



The Law Firm of
**KAVESH
MINOR &
OTIS, INC**

Estate Planning Specialists
for your peace of mind®

1.800.756.5596



JUNE 2022 ISSUE

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Estate Planning Must-Do's Before You Go on Vacation



As we head into summer and the kids (or grandkids) are now out of school for summer break, you may have already been thinking about or even booked a vacation. Whether you're going out of town, out of state, or out of the country, there are always a lot of things to do before

[Quote of the Month](#)

LIVING TRUST SEMINARS

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

PLEASE 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

SATURDAY June 4th

9:30am - 11:30am
Torrance Marriott Hotel
3635 Fashion Way
Limited Capacity

[REGISTER](#)

THURSDAY June 23rd

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

[REGISTER](#)

you leave.

From figuring out where you're going to stay, what activities you guys are going to do, what to pack and if there's anything else that you might need before then. Do this for one person, but then multiply it by the number of people in your family; it can be stressful and exhausting trying to manage all of this. The thought about estate planning probably has no consideration on this vacation To Do list. However, many travelers purchase travel insurance to protect their vacation investment in case of bad weather, medical emergencies, travel delays, or any other types of unpredictable circumstances. Just like travel insurance, estate planning is also the "insurance" for the unpredictable "what ifs" in life.

Here is a list of Estate Planning "Must-Do's" before going on vacation...

[READ ON](#)

Happy 70th, Phil!



On June 9th, attorney and Principal of the Law Firm of Kavesh, Minor & Otis, Philip Kavesh, will be



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FREE DOWNLOAD



Most people feel a weight has been lifted from their shoulders after signing their Living Trust and estate plan documents. While this feeling is well-deserved, it's important to realize that your estate plan will need maintenance. You wouldn't expect your car to run properly if you skipped tune-ups and service appointments, and your estate plan may not work when the time comes, as you desired, without an occasional review.

Do You Know What Would Happen If Your Estate Plan Was Activated Today?

The sad truth is that most estate plans do eventually become out of date, causing problems when someone (or their spouse) becomes disabled or passes away. This is why our founding attorney Philip J. Kavesh created an easy-to-follow-

celebrating a milestone birthday—**70 years!**

We caught up with Mr. Kavesh and thought we'd share a bit from our interview with him.

Q: What are you up to these days?

Phil: I'm what I call "semi-retired" (although I am sure my dear wife would dispute that description!). I don't meet with clients anymore or do the legal work. But I'm still active in the firm in some key ways. I help out with important management decisions and regularly meet with and mentor our attorneys, Peter and Jane, on how to handle complex cases that come up. I really do enjoy mentoring and now a good deal of my time goes to helping other estate planning lawyers from around the country successfully build their own practices and service the public. Fortunately, I do now have more time to go on travel adventures with my wife and spend time with my children and my grandsons.



checklist to determine whether it's time to review your trust.

Here I am at a training event for attorneys and their staff in Dallas, TX in January 2022.

REQUEST A COPY

REMINDER:
WE ARE OPEN!



As a reminder, our offices are now officially open for business for clients to come for in-person meetings. We have limited our visitor capacity and all the necessary safety precautions and protocols are in place at our premises to keep our clients and our staff safe. In addition, all of our attorneys and staff are fully vaccinated.

We know that virtual meetings have not been accessible or preferred by some and we are happy to be able to offer in-person meetings again. We will still have virtual meetings available for those who cannot or do not wish to come into the office at this time.

Q: Anything still on your bucket list that you want to cross off?

Phil: I've always wanted to take a round-the-world trip! A combination of flying, cruising and land travel for a couple of months or more. There are so many places I've never been to and would love to visit on every continent. Too many to name here. Hopefully, I'll be able to do this trip in the next few years.

Q: What would you tell your younger self?

Phil: Listen to your intuition or "gut feelings". I've made too many decisions where, looking back, I should have followed my heart rather than my mind. And I'd tell myself to be more patient and flexible. Sometimes nature just has to take its course and things cannot be forced to happen on your own imposed timeline or exactly according to your plan.

Q: How do you feel about turning 70?

Phil: 70 is really just a number to me, other than the fact that I'm about to receive my first Social Security check! (See the article below) Thankfully, I still have my good health and wits about me, and hopefully can continue to help others and enjoy life for many years to come!

Sunday, June 19th is Father's Day



"Dads are most ordinary men turned by love into heroes, adventurers, storytellers and singers of song."

— Unknown

"It's only when you grow up and step back from your father — or leave him for your own home — it's only then that you can measure his greatness and fully appreciate it."

— Margaret Truman

Claiming Social Security Benefits at Age 70

If you are about to turn 70, congratulations on reaching a big milestone. And if you also have delayed claiming Social Security retirement benefits up till now, you are joining a select group -- only 6.5 percent of Social Security recipients put off collecting their benefits until they reach three score and ten, the age at which they can collect the maximum benefit. If you are about to join this elite group of septuagenarian claimers, it's important to know when and how to claim.



The decision of how long to wait to claim Social Security benefits depends on a number of factors, including other income sources in retirement and projected longevity. But Social Security experts advise waiting as long as possible to start collecting benefits, up to age 70. This is because if you delay taking retirement beyond your full retirement age (66 for those born from 1943 to 1954), you amass "delayed retirement credits" that increase your benefit by 8% for every year that you wait, over and above annual inflation adjustments. Your checks will be... [READ MORE](#)

Financial & Market Update

Courtesy of
Pence Wealth Management

Thanks to the advisors at Pence Wealth Management, we are pleased to provide you with access to the following financial and market updates. Click on the images below to watch and/or listen to these important insights.



To schedule a free consultation with one of our affiliated financial professionals, please call 1-800-731-3623.

DISCLOSURE: 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 market 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. Pence Wealth Management does not provide legal and/or tax advice or services. Please consult your legal and/or tax advisor regarding your specific situation. E. Dryden Pence III and Laila Marshall-Pence are Registered Principals with LPL Financial. Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC. Pence Wealth Management, Inc. ("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. PWM, LPL Financial, and Kavesh, Minor & Otis are separate entities.

RECIPE OF THE MONTH

Juicy Hamburger Patties

Summer months mean warmer weather ahead and hopefully more get-togethers outside at the beach, park or in the backyard with friends, family and loved ones. Clean off that BBQ and make some amazing memories! We found this recipe for a delicious American favorite that you should try!

INGREDIENTS

- 2 sticks (8 ounces) cold unsalted butter
- 3 pounds ground beef, preferably sirloin
- 1 tablespoon kosher salt
- 8 slices cheese, such as American, cheddar, or Swiss (optional)



- *For serving:* split hamburger buns, lettuce, sliced tomato, thinly sliced red onion

DIRECTIONS

1. **Grate the butter.** Using the large holes of a box grater, grate the cold butter into large, thin pieces. (Use the wrapper from the butter to catch the butter shards and make moving them easier.)
2. **Form the patties.** Place the ground beef in a large bowl and sprinkle the butter on top. Using your hands, quickly and gently fold the butter into the beef. Shape the burgers into 8 (6-ounce) patties about 4 inches in diameter and 3/4-inch thick.
3. **Season the patties.** Place the patties on a rimmed baking sheet and season both sides with salt. Be generous, but you might not use all the salt called for. Set aside while you prepare the grill.
4. **Prepare the grill for medium-high heat.** Heat an outdoor grill to direct, medium-high heat. Scrape the grill grates clean if needed.
5. **Grill for 4 minutes on each side.** Place the patties on the grill in a single layer. Grill the burgers for 4 minutes — expect a few flare-ups as the butter melts. Using a thin metal spatula, flip the burgers and grill until the burgers are browned and crisp on the outside, about 4 minutes more.
6. **Serve the burgers.** If using cheese, place a slice on each patty during the last minute of grilling. Serve immediately.

SOURCE: www.thekitchn.com

CLIENT TESTIMONIALS

"My appointment was to review my living trust and to make any necessary changes or updates. Ms. Jane Lee was very kind and experienced in working with me. We reviewed and she asked pertinent questions where there could be change options. She explained everything clearly and answered my questions to my understanding. Ms. Lee was very efficient and knowledgeable in reviewing my living trust. I appreciate her kindness and patience. I will recommend family and friends to Kavesh and Minor."
—Violet W.

"I felt very comfortable as soon as I walked in. The receptionist is very professional and nice. Ms. Lee listened to my concerns and was very helpful answering my questions and concerns."
—Leticia C.

"Peter Keon has been our trust attorney for many, many years. He has done different family trusts for us, and he is absolutely the best!!!!"
—Linda B.

Thank you for these wonderful client reviews!

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, 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 handful 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

“My father used to say that it's never too late to do anything you wanted to do. And he said, 'You never know what you can accomplish until you try.'”

— Michael Jordan



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



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.

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