

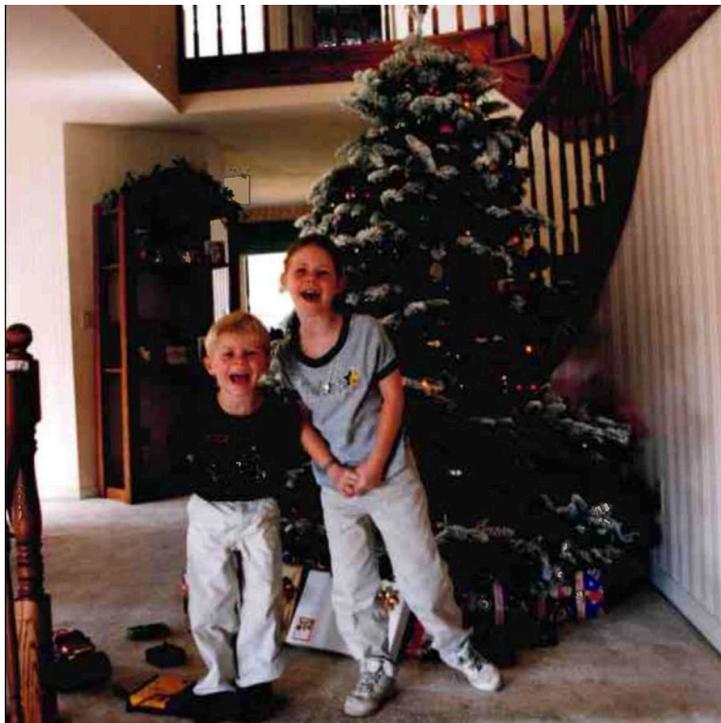


DECEMBER 2024 NEWSLETTER

Christmas Memories

by John M. Goralka, Esq.

Wishing you all a very merry Christmas, the opportunity to appreciate our many blessings and to be thankful for family and friends.



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Christmas was always a special and almost magical time when I was young. Growing up in a big family, 5 brothers and 3 sisters, there was always increasing excitement and anticipation for Christmas Morning. We would go to church on Christmas Morning. We would go to church on Christmas Eve. My family generally took up an entire row at church.

Christmas Morning, my parents were typically the last to wake up and were often woken up by the youngest kids being too excited to wait any longer. Decades later, when I was a father, I learned that my parents were certainly up late assembling and wrapping presents.

My Mom was always certain to have a large box of See's candy/chocolates to pass around while we opened presents. For many years we noticed that someone was pushing in the bottoms of some chocolates. For decades, we were unable to catch the culprit. Only when many of us were adults with kids or on our own did we learn that it was...[Read On](#)

- John



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THOUGHTS OF THE DAY

***“Believe you can
and you’re halfway
there.”***

- Theodore Roosevelt

***“Stay positive! The
only difference
between a good
day and a bad day
is your attitude.”***

- Dennis S. Brown

***“When writing the
story of your life
don’t let anyone
else hold the pen.”***

- Harley Davidson

**Does Your Estate Plan Protect Your
Loved Ones From Themselves?**

by John M. Goralka, Esq.

Can your children or other loved ones be trusted to have unfettered control over substantial assets and cash?



Many clients look at their assets and think, “I really don’t have that much. My estate plan can be very simple.” However, you have worked a lifetime and likely hope to leave a legacy of both family values and assets to help guide the next generation.

I’ve found that most people, both clients and advisers, do not understand this simple concept: “The cash people receive from you is more cash than you have.” What does this mean?

Take me, for example. I have a home that has significant equity. I don’t plan to sell this home in my lifetime because I love living in my home. However, in more than 80% of the trust estates we manage (and we have managed over 2,000 trust estates in the past 28 years), the house will most likely be...

[LEARN MORE](#)

Eight Signs You Might Be Ready to Start Investing in Real Estate

by The Kiplinger Advisor Collective and John M. Goralka,
Esq.

Consider this expert advice before you make the leap into property management.



Many people are drawn to the world of real estate investing and the dream of making passive income through rental properties. It's an attractive prospect, as there's certainly plenty of money to be made if purchased with considerable thought.

However, other potential investors are equally nervous about the idea of owning real estate, as the amount of work and knowledge required can seem daunting or out of reach. Influencers and reality TV shows make it seem easy — but is real estate investing right for you?

As leaders in the financial space we members of Kiplinger Advisor Collective are familiar with what it takes to succeed in real estate, and in this article we share our expertise by outlining eight signs that investing in real estate may be a good fit or the right next step for you.

1. You have a secure income paired with financial liquidity.
2. You're interested in property and market trends.

3. You're always thinking about...

Click READ MORE below to get the all eight signs and detailed explanations of each one.

[READ MORE](#)

Six Custom Tax Planning Tips for High-Income Individuals and Families

by John M. Goralka, Esq.

Tax planning is a multifaceted process that requires a personalized approach, especially for high-income individuals and families.



Taxes are probably the greatest impediment to growing wealth. This is particularly true for the family business. There is no one-size-fits-all solution for tax planning. Your situation is uniquely your own, shaped by your specific goals, needs and limitations.

Yet when a high-income individual or family meets with a tax attorney to plan for their future, they often have a similar experience. The lawyer immediately throws out alphabet soup recommendations, from CLTs (charitable lead trusts) and GRATs (grantor retained annuity trusts) to DSTs (deferred sales trusts) and

CRTs (charitable remainder trusts), before fully understanding their clients' desires. The firm may have an interest in marketing specific products that they sell, which may also come with hidden costs and fine print.

You deserve custom tax solutions aligned with your personal circumstances and needs. Based on my expertise in tax planning and estate planning, here are six practical tips to help you weigh your options and craft the right plan for you and your loved ones...

[LEARN MORE](#)

Kiplinger Retirement Report: How to Leave Money But Keep Control

by Katherine Reynolds Lewis, featuring John M. Goralka, Esq.

With a family trust, you can see that your legacy is spent how you want.



The Kiplinger Retirement Report is a monthly publication from Kiplinger Personal Finance Magazine that provides practical advice and information to help people plan for and enjoy retirement. The report covers a range of topics,

including: Annuities, Estate planning, Inheritance, Medicare, Retirement plans, and Social security.

John was featured in the December 2024 edition of the Retirement Report and shared his thoughts on picking the right trustee for your trust.

The three most important character traits for a trustee are #1 honesty, #2 ability to follow through on many details in a timely way and #3...

[READ THE REPORT](#)

In the News: John Goralka Again Recognized as a Martindale-Hubbell AV Preeminent Rated Attorney

by Staff

AV Preeminent Peer Rated Attorneys are an elite group of attorneys who have been rated highly by their peers as having very high ethical standards and an A grade (4.5 or higher).



We are delighted to share that John Goralka has once again been recognized as a Martindale-Hubbell AV Preeminent Rated Attorney. This prestigious honor is a testament to his exceptional legal abilities, unwavering commitment to client satisfaction, and adherence to the highest ethical standards.

Martindale-Hubbell is a leading legal rating service that evaluates attorneys based on peer reviews and confidential client feedback. The AV Preeminent rating is the highest possible rating, signifying that John has consistently demonstrated the highest levels of professional excellence.

This recognition marks the latest in a series of accolades for John, who has maintained his AV Preeminent rating for many years. His dedication to providing top-tier legal services in the areas of estate planning, tax law, and business law has earned him the respect and trust of clients and peers alike.

At Goralka Law Firm, we are proud to have John leading our team. John's expertise and commitment to excellence have made a significant impact on the success of our firm and the satisfaction of our clients.

We congratulate John Goralka on this well-deserved honor.

You can read more about John here: [John's Martindale-Hubbell Profile](#).

On The Calendar: John and Ainur Second Wedding Anniversary

by John M. Goralka, Esq.

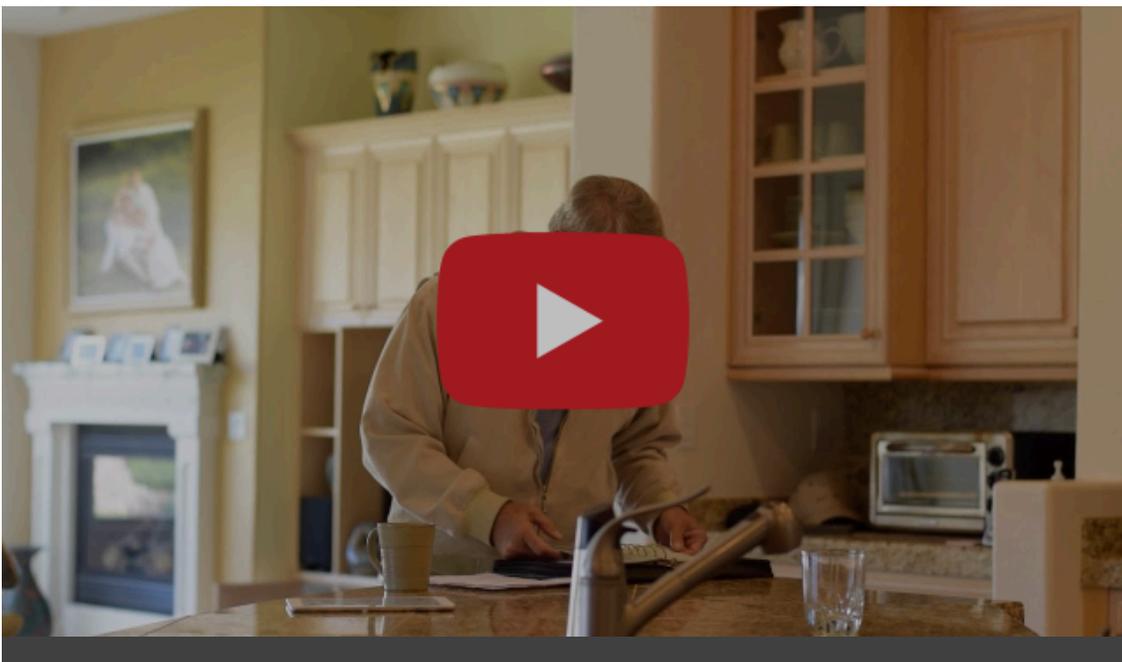
I am blessed to be celebrating my second wedding anniversary. Happy Anniversary to my beautiful wife Ainur who is my partner in crime, love and life! We celebrated with a wonderful dinner together.



Client Testimonial: The Business Sale

by John M. Goralka, Esq.

WATCH THIS VIDEO



Watch this client testimonial, "The Business Sale," where I delve into the 20-year journey of the Stormo family and the sale of their successful business. As long-term clients of mine, they transformed a small enterprise into a \$30 million corporation with 225 employees.

CLIENT TESTIMONIALS

“John and his team set up our estate plan, so our family legacy goes to our kids to protect their lives from divorce, lawsuits and other financial predators. Our kids and grandkids will not have to pay estate tax, so our assets do not go to the IRS.”

- Deborah S.

“We have very substantial assets in 401k’s and rollovers to IRAs. Now, the distributions are subject to income tax and estate tax when we die. John was able to help us avoid these very high taxes on our retirement accounts.”

- Olivia L.

“Living in California we have incredibly high taxes. I was referred to Attorney Goralka by a friend of mine. I own a large business and extensive property and John was able to guide us in our approach to reduce tax liability. He is smart and has a lot of experience with tax planning and we will continue to use his services moving forward.”

- Melani L.

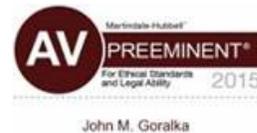
[READ MORE CLIENT TESTIMONIALS](#)



We are deeply grateful to all our clients for their continued business and referrals over the years. Your reviews remind us why we do what we do, reaffirming that we are not just preparing legal documents, but building lasting

relationships and making a meaningful impact on families and their loved ones for generations to come.

Could you kindly take a moment to leave us some feedback and a review online at one (or more) of the following websites? Your input is invaluable to us. Thank you!



RECIPE OF THE MONTH

The Most Delicious Lasagna of All Time

This is a new spin on a traditional Italian lasagna (lasagna Bolognese, if you will). It has all the components you'd expect, but with steps to minimize both prep and cook time.

It's creamy, saucy, and feels incredibly special without tasting overly rich or heavy, and it's the



farthest thing from being dry. Making lasagna is a labor of love since it takes a fair amount of time, but the good news is that nothing about this recipe is tricky or complicated, and it uses readily available, easy-to-find ingredients.

Total Time: 2 hours to 2 hours and 15 minutes

- Prep Time: 30-35 minutes
- Cook Time: 1 hour 30 minutes to 1 hour 40 minutes

Servings: 8

INGREDIENTS

For the Bolognese sauce:

- 4 ounces diced pancetta (about 1 cup)
- 1 medium yellow onion, finely diced (about 1 1/2 cups)
- 1 medium carrot, peeled and finely diced (about 1/2 cup)
- 1 medium stalk celery, finely diced (about 1/3 cup)
- 3 cloves garlic, minced
- Olive oil, as needed
- 1 pound lean ground beef
- 1 teaspoon kosher salt, plus more as needed
- 1/4 teaspoon freshly ground black pepper
- 2 tablespoons tomato paste
- 1/2 cup dry white wine
- 1 (28-ounce) can crushed tomatoes
- 1 (15-ounce) can tomato sauce

For the béchamel sauce and assembly:

- 2 cups whole or 2% milk, at room temperature
- 4 tablespoons (1/2 stick) unsalted butter
- 1/4 cup all-purpose flour
- 1 teaspoon kosher salt
- 1/8 teaspoon ground nutmeg
- 15 dried lasagna noodles (not no-boil; most of a 1-pound box)
- 2 ounces grated Parmesan cheese (1 1/3 cups freshly grated or 1 cup store-bought grated), divided

INSTRUCTIONS

Make the Bolognese sauce:

1. Cook 4 ounces diced pancetta in a Dutch oven or heavy-bottomed pot over medium heat, stirring occasionally, until the fat is rendered and the pancetta is lightly browned, 6 to 8 minutes. Stir in 1 finely diced medium yellow onion, 1 peeled and finely diced medium carrot, 1 finely diced medium celery stalk, and 3 minced garlic cloves. Cook, stirring occasionally, until softened, 5 to 8 minutes. If the pan begins to dry out add up to 1 tablespoon olive oil.
2. Add 1 pound lean ground beef, and season with 1 teaspoon kosher salt and 1/4 teaspoon black pepper. Cook, breaking up the beef into smaller pieces, until cooked through, 5 to 6 minutes.
3. Stir in 2 tablespoons tomato paste and cook, stirring occasionally, until darkened in color, 2 to 3 minutes. Stir in 1/2 cup dry white wine and cook until almost evaporated, 2 to 3 minutes. Stir in 1 (28-ounce) can crushed tomatoes and 1 (15-ounce) can tomato sauce, and bring to a simmer.
4. Reduce the heat to maintain a gentle simmer and cook until the sauce is slightly thickened and the flavors meld, about 30 minutes. Taste and season with more kosher salt as needed. While the sauce is simmering, soak the lasagna noodles and make the béchamel sauce.

Soak the noodles and make the béchamel sauce:

1. Heat the oven to 350 °F. Arrange 15 dried lasagna noodles in an even layer in a 9x13-inch baking dish. Add enough very hot tap water to completely cover the noodles and let soak for 20 minutes, moving the noodles around occasionally and separating any stacked noodles.
2. Melt 4 tablespoons unsalted butter in a medium saucepan over medium heat. Add 1/4 cup all-purpose flour and cook, whisking constantly, until the paste is bubbling and begins to dry out slightly, about 2 minutes. Gradually whisk in 2 cups room temperature whole milk until smooth. Bring to a boil over medium-high heat.
3. Reduce the heat to maintain a simmer. Cook, stirring occasionally, until thickened, about 2 minutes. Season with 1 teaspoon kosher salt and 1/8 teaspoon ground nutmeg. Remove the saucepan from the heat.

Assemble and bake the lasagna:

1. Drain the lasagna noodles. Wipe the baking dish dry.
2. Evenly spread 1/2 cup of the bolognese sauce in the baking dish. Arrange 5 of the lasagna noodles in an even layer on top of the sauce, breaking them as needed to fit (it's OK if the noodles overlap slightly).

3. Dollop and spread about 2 1/2 cups of the bolognese sauce over the noodles. Dollop and spread 3/4 cup of the béchamel sauce over the bolognese (the sauces will blend together a little bit, but should still be 2 distinct layers). Evenly sprinkle with 1/4 of the grated Parmesan cheese (1/3 cup freshly grated or 1/4 cup store-bought grated).
4. Repeat layering lasagna noodles, bolognese sauce, béchamel sauce, and Parmesan. Top with the remaining 5 lasagna noodles. Stir the remaining bolognese and béchamel together, then spread evenly onto the noodles to completely cover. Sprinkle with the remaining Parmesan (2/3 cup freshly grated or 1/2 cup store-bought grated).
5. Bake uncovered until the cheese is melted and the sauce is bubbling, about 30 minutes. Switch the oven to broil and broil until the cheese is lightly browned in spots, 2 to 3 minutes. Let cool for at least 15 minutes before serving.

Notes:

Make ahead

- The Bolognese sauce and béchamel can be made up to 2 days ahead. Refrigerate in separate airtight containers, placing a sheet of plastic wrap or parchment paper directly onto the surface of the béchamel to prevent a skin from forming before sealing the container. Gently reheat each sauce until warmed through before assembling the lasagna.
- The lasagna can be assembled up to 1 day ahead before baking. Let cool completely, cover, and refrigerate. Let sit at room temperature for 30 minutes before baking uncovered.

Storage: Refrigerate leftovers in an airtight container for up to 3 days, or freeze for up to 3 months.

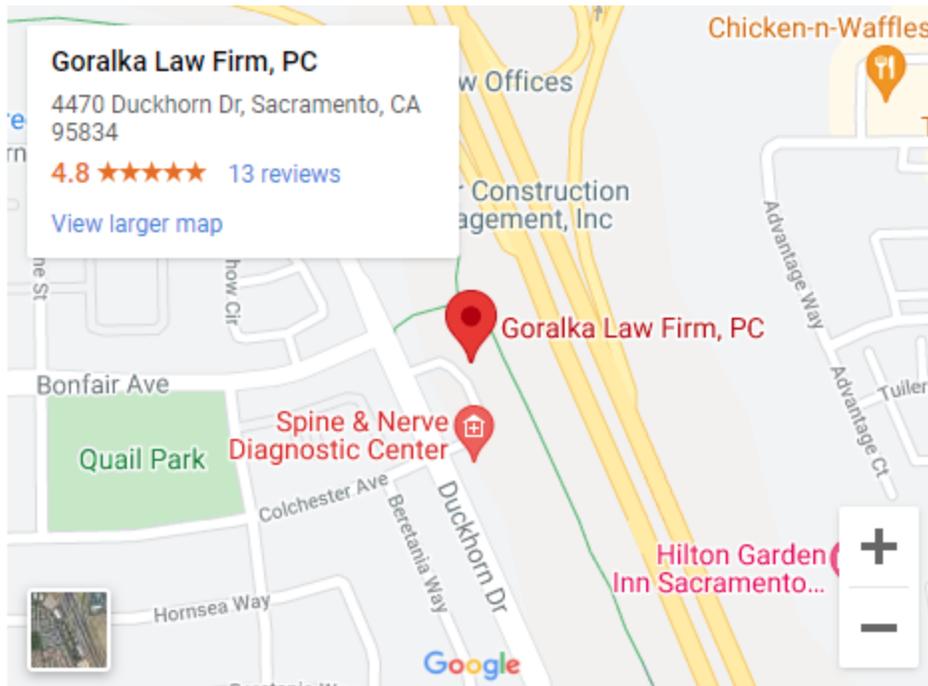
Enjoy! 😊

Recipe courtesy of: <https://www.thekitchn.com/lasagna-recipe-23691429#post-recipe-689441539>

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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, P.C. Their full names have been redacted to protect their privacy. These client testimonials do not guarantee your particular results.

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