View this email in your browser

The Law Firm of KAVESH MINOR & OTIS, INC

Estate Planning Specialists
for your peace of mind®

1.800.756.5596

Happy Holidays

FORWARD NEWSLETTER TO A FRIEND

DECEMBER 2023 ISSUE

Our Firm | Resources | Seminars | FAQs | Contact Us

IN THIS ISSUE

NOTE: If any of these links are not working for you, click here to view this email in your browser.

Favorite Holiday Memories & Family Traditions

by KMO Team Members

The holidays are typically a time when family and friends gather. For many, it is filled with some of their most memorable moments. Below, members of our law firm share some of their favorite holiday memories and traditions. Enjoy!

KETZALLI LUJAN
Marketing Director

One of my favorite holiday memories was when my brothers and I got a puppy for Christmas. I was around 10 years old and I had really been wanting a puppy. A couple weeks

SPECIAL EVENT

How Will Inflation, High-Interest Rates, Market Movement, and the Wars Impact You and Your Money?

Client Testimonials

FREE REPORT

Why Can't I Speak with My Parent's Attorney About His or Her Estate Plan?

RECIPE OF THE MONTH

Chocolate Chip Walnut Oatmeal Cookies

Quote of the Month

Part of a Group, Club, Church or Other Organization Looking for a Dynamic Speaker?

LIVING TRUST SEMINARS

For those who don't yet have a Trust, but also those who have one and may need to review and update it! Both the public and our existing clients are invited - - and please bring your family or friends!

NOTE: All of our seminars listed below are now being held in-person. If you, or someone you know, would like to attend a seminar, but cannot attend a live one, please send us an e-mail so we can explore other options.

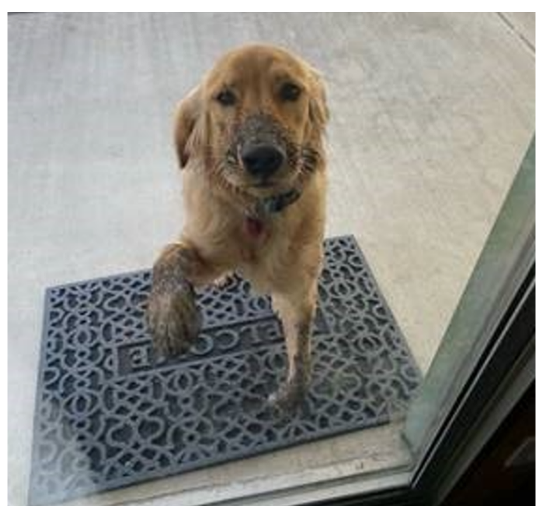
(Also note: We may provide services to anyone residing in California without them having to travel to our offices.)

IN-PERSON LIVING TRUST SEMINARS

TUESDAY
December 5th
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street

before Christmas my dad was tucking me in and I expressed to him that I really wanted a dog. The very next day, my parents took me and my brothers to look at a couple of puppies. We fell in love with a golden retriever puppy and immediately told our parents that we wanted her.

As we were leaving, our parents broke the news to us that they decided a puppy would be too much responsibility at our age and that we, unfortunately, would not be getting a puppy. Christmas came around and there was one last present left under the tree. It was the biggest present there that year, a huge box, addressed to me and my brothers. My parents saved it for last and when we opened it, we found a bunch of dog supplies. We were obviously super confused what the supplies were for, as we had no puppy. We were sitting there in confusion, trying to figure out what's going on, then we saw our dad outside, walking towards us with the same golden retriever puppy, with a Santa hat on her head! We were ecstatic! To this day, that's still one of my favorite holiday memories.



Ket's best holiday gift—her golden retriever, Chloe

Suite 500 (5th Floor)
Extremely Limited Capacity

REGISTER

SATURDAY
December 9th
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

REGISTER

Share   Invite a Friend

FREE REPORT

The estate planning process is generally perceived by parents and their loved ones as a "family affair". Often times, adult children help their parents put together the necessary paperwork to bring to the attorney meeting, take them to the meeting, and even want to participate in the

KRISTINA SCHNEIDER
Former Executive Assistant to Philip Kavesh & Now Practice Success Coach for Attorneys Following Phil's Model

Growing up, I remember going to Northern California (Morgan Hill/San Jose area) to spend time with my great-grandmother. We would go to our auntie and uncle's house the weekend between Christmas and New Year's Day for mochitsuki, the Japanese tradition of making rice cakes. We would make bets on college football games, run around the rural streets and play with the neighborhood kids, and the adults would always gather around the table to play a Japanese card game called hanafuda.

Pounding and helping smash the rice into a machine to make mochi

The women and girls in the family would gather around the table with meeting.

However, the attorney-client relationship with the parents is a unique one that has particular confidentiality and other limitations which the attorney is bound by and must adhere to.

In this free report, experienced California Estate Planning Lawyer Phil Kavesh explains why children often aren't permitted to speak with their parent's lawyer about the parent's estate plan and how children may successfully overcome this apparent roadblock.

REQUEST REPORT

HOLIDAY HOURS

In observance of the holidays, please note the following modified hours of operation.

FRIDAY, DECEMBER 22
8:30am to 12:30pm

MONDAY, DECEMBER 25
CLOSED

TUESDAY, DECEMBER 26
8:30am to 12:30pm

WEDNESDAY, DECEMBER 27

flour to make mochi cakes

Now that my grandparents have passed and the kids and grandkids have all spread out, unfortunately, these types of traditional get-togethers each year are gone, but I will cherish these memories forever!

Kristina (back/center) with her mother, grandmother and great-grandmother at mochitsuki

8:30am to 12:30pm

THURSDAY, DECEMBER 28
8:30am to 12:30pm

FRIDAY, DECEMBER 29
CLOSED

MONDAY, JANUARY 1
CLOSED

We will reopen for regular business hours from 8:30am to 5:00pm on Tuesday, January 2nd.

Wishing you and yours a wonderful and safe holiday season!

MONIQUE VALDEPENA
Receptionist

One of my favorite holiday memories was, actually, celebrating New Year's during the pandemic. Even though it was hard on everyone not being able to spend time with all of the family, I still tried to find a way to make it fun and enjoyable! New Year's Day is also my mother-in-law's birthday and even though we couldn’t go out to celebrate, we put together a little dinner at home since we live right next to each other. We got takeout, decorated the house, and spent the night together. I love this memory because even though times were hard, we found a way to look at the bright side.

Monique (bottom left) celebrating New Year's and birthday celebrations with her family

READ MORE

What Will Your 2024 Social Security Benefits Look Like?

Courtesy of ElderLawAnswers

In 2023, recipients of Social Security benefits saw the biggest increase in decades in their monthly checks. Although their payouts will indeed rise again in 2024, the cost-of-living adjustment (COLA) will be more modest – just 3.2%, versus the nearly 9% boost in 2023.

Does COLA Only Affect Retired Workers?

Each fall, the Social Security Administration (SSA) announces changes to the annual cost-of-living adjustment for the forthcoming year.

Based in part on the consumer price index, the COLA has an impact on Social Security payouts for retirees as well as many seniors and people with disabilities who receive disability benefits.

How Much Can You Expect to Receive?

In early December, the SSA begins notifying Social Security's roughly 66 million beneficiaries about... READ ON

FINANCIAL & MARKET UPDATE

Courtesy of Pence Wealth Management

Don't Expect to See Any Fed Cuts in the Near Future

Pence Wealth Management President Laila Pence discusses her outlook for the U.S. Markets, Investment Strategy, and the future of fed rate cuts.

(Source: Bloomberg Daybreak: Australia); Air Date: 11/13/2023.

Dryden Pence to Americans: You Buy Body Armor That Saves Soldiers' Lives

Dryden Pence, chief investment officer with Pence Capital Management The Claman Countdown to salute U.S. Veterans and provide insight on the Federal Reserve's move.

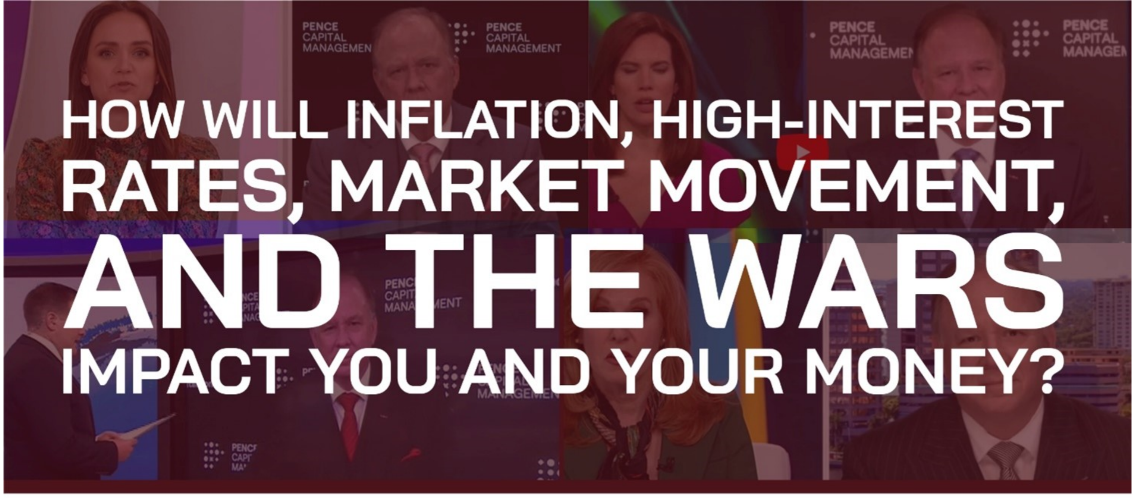
(Source: Fox Business); Air Date: 11/13/2023

Jobs Reports Shows 'More Normalized' Growth
Dryden Pence, chief investment officer with Pence Capital Management says the October jobs report from the U.S. Labor Department, which reflected slowing job growth, shows that the U.S. is shifting to a "more normalized job growth distribution and probably a more normalized unemployment rate."

(Source: Reuters); Air Date: 11/03/2023

PENCE | WEALTH MANAGEMENT

SPECIAL EVENT INVITATION
You and Your Friends Are Invited...



WEDNESDAY JAN 17 | **TIME 10-11:30 AM** | **AT** | **KAVESH, MINOR & OTIS**
990 W. 190TH ST, SUITE 500
TORRANCE, CA 90502

Dryden Pence
Chief Investment Officer
Pence Wealth Management

MARKET OUTLOOK
AND ECONOMIC UPDATE

Speaker, Dryden Pence, heads one of Barron's Top 100 Private Wealth Management Teams and is a frequent TV guest commentator on **Fox Business, Bloomberg, and CNBC**. Come see him address:

- What will the Federal Reserve do?
- How long will we see high interest rates?
- Where is the economy heading?
- How will that impact you and your money?

RSVP BY PHONE OR EMAIL
1-800-756-5596 OR KETZALLI.LUJAN@KAVESHLAW.COM

PENCE WEALTH MANAGEMENT

Pence Wealth Management ("PWM") is a financial services practice within LPL Financial LLC ("LPL Financial") comprised of multiple financial professionals that provide a series of services including personal investment advisory, third party managed advisory and brokerage services. Pence Wealth Management, Inc. is an investment adviser registered with the State of California to provide financial planning services. The financial professionals affiliated with PWM are registered with and offer securities and investment advisory services through LPL Financial, member FINRA/SIPC and a registered investment adviser. As of 12/31/2021, the total assets serviced by PWM through LPL Financial consist of over $1.95 billion in advisory and $383 million in brokerage assets.

Dryden Pence is a registered representative with and securities and advisory services offered through LPL Financial, member FINRA/SIPC and a registered investment adviser. Mr. Pence may offer financial planning services through Pence Wealth Management ("PWM"), a registered investment advisor. Pence Wealth Management and LPL Financial are separate entities.

Mr. Pence is the Chief Investment Officer of Pence Capital Management, LLC and provides investment related consultancy services to Pence Financial Group.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. Historical performance is no guarantee of future results. All indices are unmanaged and may not be invested into directly. The economic forecasts set forth may not develop as predicted and there can be no guarantee that strategies promoted will be successful. All investing involves risk including loss of principal.

Barron's Top 100 Private Wealth Management Teams is based on assets under management, revenue produced for the firm, regulatory record, quality of practice, and philanthropic work.

Fox Business, Bloomberg, Yahoo Finance, CNBC, PCM, PWM, and LPL are all separate entities.

REGISTER

Can't attend this date? No problem!
Simply reply to this e-mail and
we will be sure to contact you about future dates and times.

PENCE WEALTH MANAGEMENT

RECIPE OF THE MONTH
Chocolate Chip Walnut Oatmeal

Cookies

The holiday season means it's a time to bake, exchange cookies and enjoy some delicious treats! Whether you are having some guests over, participating in a cookie exchange or want to leave some cookies out for Santa, these are sure to be a hit (courtesy of Kristina Schneider's mom!).

INGREDIENTS

- ½ lb. margarine (or 2 cubes) [set aside margarine for an hour or two to get to room temperature]
- 2 c. light brown sugar
- 2 large eggs
- 1 tsp. vanilla
- 2 c. all purpose flour
- 1 tsp. baking soda
- 1 tsp. salt
- 1 tsp. cinnamon (optional)
- 1 cup chopped walnuts
- 3 cup. quick cooking rolled oats
- 2 packages (10 oz.) chocolate chips (Guittard brand is recommended for this recipe)
- Parchment paper to line cookie sheet

DIRECTIONS

1. Preheat the oven to 350° F.
2. Toast chopped walnuts in oven for 5-10 minutes at 350 degrees and set aside to cool.
3. In a large bowl, beat margarine and brown sugar until smooth and well-blended.
4. Add in eggs and vanilla. Beat until well-blended.
5. Combine flour, baking soda, salt and cinnamon in a small bowl or piece of waxed paper. Blend dry ingredients into margarine mixture with a wooden spoon until well-combined.
6. Add oats, chocolate chips and nuts, stir until evenly blended.

7. Place heaping teaspoon 2 inches apart on a cookie sheet lined with parchment paper [parchment paper prevents the cookie from burning underneath]
8. Slightly mash each cookie with a wet fork
9. Bake for 17-20 minutes until golden brown.
10. OTHER VARIATIONS: Try using almonds or macadamia nuts instead of walnuts. You can also use white chocolate chips instead of milk chocolate chips for a different flavor.

Enjoy! 😋

CLIENT TESTIMONIALS

“I give Jane Lee 5 stars. We have used her services for 7 years. Our trust is complicated with 2 adult children citizens in a foreign country. Jane has worked on my wife's estate. She is smart and sweet. She knows the law. We cannot say enough.”
—John G.

“My father's estate plan (including Advanced Care Directives, Durable Power of Attorney and a Living Trust) were organized by Jane Lee 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.

Also, Kavesh, Minor and Otis have seminars that provide great insight to all who attend. I strongly recommend them.”
—Jennifer E.

“Pete Keon, Esq. is the epitome of professionalism. I had questions about my parents' estates, in two different states, which he answered expediently and correctly. His morals are impeccable and his work ethic is unmatched. Mr. Keon can be trusted with your assets. I wouldn't go to anyone else for estates and trusts.”
—Bonnie S.

“Kavesh Minor and Otis helped me set up my estate plan a few years ago. I've been working with Peter Keon who has been incredibly helpful, knowledgeable and professional. I've appreciated his guidance and willingness to spend time during our estate reviews to ensure that my estate plan is all together the way it should be. I highly recommend Peter Keon and KM&O. ”
—Patricia T.

⭐

Thank you for these wonderful client reviews, John, Jennifer, Bonnie & Patricia (all real clients)!

We know that our clients and all the members of our community have many options to choose from when it comes to assisting with their estate planning needs. It is very gratifying to us that people put their trust in us to help them with these important decisions that will impact them and their loved ones for years to come.

Many of our clients have asked how they can support us in return and they have done so by not only referring their friends and family (for example by forwarding this e-mail newsletter), but also by taking the time to leave us an online review (which we'd really appreciate, if you haven't done so already). Below are a couple of websites you can choose from to leave a quick online review of your experience with our firm.

Thank you, in advance, for your help! We look forward to continuing to serve you and your loved ones for many more years to come!

REVIEW US ON Google

yelp

QUOTE OF THE MONTH

"Don't think of this year as having just gone by or been a waste of time. It was an opportunity, an opportunity to learn, to grow, to make mistakes. It was a beautiful opportunity that made you who you are."
—Unknown

Are You a Member of a Group, Club or Organization Looking for a Dynamic Speaker?

Are you a member of a local civic group, like Rotary or Kiwanis? Or perhaps are you a part of a church club? Or are you working or retired and still part of a certain employee group within your company? If so, did you know that we can arrange a private seminar just for your group to discuss the importance of a properly built and maintained estate plan?

For years, we have spoken before such groups, clubs or organizations, including Toyota, Honda, Nissan, Hughes Aircraft, TRW, Aerospace, County Apartment Owners Association, Rolling Hills Covenant Church, and many more!

If you are a member of a group, club or organization, please reach out and let us know if they may have an interest in such a short presentation and we will take care of the rest! Simply contact our Marketing Director, Ketzalli Lujan, by e-mail at ketzalli.lujan@kaveshlaw.com or by phone at 1-800-756-5596.

OFFICE LOCATIONS

For your convenience, we have multiple office locations throughout Southern California.
NOTE: COVID-19 regulations now permit us to meet with you in person at our offices,
but personalized meetings are still available through Zoom, FaceTime or telephone.

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

TELEPHONE NUMBER
1.800.756.5596

OTHER LOCAL OFFICES
PASADENA OFFICE
790 E. Colorado Blvd., 9th Floor
Pasadena, CA 91101

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

WOODLAND HILLS OFFICE
5850 Canoga Avenue, 4th Floor
Woodland Hills, CA 91367

NEWPORT BEACH OFFICE
5000 Birch Street, Suite 8000
Newport Beach, CA 92660

FORWARD NEWSLETTER TO A FRIEND

The testimonials in this newsletter and throughout our website were provided by actual clients. To maintain their privacy, their names may be abbreviated and their photos are not shown. Please note that testimonials do not warrant, guarantee or predict your particular results. Actual client testimonial letters may be viewed by you in several "Thank You" books, proudly displayed at our main office lobby.