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# Are You Overpaying For Prescription Drugs?

by Philip J. Kavesh, Attorney



Whether you (or your parents) are a senior citizen, and even if you (or your parents) already have insurance coverage for prescription drugs, you'll want to read on.

# **Mom's Story**

I'll begin with a short but poignant story. Recently, I took over all my Mom's affairs. At age 93, she is blessed with remarkably good health, but now her dementia has advanced to the stage where she is unable to manage her own affairs. Like it or not, statistics predict that... READ ON

# **New Legislation Will**

# IN THIS ISSUE

#### **SECOND ARTICLE:**

New Legislation Will
Have A Big Impact On
IRA Planning!

**Living Trust Seminar** 

KMO Client Review Seminar

Recipe of the Month

Office Locations

# LIVING TRUST SEMINAR

For the public and also for our existing clients who want to bring family or friends!

# TUESDAY, JUNE 11 Torrance Marriott Hotel

9:30am - 11:30am (Check in at 9:15am) 3635 Fashion Way Light Refreshments

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# by Philip J. Kavesh, Attorney



The U.S. House of Representatives has recently passed the "SECURE" Act and it's expected to soon be approved by the Senate and signed into law by the President. This new law will enhance the ability of workers to set aside, on a tax-advantaged basis, more money to fund their retirement. Good news! However, also buried in the Act is a little-known provision that... READ ON

# THANK YOU!



We want to thank all of our clients who have referred family and friends this past month. It's easy! Just forward along this newsletter to them!

(We also appreciate <u>Facebook</u> and <u>Yelp</u> reviews!)

# Recipe of the Month Cherry Bomb BBQ Chicken

### **THURSDAY, JUNE 13**

#### **Main Office**

9:30am - 11:30am (Check in at 9:15am) 990 W. 190th Street Suite 500 Light Refreshments

**REGISTER** 

### **SATURDAY, JUNE 15**

#### **Torrance DoubleTree**

9:00am - 11:30am (Check in at 8:45am) 21333 Hawthorne Blvd. Full Breakfast

**REGISTER** 

### **TUESDAY, JUNE 25**

#### **Main Office**

9:30am - 11:30am (Check in at 9:15am) 990 W. 190th Street Suite 500 Light Refreshments

REGISTER

# KMO CLIENT SEMINAR

For our existing clients who want to know why it is important to review their trust every 3 years!

# THURSDAY, JUNE 27

# Main Office

9:30am - 11:30am (Check in at 9:15am) 990 W. 190th Street Suite 500 Light Refreshments

### **REGISTER**



### Ingredients:

- 1 quart cold water
- 1/3 cup kosher salt
- 1/2 cup white sugar
- 1 (4 pound) whole chicken, cut into 4 pieces
- 1 pint cherry tomatoes
- 3 habanero peppers, seeded
- 4 cloves garlic
- 1/2 teaspoon ground allspice
- 1/2 teaspoon dried thyme
- 1/4 teaspoon ground cumin
- 1/4 teaspoon ground black pepper
- 1/4 teaspoon cayenne pepper
- 1 tablespoon vegetable oil
- 2 tablespoons prepared Thai sweet chili sauce

#### **Directions:**

- Combine water, kosher salt, and sugar in a saucepan over low heat; cook until sugar and salt dissolve, 4 to 5 minutes. Set aside to cool to room temperature.
- 2. Score the skin side of each piece of chicken 2 to 3 times, about 1/8 inch deep. Place chicken pieces in a large bowl or lidded container.
- 3. Puree cherry tomatoes, habanero peppers, garlic, and allspice with the salt and sugar mixture in a blender until smooth.
- 4. Pour tomato brine over chicken pieces, making sure all pieces are covered. Refrigerate 4 to 6 hours.
- Remove chicken pieces and transfer to a plate or baking sheet lined with paper towels. Pat chicken pieces dry with more paper towels.
- 6. Preheat an outdoor grill for high heat and lightly oil the grate.
- 7. Combine thyme, cumin, black pepper, cayenne pepper, and oil in a small bowl.
- 8. Brush each chicken piece with thyme and oil mixture.
- 9. Cook chicken, skin side down, on the preheated grill for 1 to 2 minutes. Turn each piece and move to

"My fathers estate plane (including Advanced Care Directives, Durable Power of Attorney and a Living Trust) were organized by Jane L. at Kavesh Minor and Otis. My father was officially been diagnosed with Dementia this year and the process has been incredibly smooth and pleasant for our entire family. This is astounding, given that I am an only child with two teenage children. The structure of my father's Living Trust greatly eased the process and made his golden years truly golden for our entire family. Becoming the co-trustee of my father's trust while he was still functional in 2014 also eased in the transition. As soon as both of my children are over 18, I intend to have a trust created with them as co-trustees in order to teach them fiscal responsibility. Also, Kavesh, Minor and Otis have seminars which provide great insight to all who attend. I strongly recommend them."

- Jennifer E.

instant-read thermometer inserted near the bone should read 165 degrees F (74 degrees C).

Brush each piece with Thai sweet chile sauce.
 Transfer to a plate and allow chicken to rest for 10 minutes before serving.

Courtesy of AllRecipes.com

# **Quote of the Month**To Celebrate All Of Our Fathers



"One of the greatest titles in the world is parent, and one of the biggest blessings in the world is to have parents to call mom and dad."

- Jim DeMint

# OFFICE LOCATIONS

For your convenience, we have multiple office locations throughout Southern California.

# MAIN OFFICE TORRANCE OFFICE

990 W. 190th Street, Suite 500 Torrance, CA 90502

# OTHER LOCAL OFFICES PASADENA OFFICE

790 E. Colorado Blvd., 9th Floor Pasadena, CA 91101

# **WOODLAND HILLS OFFICE**

5850 Canoga Avenue, 4th Floor Woodland Hills, CA 91367

# **TELEPHONE NUMBER 1.800.756.5596**

### **ORANGE OFFICE**

333 City Drive West, 17th Floor Orange, CA 92868

# **NEWPORT BEACH OFFICE**

5000 Birch Street, Suite 8000 Newport Beach, CA 92660

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