away, she came to us with his will and a simple question: "Where do I even start?" Mary was doing her best to keep the peace among her siblings, close out her father's accounts, negotiate lingering medical bills, and sell his house — all while working full time and raising her own kids.

At the time, we did everything we could for Mary within the scope of our

traditional probate service. But I'll never forget how she'd call me in a panic: "Mike, the credit card company keeps sending letters — do I have to respond? The real estate agent wants a license to sell — do I need to file that myself? How do I make sure my brother gets his share?" The reality is that many families don't realize just how much work the personal representative (PR) has to shoulder. And they shouldn't have to do it alone.

That's exactly why we're introducing Probate Plus+ — our new, all-inclusive probate option designed to take the weight off your family's shoulders. Probate Plus+ builds on our trusted Essential Probate Plan but goes even further. We'll handle creditor negotiations, gather date-of-death asset valuations, oversee asset transfers — even non-probate accounts like IRAs and savings bonds — and guide

you through tricky tasks like disbursements and final accountings. We'll prepare motions, manage the timeline, and meet with you as often as needed. In short, we do the heavy lifting so your loved ones can focus on what matters most.

The traditional Essential Plan is still available for families who want to manage more of the process themselves. But for those who want peace of mind — knowing that experts will handle the legal and financial details — Probate Plus+ is here.

I started this firm nearly 20 years ago to make life easier for families during their most difficult moments. Probate Plus+ is one more way we're keeping that promise.

If you'd like to learn more about whether Probate Plus+ is the right fit for your family, give us a call. We're always here to help.

CELEBRATING LOCAL STUDENT-ATHLETES

MONTEFORTE LAW AWARDS 2025 ALBERT IAMELLI SPORTSMANSHIP AWARD & SCHOLARSHIP

At Monteforte Law, giving back to our community is more than a core value — it's part of our legacy. This year, we're honored to continue a tradition especially close to my heart: awarding the Albert Iamelli Sportsmanship Award and Scholarship to outstanding Wilmington High School student-athletes.

This scholarship was created in memory of my grandfather, Albert Iamelli, who dedicated decades of his life to high school sports as both a football referee and baseball umpire. His commitment to fair play, integrity, and leadership made a lasting impact on countless young athletes across New England. Each year, we aim to keep that spirit alive by recognizing WHS students who show the same dedication to sportsmanship, academics, and community.

Please join me in congratulating our four remarkable 2025 recipients:

- **Kimberly Kane**, who will be heading to Boston College

- **Tyler Florencio**, who will attend Quinnipiac University
- **Sabrina Gray**, who's off to the University of New England
- **Spencer Bagtaz**, who will study at Eastern Connecticut State University

These student-athletes have excelled not only on the field but also in the classroom, all while demonstrating the character and leadership that make Wilmington proud. They remind us that success isn't just about winning games — it's about respect, hard work, and the drive to make a positive difference.

Supporting these students is one small way we can help shape tomorrow's leaders. I have no doubt they'll go on to do amazing things, carrying forward the same values my grandfather championed throughout his life.

From everyone here at Monteforte Law, congratulations to Spencer,



2025 Albert Iamelli Sportsmanship Scholarship Recipients



Kimberly, Sabrina, and Tyler. We can't wait to see what your futures hold — and we're proud to be part of your journey.

To learn more about the Albert Iamelli Sportsmanship Award and our work in the community, visit **MonteforteLaw.com**.



GRILLED TERIYAKI FLANK STEAK

Inspired by TheShortOrderCook.com

INGREDIENTS

Marinade

- 2/3 cup red wine
- 1/2 cup soy sauce or tamari
- 1/3 cup brown sugar
- 1/4 cup sesame oil
- 1 tbsp sesame seeds
- 1 tsp minced garlic

- 1/4 tsp black pepper
- 1/4 tsp ginger powder
- 1/4 tsp red pepper flakes (optional)

Meat

- 1 1/2 lbs flank steak

DIRECTIONS

1. In a large bowl, whisk together marinade ingredients.
2. Place the flank steak in a large, rimmed dish. Pour the marinade over the meat.
3. Refrigerate and allow to marinate for 15 minutes. Flip and let marinate for another 15 minutes.
4. Preheat grill to 400 F.
5. Add the meat to the grill and cook for 3–5 minutes on each side. Leave the grill lid open to avoid overcooking.
6. For a medium-rare steak, remove from grill at 130 F internally, and for medium, remove at 140 F.
7. Let the meat rest on a cutting board for 5–10 minutes. Then, slice against the grain into thin pieces and enjoy!

HAPPY MONTEFORTE CLIENTS



"We found Mike and his staff very helpful and friendly. They answered all our questions and made the process very smooth and efficient. We are thankful for their guidance throughout this process. Keep up the great work!"

– Cynthia and Ryan



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US POSTAGE
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Grilled Teriyaki Flank Steak

4 Live Well on One Income
Without Losing Your Sanity



SCAN THE QR CODE TO
LEAVE US A REVIEW

OUTWIT EXPENSES ON ONE INCOME

SAVE MORE WITHOUT EARNING MORE

If you're rocking a one-income lifestyle, you know every penny has a part to play. The good news? With a few smart strategies and some creative hustle, you can stretch your dollars and live abundantly with what you've got.

Get cozy with your budget.

Think of your budget like a team; every cent is a player. If one's just standing around doing nothing (we're looking at you, random subscription services), it's time to cut them from the roster. Start tracking where your money goes, even the tiny stuff. Those impulse coffee runs and late-night Amazon scrolls add up more than you think!

Declutter and cash in.

Do you have duplicate pantry items, forgotten batteries, and a mystery Tupperware you keep buying duplicates of? It's time to take control. Clean out, organize, and sell what you don't need while you're at it! A little tidying can go a long way toward a cleaner home and a fatter wallet.

Be a savvy shopper.

Loyalty is great ... except when it costs you. Revisit your utility bills, internet plan, insurance, and other regular expenses. A few phone calls can lead to serious savings, and hey, who doesn't love a good deal?

Try a no-spend weekend.

Want to hit the reset button on your spending habits? Challenge yourself to a no-spend weekend. No takeout, no spur-of-the-moment Target trips, no extras. It's eye-opening to discover how resourceful you can be when you give your wallet a break. If you feel extra motivated, try a no-spend week and watch your wallet rejoice.

Home hacks that save.

A few clever tweaks can quietly cut costs and make your home more efficient. Start with your water heater; most are set far higher than

necessary. Dropping the temperature can reduce energy use, lower your bill, and help prevent scalding accidents, especially if you have kids.

Laundry is another area where tiny changes add up. Tossing a clean, dry towel into a wet load can help soak up moisture and reduce drying time, while wool dryer balls cut energy use and replace costly dryer sheets.

Divide and conquer big bills.

Big monthly expenses got you stressed? Try the half-payment method: Divide larger bills into smaller chunks and save up with every paycheck. It's way less painful than facing one massive payment all at once.

Living on one income doesn't mean living without comfort. It means getting clever, and everyone can be up for the challenge.

