



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

Estate Planning Specialists
for your peace of mind®

1.800.756.5596



thankful

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NOVEMBER 2023 ISSUE

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5 Estate Horror Stories You'll Want to Avoid!

by Attorney Philip J. Kavesh



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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
November 1st**

9:30am - 11:30am

Torrance Main Office

990 W. 190th Street

Suite 500 (5th Floor)

Extremely Limited Capacity

[REGISTER](#)

- To distribute your lifetime's assets to the right people of your choosing and at the right time (as they need or can handle their inheritance).
- To properly manage your estate, for you when you may become incapacitated and for your heirs after you're gone, by the right person you name.
- While minimizing attorney, trustee and court fees, as well as taxes.

We design every Living Trust "vehicle" to help achieve these objectives. But, like any other vehicle, your Living Trust must be periodically maintained or serviced and it needs to be driven properly when the time comes by the Successor Trustees you appoint.

If you feel your Living Trust is OK and your Successor Trustees are fine as is, you may want to check out these (post-Halloween) Estate Horror Stories, real ones we have encountered too many times over the years.

[READ MORE](#)

HOLIDAY HOURS

In observance of the Thanksgiving holiday, please be advised that **our**

**SATURDAY
November 4th**
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

[REGISTER](#)

**TUESDAY
November 28th**
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

[REGISTER](#)

[!\[\]\(cbe80b694ebd74fcfe136a095b608235_img.jpg\) Share](#) [!\[\]\(27df6be88af07602ea392719b144fe7f_img.jpg\) Invite a Friend](#)

WHAT SHOULD YOU DO IN TODAY'S FINANCIAL MARKETS?

**WEDNESDAY
November 8th**
10am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

[REGISTER](#)

[!\[\]\(3e2231b1ad3ca8da8658228c00dd08e0_img.jpg\) Share](#) [!\[\]\(96a82dd1250f57fd139c5f3b80c9d977_img.jpg\) Invite a Friend](#)

offices will be closing early at 3:30pm on Wednesday, November 22nd and will be closed Thursday, November 23rd and Friday, November 24th. We will reopen for regular business hours on Monday, November 27th at 8:30am.

We wish you and yours a wonderful and safe holiday!

FREE REPORT



You Can Avoid Common Estate Planning Mistakes

When you download your free copy of our book entitled, "The 10 Biggest Estate Planning Mistakes People Make", you will learn the biggest misconceptions and myths that can have a devastating effect on your relatives and property, as well as the actions you should take NOW to avoid future heartache.

[REQUEST REPORT](#)

A Good Night's Sleep May Cut Chronic Disease Risk in Seniors

Courtesy of ElderLawAnswers

Are you getting enough sleep? A newly released study finds that seniors who get less than five hours of sleep a night may be at higher risk for chronic diseases. More than 7,000 midlife and senior men and women were part of the study on sleep duration over the course of 25 years.



In high-income countries today, the researchers cite, more than half of seniors have been diagnosed with at least two chronic diseases. Having two or more chronic conditions at the same time, such as diabetes, dementia, cancer, or heart failure, is known as multimorbidity. Higher multimorbidity, in turn, can reduce quality of life, put more pressure on the health care system, increase the need for prescription medications, and lower work productivity.

Study participants who reported sleeping less than five hours a night - - compared with individuals who slept seven hours per night - - were at consistently greater risk of... [READ ON](#)

SPECIAL INVITATION

HOW WILL INFLATION, HIGH-INTEREST RATES, MARKET MOVEMENT, AND THE WARS IMPACT YOU AND YOUR MONEY?

WEDNESDAY NOV 8 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



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Dryden Pence is a Chief Investment Officer with the securities and investment advisory firm Pence Wealth Management, LLC, a private equity firm that provides a variety of services including advisory, investment advisory, and other financial services.

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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.



RECIPE OF THE MONTH

Candied Yams with Honey and Brown Sugar

A lightened up, dressed up, sophisticated riff on classic candied yams, this simple side dish recipe is all honey-sweetness and spice, and not a marshmallow to be seen. Try this recipe out for the upcoming holiday!

INGREDIENTS

- 2 lbs sweet potatoes (or yams), peeled and sliced crosswise into 1/2" rounds
- 3 tbsp olive oil 1 tsp kosher salt
- 1/2 tsp freshly cracked pepper
- 1/4 cup honey
- 2 tbsp brown sugar
- 1/2 tsp cinnamon
- 1/8 tsp nutmeg
- 1/3 cup chopped pecans
- maldon salt for finishing



DIRECTIONS

1. Preheat the oven to 450° F.
2. Line a rimmed baking sheet with parchment paper or aluminum foil.
3. Place the sweet potatoes on the baking sheet, toss them with olive oil, salt and pepper and then spread them out in an even layer.
4. Bake for 15 minutes, until the bottoms are starting to brown.
5. In a small saucepan, warm the honey, brown sugar, cinnamon and nutmeg over medium-low heat, stirring often just until brown sugar dissolves, about 2 minutes.
6. Remove from the oven. Use a pastry brush to coat the potatoes with the honey mixture. Flip the slices over, then brush the other side with remaining honey mixture. Sprinkle the pecans over the sweet potatoes and place back in the oven for another 8-10 minutes, or until they're browned and caramelized.

Enjoy! 😊

CLIENT TESTIMONIALS

“Originally referred to Kavesh & Minor back in the late 1980s when a close friend of mine, who was very wealthy, used Robert Otis. She couldn't say enough good things about him. I sent my mom to Kavesh & Minor and Mr. Otis helped her set up her trust after my dad died. We are now decades later, my mom has passed and her trust is still active and her wishes "living" because a "special needs" provision was set up to care for my brother with me as the successor trustee. He is in full-time care now and I look after his needs through the amazing way Mr. Otis set up mom's trust. I am a paralegal who works in the field of estate planning in another state and my attorneys read through mom's trust. They were extremely impressed with the detail and work done to protect the estate and my brother's needs. Thank you Kavesh, Minor & Otis.”

—M. A.

“I have my Living Trust set up working with Jane Lee after she did a wonderful job setting one up for my mom and dad. After my mom and dad passed away, the transition of their Trust went so smooth to honor their wishes. Because of the expertise of Jane Lee and how well she handled my mom and dad's Trust, I have total peace of mind on how she is handling mine. I totally recommend Kavesh, Minor & Otis, Inc.”

—Mercey V.



Thank you for these wonderful client reviews, M.A and Mercey!

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

"Cultivate the habit of being grateful for every good thing that comes to you, and to give thanks continuously. And because all things have contributed to your advancement, you should include all things in your gratitude"

—Ralph Waldo Emerson



Are You a Member of a Group, Club or Organization?



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.

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