



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

Estate Planning Specialists
for your peace of mind®

1.800.756.5596



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OCTOBER 2023 ISSUE

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KMO Celebrates 42 Years!

A Fun Trip Down Memory Lane with Members of the Firm

ARLYN VILLANUEVA

**Director of Operations & Paralegal
(29 Years with the Firm)**

One of the fondest memories I have from my time at KMO is our first company picnic. I loved getting together outside the office, and having the opportunity to meet everyone's loved ones and families. I recently hosted a board game night with some of our staff, which was lots of fun! I enjoyed the firm trips we went on, such as our three-day cruise to Ensenada, as well as my first time traveling to Hawaii. I absolutely fell in love with Hawaii, and now my family tries to go at least every other year in the summer!

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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

**THURSDAY
October 5th**

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

[REGISTER](#)

**SATURDAY
October 14th**

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



Arlyn having fun with Kristina Schneider wine tasting in Ensenada, Mexico

KRISTINA SCHNEIDER

Former Executive Assistant to Phil Kavesh & Now Success Coach for Attorneys Following Phil's Model (19 Years Working for Phil)

This was my first job coming out of college, so of course I will never forget that the very first week I began working involved getting on a plane and immediately preparing seminar slides side-by-side with Phil (literally!) on a turbulent flight to Denver. We put together two PowerPoint presentations for the conference we were about to attend. I also love all of the friendships and relationships outside of the firm that I've formed over the years. I've lived with some of my coworkers, traveled around the country together, and I've experienced their weddings, funerals, baby showers and much more! It's become a second family for me!

PHILIP KAVESH

Founder & Principal Attorney

I have far too many fond memories of my 42 years in practice to share, but I would definitely say that a joy and benefit that I initially never thought of when I established

Suite 500 (5th Floor)
Extremely Limited Capacity

REGISTER

FINANCIAL & MARKET UPDATE

WEDNESDAY
October 11th

10am - 11:30am

Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
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FREE REPORT

**WHY YOU
SHOULD REVIEW
YOUR ESTATE PLAN**

The Law Firm of
KAVESH
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OTIS, INC.
Estate Planning Specialists
for your peace of mind.

BY: PHILIP J. KAVESH, J.D., LL. M. (TAX)

CALIFORNIA STATE BAR CERTIFIED SPECIALIST IN ESTATE PLANNING, TRUST AND PROBATE LAW

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

my firm was the opportunity to mentor and guide so many people along the way. From attorneys to staff members—several of whom are still with me today and many others who have been a part of our KMO family at some point. Not to mention that the practice management techniques that have been such a huge part of KMO's success today became the basis for my separate business consulting company called The Ultimate Estate Planner, where we teach other estate planning attorneys all over the country how to successfully run their practices!

It's always been a goal of mine to help enrich the lives of those we service and when I stop to think about just how many thousands of people my team and our two companies have helped over the years—it's pretty amazing!

SHANTADEE GADSON

Estate Administration

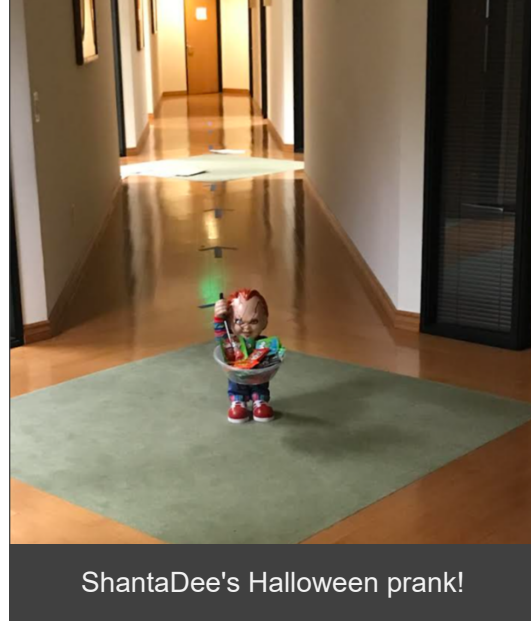
Administrative Assistant

(15 Years with the Firm)

One of my favorite memories working at Kavesh, Minor and Otis was playing a joke on my coworkers. One Halloween, I put a fake Chucky doll in the hallway to surprise a certain staff member as she came in one morning. She screamed so loud and nearly wet her pants! I could not help but laugh (and then she did too!) and it was and still remains one of my greatest memories! 😊

The sad truth is that most estate plans do eventually become out of date, causing problems if you (or your spouse) becomes disabled or passes away. This is why our founding attorney Philip J. Kavesh created an easy-to-follow checklist to determine whether it's time to review your trust.

[REQUEST REPORT](#)



ShantaDee's Halloween prank!

[READ MORE](#)

National Estate Planning Awareness



NATIONAL ESTATE PLANNING AWARENESS WEEK

October 16-22, 2023


Did you know that October 16-22, 2023 is National Estate Planning Awareness Week? If you already have set up an estate plan for you and your loved ones, we want to congratulate you! You have already taken the first step, which is far more than most people!


There are a lot of misconceptions about estate planning, including that it's only for the wealthy, it's for when you're older or retired, or that once you set up your plan, you're all set. Estate planning is for everyone and keeping your plan up-to-date with the laws, planning strategies, and your and your loves ones' particular needs and circumstances is often overlooked.

If you know of anyone who may benefit from setting up an estate plan or having

the one they already have reviewed, we encourage you to invite them to attend one of our upcoming Living Trust seminars. At the seminar, they will be given the opportunity to book a free attorney consultation and a fee discount should they decide to engage us!

[VIEW SEMINAR SCHEDULE](#)

 Share on Facebook

 Forward to a Friend

Becoming a Family Caregiver for an Ailing Loved One

Courtesy of ElderLawAnswers

Taking on the responsibility of providing full-time care for an aging or disabled loved one can be a rewarding experience. Being a primary caregiver helps you rest assured that your loved one is receiving compassionate care from someone who will go above and beyond to ensure they are comfortable and looked after.



Despite your good intentions to create a comfortable environment for your loved one, full-time caregiving is a significant time commitment. There is also a financial reality that the caregiver must face. Fortunately, family members who want to serve as caregivers may have options to help cover the expense.

What Is a Caregiver, and What Do They Do?

Professional caregivers work intimately with seniors to meet their needs as they age. As individuals get older, their needs change and they may need more help going about their day.

Examples of the kinds of help caregivers provide include... [READ ON](#)

PENCE IN THE NEWS

Anti-Obesity Drug Market – \$2.8 Billion Value to \$75 Billion by 2030

Pence Wealth Management President Laila Pence discusses her outlook on the U.S. market and economy highlighting AI, Construction, and Anti-Obesity drug market, which is expected to grow from a value of \$2.8 billion to \$75 billion by 2030.



Source: Bloomberg Daybreak: Australia. Air date: 09/19/2023.**

What Lies Ahead for the Magnificent 7 Stocks?

Dryden Pence, Chief Investment Officer at Pence Capital, says the next 3 quarters can still be positive for the magnificent 7 stocks – Tesla (TSLA), Apple (AAPL), Amazon (AMZN), Nvidia (NVDA), Microsoft (MSFT), and Alphabet (GOOGL).



Source: Schwab Network. Air Date: 09/01/2023.**



SPECIAL INVITATION

How Will Inflation, High-Interest Rates,

Market Movement and the Economy Impact You and Your Money?



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

Many clients have asked us these questions. That's why we have arranged a very special presentation by a nationally recognized expert on the economy and

markets, Dryden Pence. Mr. Pence has over 30 years of financial industry experience and is a frequent TV guest on Fox News, Bloomberg and CNBC.

He is also the Chief Investment Officer of one of Barron's Top 100 Private Wealth Management Teams.

If you ever wanted someone to help explain - - in plain English - - what is really going on, this is your chance. Come and learn what is happening now, what is ahead, and how one of America's top investment managers is navigating through it all.

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Torrance Main Office

990 W. 190th Street

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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.

MOVIE RECOMMENDATION
I Care a Lot

If you haven't seen the movie, *I Care a Lot*, you might want to check it out on Netflix.

Featuring actors, Rosamund Pike and Peter Dinklage, this fictional movie is about a court-appointed legal guardian who defrauds her older clients and finds a way to trap them under her care. She has gotten away with it time and time again until she meets her match in this dramatic story! [WATCH TRAILER](#)

While not based on a true story, this movie certainly brings to life the possible scams that can occur without the right people, professional advisors, and planning in place!



CLIENT TESTIMONIALS

“Jane Lee, our attorney contact at this firm, has always taken good care of us. Over the years we have had several reviews of our Trust document, and we have made some minor but important updates based on her recommendations. Keeping us up to date is a valuable service, and we appreciate Jane's efforts in looking after our long-term interests.”

—Birk B.

“Our attorney Peter was so amazing. He presented everything so we could understand. He had our wishes at heart and was very professional. I would highly recommend him and this company for your estate needs.”

—Joe S.

THANK
YOU

Thank you for these wonderful client reviews, Birk and Joe!

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!



QUOTES OF THE MONTH

"You needn't be a Rockefeller to think about putting your assets into a family trust. . . In most estates, the only justification for not having a living trust is because the attorney will not get his probate fee. . . Expediency, reduced legal fees, elimination of other court costs and a line of trustees you yourself as trustor select are good reasons for setting up a family trust, but there are others."

Los Angeles Times

May 8, 1983



"A living trust can be an important part - - in many cases, the most important part - - of your estate plan. The greater the value of your assets, particularly if they include real estate, the greater the need for a living trust."

The State Bar of California

"Do I Need a Living Trust?"

"A Living Trust is a simple, inexpensive legal alternative that eliminates the costs and delays of probate and ensures that your loved ones will receive their inheritance promptly and exactly as you intended. It is also the *only* estate planning tool that allows you to plan for

your own incapacity or for avoiding competency hearings."
—Henry W. Abts III, Author of *The Living Trust*

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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All performance referenced is historical and is no guarantee of future results. All indices referenced, if any, are unmanaged and may not be invested into directly.

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