



APRIL 2023 NEWSLETTER

## Bittersweet Easter Memories

by John M. Goralka, Esq.



My Easter memories are full of Easter egg hunts with my five (5) brothers and three (3) sisters, Easter mass and brunch. My mom loved mimosas which were always served for Easter Brunch.

The same baskets were reused each year along with the same plastic egg shells. My favorite Easter memory was when I was about 12-13 years old. I

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woke up with a string with a number three (3) by my bed. I began to follow the string throughout the house. I quickly discovered that each of my siblings also had corresponding strings and numbers. The strings crossed each other, went in and out of rooms and closets until the string led us to our Easter basket that year. A great memory.



The family Easter mystery over the years was trying to identify who was poking a hole in the easter candy on the bottom to identify the filling in the candy. We always had one (1) or two (2) large boxes of See's candy being passed around. Years later, we identified my mom as the culprit.

My saddest Easter memory was an Easter brunch at my brother Ray's home. Ray has many talents, and one is working with plants. Ray's yard was in bloom and a great place for the family to visit. By now, I have two (2) kids and live in Sacramento. I see my mom in the crowd as I arrive and have a great 10 or 15 minute conversation. After a short "conversational lull", we have the exact same conversation two (2) or three (3) more times. This was the year we discovered that my mom was suffering from dementia. I believe my mom knew and was trying to hide that.

Over the years, my mom's condition steadily grew worse. She eventually lost the ability to communicate, walk and all of the most basic activities that we each take for granted. My oldest sister, Mary Jean or "MJ" cared for her with very little if any meaningful outside help.

[Jillian Ashby](#)

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## THOUGHTS OF THE DAY

***"Most people are  
about as happy as  
they make up their  
minds to be."***

—Abraham Lincoln

***"Treat every  
moment as a gift,  
that is why it is  
called the present"***

—Deepak Chopra

### NO SHORTCUTS

there are no shortcuts in life.



but the struggles are there to make  
you stronger, and smarter.



MJ made sure my mom still had regular trips such as to Half Moon Bay, Tahoe and other favorite locations. My mom was with us much longer than we expected primarily as a result of MJ's excellent care.

My family will be meeting again soon to celebrate MJ's birthday and to thank her again for caring for our mother.

Wishing MJ a Happy Birthday!



Wish you and yours all the best  
this Easter!  
John

**JOIN US FOR A FREE WEBINAR:**  
What You Need to Know About the Recent Bank Failures

Cracks in our banking system?



Silicon Valley Bank failed recently after a run on deposits. This was the biggest bank failure since 2008. This was quickly followed by the failure of Signature

Bank. While repairs are announced and implemented, the crisis seems to be arising overseas with Credit Suisse and other European Banks.

What do you need to know to protect your funds? What safe investments are available to boost the FDIC guarantee limits?

You won't want to miss Alec Prinze of Prinze Foundational Planning as he discusses this problem and some unique investment alternatives.

**THURSDAY, APRIL 6**

4pm to 5pm

**REGISTER**

**MONDAY, APRIL 17**

2pm to 3pm

**REGISTER**

**OR CALL 916-440-8036**

*DISCLOSURE: Alec Prinze is an investment advisor with Raymond James Financial Services Advisors, Inc. Prinze Foundational Planning is not a registered broker/dealer and is independent of Raymond James Financial Services. Securities and Advisory Services offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Prinze Foundational Planning, Raymond James and the Goralka Law Firm, PC are separate entities.*

## **An Atmospheric River and Bomb Cyclone Adventure**

On January 14, the 49ers were set to play their nemesis, the Seattle Seahawks at Levi Stadium in San Francisco. San Francisco was also expected to be in the middle of an atmospheric river and bomb cyclone. My friend Phill Todd and I both said why not?

Certainly against better judgment, we walked to the car to begin our road trip and were greeted with a massive hail storm. The rain became so intense that we could not see much out the front window. We were very relieved the rain became less intense as we entered the freeway.

We did not expect a big crowd from the weather reports and warnings issued before game day. There was very little traffic even as we approached the stadium. Even the lines for parking were not as long as we expected. As we

parked and began dressing for the game, the other tailgaters gave us free beer when they noticed that I was wearing a wet suit (No Mask, Snorkel, or fins) covered with a light snow jacket and pants.

As we arrived, we were surprised to see that the stadium was packed with no empty seats. We were all a little crazy to attend that day. Our seats were 4 rows from the field. A great view for a great game. While the final score was 41-23 in favor of the 49ers, the game was very close for the first half. The rain stopped and the sun even came as the game began. The rain returned with a vengeance as we left to find our car.

What a great memory!



# SPATs, SLATs, & DAPTs: Tongue Twisting Alternatives to Consider Before 2026

by John M. Goralka, Esq.



In today's world of bank failures, real estate and stock market declines, bombastic cyclones, floods, and atmospheric rivers, the only thing for certain appears to be the uncertainty and potential for change in the future. This potential for uncertainty underscores the need for flexibility in the seemingly black and white world of planning for the tax efficient transfer of wealth. A gift needs to be "completed" in order to achieve estate tax savings.

That said, current law provides a robust life-time estate tax exemption in the amount of \$12.92 million per person (\$25.84 million for a married couple). Current law also provides that this exemption will fall to \$5 million per person (\$10 million per married couple) on January 1, 2026 (the "**2026 Tax Exemption**"). The **2026 Tax Exemption** is adjusted for inflation and is estimated to be \$6.08 million per person (\$12.16 million for married couple) for 2026.

For those with net estates of more than \$6 million per person (\$12 million per married couple) planning should be considered to avoid the 40% estate federal tax on amounts in excess of the **2026 Estate Tax Exemption**.

However, the fear of economic uncertainty increases the need for...

READ ON

## Happy Anniversary, Jillian!



The Goralka Law Firm celebrated Jillian Ashby, Legal Assistant, on her one-year anniversary with the firm last month. Jillian has assisted with a number of tasks, including but not limited to trust and estate administration. She has also helped support Mr. Goralka with his calendar and on some business and advanced-planning matters. Congratulations, Jillian! 🎉

## WATCH THIS VIDEO: Administering a Trust

If you've never had a loved one pass away with a Living Trust, you might not be sure what the experience may be to administer the trust. This is something that the Goralka Law Firm has helped thousands of families with over the years. Here's one client's experience when administering a trust with our firm.



## CLIENT TESTIMONIALS

***“John and his team have been such an enormous help to our family owned businesses. John is always willing to help and answer any questions we may have about such a wide variety of things, sales tax, deductions, loan questions, etc. He was able to help our family get out of the mess that our previous attorney had, unfortunately, put us in... Our family will continue to use John at Goralka Law Firm for as long as he will have us!! Highly recommend!”***

***—Thomas S.***

***“Goralka Law Firm has made themselves an integral part of the success of our business since 2017. John's expertise, guidance, and accessibility have allowed us to continue running at full speed***

***“I am writing to recommend Attorney John Goralka whom I have had the pleasure of working with my Tax and Estate Planning. I highly recommend John Goralka as a skilled and trustworthy legal professional.***

***Throughout our interactions, Attorney John Goralka consistently demonstrated a deep understanding of the law and legal processes. His knowledge and expertise were evident in the advice and guidance he provided me with about my situation. I found his ability to explain complex legal issues in a clear and concise manner to be particularly helpful.***

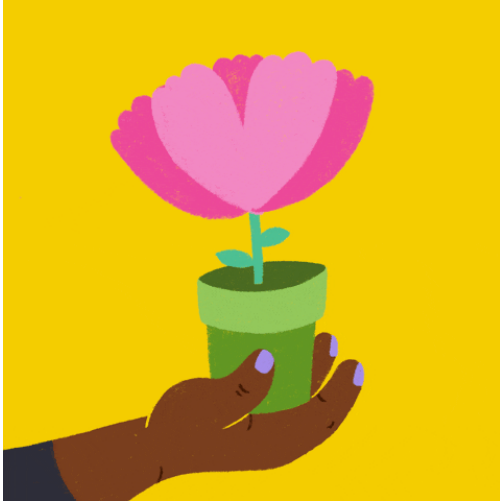
***Moreover, he was always professional and respectful in his***



***while staying highly organized.***

***We have used John when we bought our business, planned the structure, did tax planning and more. We highly recommend John's services."***

—Dan L.



***interactions with me. I felt that he truly cared about my wishes and the outcome of the estate and worked diligently to ensure that my heirs were protected. His attention to detail and thoroughness was impressive.***

***Most importantly, I appreciated John Goralka's honesty and integrity. I felt that he always acted in my best interest.***

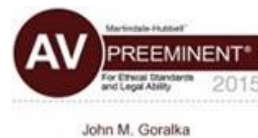
***In summary, I would highly recommend Attorney John Goralka to anyone seeking legal counsel on asset protection, Estate Planning and Probate. His knowledge, professionalism, and honesty make him an exceptional lawyer who I trust and respect"***

—Moonshine B.

Thanks for these lovely reviews! It's a reminder of why we do what we do!

And thanks to all of our clients for their business and referrals over the years. Reviews like these are a reminder about why we do what we do and reaffirms that we are not simply just preparing legal documents, but we're cultivating relationships and really helping families and their loved ones with transformational changes for generations to come.

Can you do us a huge favor and take a couple minutes of your time to leave us some feedback and a review online at one (or more) of the following websites:



## RECOMMENDED WINERY Darioush Winery

### Darioush

4240 Silverado Trail

Napa, CA 94558

Open daily 10:30am - 5:00pm

[www.darioush.com](http://www.darioush.com)



Even if you do not enjoy wines or wine tasting, Darioush Winery is a destination well worth the time to visit. I recall visiting the Winery on the Silverado Trail in Napa many years ago when there was simply a white trailer or manufactured home with an American flag on the top. The Winery itself is the recreation of an ancient Babylonian temple. A very unique site to see.

The same Babylonian or Persian theme is continued inside the Winery with a somehow appropriate mix of modern metals and electronics. As you enter the



parking areas, you will see a large bowl seemingly held by a large metallic hand. If the flame is lit in the bowl, then the owners Darioush Khaledi and Shahpar Khaledi are home. They live at the Winery.

There is not a wine that Darioush makes that I do not like. I am very rarely able to say this about a winery. Their Flagship Wine is Darius II, a cabernet which is sold in a hand painted bottle displaying unique art at the label. An easily missed alternative is the Sage Vineyard series. This is a single

vineyard blend of Cabernet, Merlot, and Cabernet Franc which is not made every year.

If your preference is white wine, the Chardonnay and Sauvignon Blanc are light and delicious. The Chardonnay is not the big buttery blend that is popular elsewhere. A particular favorite white wine is the Viognier and the Late Harvest Dessert Wine – Shahpar.

Good luck with your wine tasting adventures! Cheers. 🍷



# CONTACT US

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*NOTE: The client testimonials featured in this newsletter and on our website are from actual clients of The Goralka Law Firm, APC. Their last names have been redacted to protect their privacy. These client testimonials do not guarantee your particular results.*

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