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The Law Firm of KAVESH MINOR & OTIS, INC

Estate Planning Specialists
for your peace of mind®

1.800.756.5596

FORWARD NEWSLETTER TO A FRIEND

JANUARY 2024 ISSUE

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"Oh No! I Can't Access My Bank Accounts!!"

A Cautionary Tale

by Attorney Philip Kavesh

Imagine this. Your bank suddenly, without warning, closes all of your accounts, then sends you checks for the balances in the mail a few days later - - without any explanation whatsoever! And, further imagine that all the while you're thinking your

Client Testimonials

FREE REPORT

"The Questions You Should Ask When Choosing Your Estate Planner"

RECIPE OF THE MONTH

Simple 3-Ingredient Trader Joe's Lentil Dip

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

WEDNESDAY
January 10th
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

REGISTER

SATURDAY
January 13th

auto deposits (like your Social Security and investment income) are being received, your outstanding checks or online payments are being made, and you can go to your ATM if you need cash (until you get there and your balances show ZERO!).

Well, that's what happened to me. Worse yet, it then took weeks to resolve with the bank, after five in-person visits to the local branch!

At the time, I thought this was a "one-off", unusual occurrence. Then, when I did some internet research, I realized the same crazy, whirlwind set of events has also recently happened to thousands of others! So, I feel compelled to share my story, as a consumer warning to you (and I'll also offer some tips on how you can avoid going through this mini-disaster).

Here's how the story begins...

READ MORE

FREE REPORT

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

REGISTER

THURSDAY
January 25th
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

REGISTER

Share   Invite a Friend

If you have begun the estate planning process, you may have found that it can quickly become overwhelming. Of course, there are professionals who specialize in estate planning, and each one brings different experiences and knowledge to the table. So whom do you trust with the biggest decisions of your life?

That is why our attorney Philip J. Kavesh wrote *The Questions You Should Ask When Choosing Your Estate Planner,* a simplified but vital guide to estate planning service providers for California residents to follow.

REQUEST REPORT

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10 Ways to Maximize Your Social Security Retirement Benefits

Courtesy of ElderLawAnswers

Social Security wasn't meant to be a primary source of income for retirees when it was first created in 1935. It sought to provide an umbrella of protection for people who couldn't save enough for retirement. Most Americans didn't think much about Social Security, perhaps because they were living shorter lives and relying on guaranteed incomes.

Nowadays, however, you might wonder how you can increase your [Social Security retirement benefits](). In fact, you may be able to double or even triple your monthly checks. Read on for potential strategies available to you.

Simple Strategies to Boost Your Retirement Benefits

To help you get the most out of your Social Security retirement benefits, you can use more than one of the following strategies, though some of them have conditions regarding who can use them. READ ON

FINANCIAL & MARKET UPDATE

Courtesy of Pence Wealth Management

The Fed May Only Do One or Two Rate Cuts Next Year

Dryden Pence, chief investment officer with Pence Capital Management joins ‘Power Lunch’ to discuss the latest jobs report, its impact on the markets, and more.

(Source: CNBC Power Lunch; Air Date: 12/08/2023)

U.S. Market Wrap: Is the Fed Narrative Changing from “How High for How Long” to “How Low and How Fast”

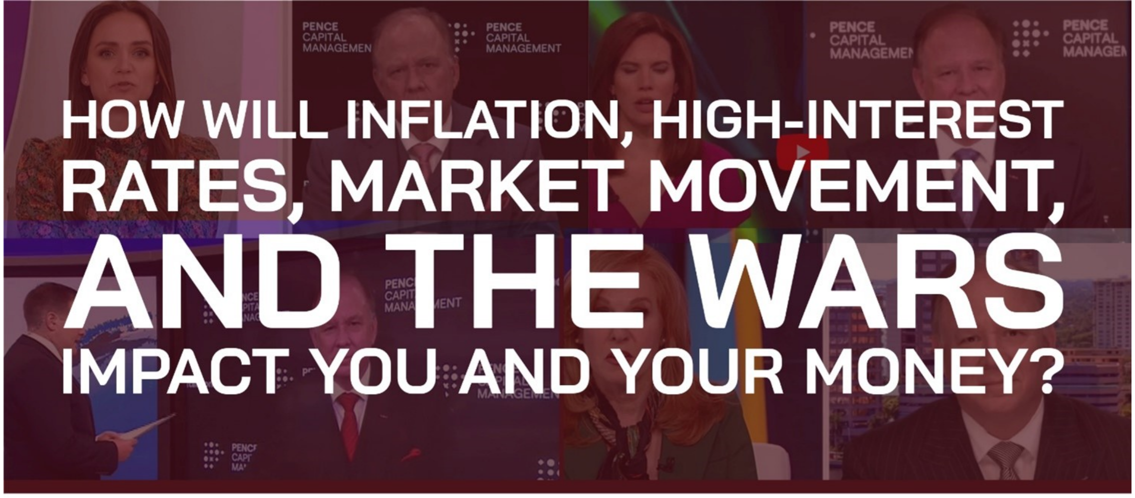
Laila Pence, President & Co-Founder, Pence Wealth Management shares her analysis on how markets are panning out ahead of the official jobs report, whether investors might see another rate hike this Christmas season, how far the tech run is expected to go in 2024 and the uncertainties that investors should look out for this year-end.

(Source: MoneyFM 98.3, Air date: 12/07/2023)

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

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
Simple 3-Ingredient

Trader Joe's Lentil Dip

Whether you're looking for a delicious dish to bring to your next office or family potluck or you want a healthy new snack (or ingredient for meals), then look no further than this super simple, easy-to-make three-ingredient lentil dip. This lentil dip was made famous by Trader Joe's because they readily carry the 3 ingredients, but you can certainly find substitutes elsewhere.

The ingredients are simple:

- steamed lentils
- bruschetta sauce
- feta cheese

You can also add lime juice and/or salt and pepper to taste.

This dip is fantastic with pita chips, potato chips, celery sticks, crackers, or any number of items that you can think to scoop out the dip. Another way that you can eat this dip is by mixing it into other foods, such as sliced cucumbers, pasta, or on top of salads.

The lentils pack a lot of protein and the dip is very satiating. Have you tried the 3-ingredient Trader Joe's lentil dip? If so, what's your favorite way to pair this dip?

CLIENT TESTIMONIALS

"We made an appointment for the 3 year review of our trusts.

"We have been a client of the Law Firm of Kavesh, Minor &

The firm automatically provides a free meeting to evaluate a clients trust every 3 years. Peter Keon appeared promptly at the scheduled time. Peter has been our attorney for about 30 years. He is extremely knowledgeable and clearly explains any suggestions he makes about the best approach for our trusts. He is friendly and easy to speak with. The firm is responsible for many innovations and makes them available to its clients. I would recommend the firm of Kavish, Minor and Otis to anyone who is interested in investigating a trust."

—Herbert P.

Otis for decades. Their knowlege and skill in preparing and executing Living Trust inspires confidence. We appreciate their regular update seminars and the offer of free evaluation of our estate plan every 3 years."

—Elaine B.

Thank you for these wonderful client reviews, Herbert and Elaine (all real clients)!

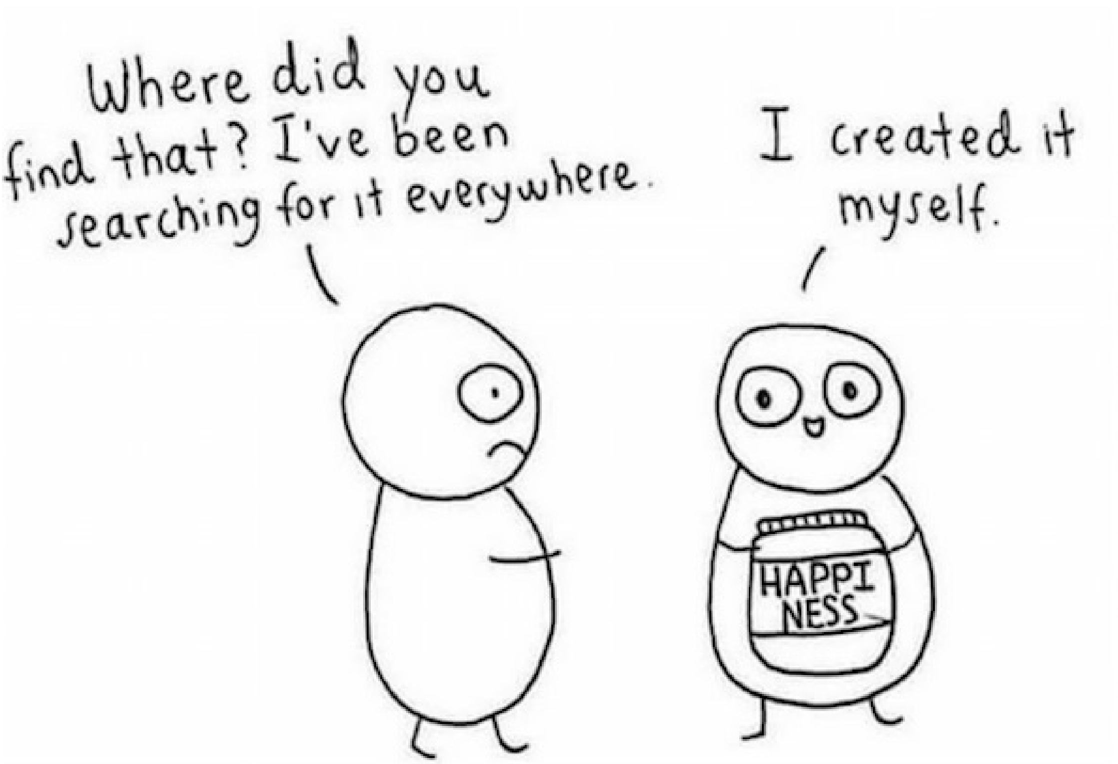
We know that our clients and all the members of our community have many options to choose from when it comes to assisting with their estate planning needs. It is very gratifying to us that people put their trust in us to help them with these important decisions that will impact them and their loved ones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

QUOTE OF THE MONTH

"Happiness is a CHOICE.
You are the only person who can make you happy.
You're as happy as you CHOOSE to be."
—Rick Warren, American Author



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.

PWM through LPL Financial consist of over $1.95 billion in advisory and $383 million in brokerage assets.

KMO, PWM, and LPL Financial are separate entities.

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