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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

SEPTEMBER 2023 ISSUE

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Top 10 Biggest Mistakes Successor Trustees Make

Over the last 40 years, our law firm has administered over 4,000 Living Trusts after the trustmaker has become ill, disabled or passed away. And here's the little-known truth we've uncovered…

It Doesn't Matter If You've Got the World's Greatest Living

FREE REPORT:
"The Questions You Should Ask When Choosing Your Estate Planner"

RECIPE OF THE MONTH:
Skillet Caprese Prosciutto Chicken

Quote of the Month

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
September 7th
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

REGISTER

WEDNESDAY
September 20th
9:30am - 11:30am
Torrance Main Office
990 W. 190th Street
Suite 500 (5th Floor)
Extremely Limited Capacity

Trust Vehicle If It Isn't Driven Properly!

When you set up your Living Trust, you're in charge as the initial Trustee. But when you can no longer act, the Successor Trustee you've named (who could be your spouse or children) jumps behind the steering wheel of your trust vehicle and drives it, usually under critical circumstances and with no driving lessons or prior experience. So, imagine how easily your Trustee can crash it! Keep in mind that this can happen while you're still alive, and ill or disabled, when you most need your trust to work properly to take care of you!

Now let us share with you the 10 Biggest Mistakes we've seen Successor Trustees make - - so hopefully we will prevent them from making these mistakes too! (Which is why you may want to forward this article to your Successor Trustee and others you know who have a Living Trust.)

READ MORE

ATTEND OUR NEXT TRUSTEE SEMINAR

If you or your Successor Trustee are not sure what to do if and when you may become ill, disabled or pass away, then be sure to attend our next in-person FREE Successor Trustee seminar!

SATURDAY
September 16th
10:00am - 11:30am
Torrance Marriott Hotel

REGISTER

Share Invite a Friend

FREE REPORT

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—the ones that could continue to have an effect on your loved ones for years into the future?

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.

3635 Fashion Way
Extremely Limited Capacity

REGISTER

How No Surprises Act May Help With Unexpected Medical Bills

The No Surprises Act is a federal law enacted to protect patients from unexpected medical bills incurred on or after January 1, 2022. It aims to address the issue of surprise medical billing, which can occur when patients receive unexpected charges for their medical care. The Act applies to out-of-network emergency services, out-of-network air ambulance services, and certain out-of-network care received at in-network facilities.

Help for Seniors

The Act is important for all patients, but especially for seniors. Seniors are especially vulnerable to surprise medical billing because they often need more health care than other populations. They are more likely to be seen by out-of-network providers. The Act protects them from unexpected charges and provides a much-needed safeguard for their medical expenses.

REQUEST REPORT

Under the Act, patients aren't responsible for...

READ MORE

FINANCIAL & MARKET UPDATE

Oil Stocks Look Promising

Pence Capital Management Chief Investment Officer Dryden Pence says he likes oil stocks as he believes crude prices are heading higher.

Source: Reuters. Air Date: 08/08/2023.

Path of Inflation Could Create Challenges for Fed – Are They Targeting 2% or Tolerating 3%?

Inflation is continuing to fall but the pace of decline is slowing, and it could level off, said Pence Capital Management Chief Investment Officer Dryden Pence, adding that the Federal Reserve will face tough decisions as a result.

Source: Reuters. Air Date: 08/08/2023.

Are Technology Stocks Slipping? Is a Broader Market Rally Ahead?

“We’re beginning to see a shift out of some of those ones that have really led and transforming into what we believe is a broader market rally” says Dryden

Pence, Chief Investment Officer at Pence Capital Management.

Source: Reuters. Air Date: 08/08/2023.

PENCE | WEALTH MANAGEMENT

SPECIAL EVENT INVITATION

RECIPE OF THE MONTH: Skillet Caprese Prosciutto Chicken

Pan-fried lemon pepper chicken with marinated, burst cherry tomatoes, fresh basil, and plenty of mozzarella! This dish is quick to make and every last bite is full of delicious end-of-summer flavors.

INGREDIENTS

- 4 tablespoons extra virgin olive oil
- 4 ounces prosciutto
- 6 boneless skinless chicken cutlets or thighs
- 2 tablespoons lemon pepper seasoning
- 1 tablespoon fresh sage, chopped
- Kosher salt and black pepper
- 1/2 cup extra virgin olive oil
- 2 tablespoons champagne or apple cider vinegar
- 2 teaspoons honey
- 1 shallot, chopped
- 4-6 cloves garlic, chopped
- 1 cup fresh basil, chopped
- 2 tablespoons fresh thyme, chopped
- chili flakes
- 3 cups cherry tomatoes
- 2 tablespoons balsamic vinegar
- 8 ounces mini mozzarella balls

- Grilled bread, for serving

DIRECTIONS

1. Heat 1 tablespoon of olive oil in a large skillet set over medium-high heat. Add the prosciutto and cook until crispy all over, about 5 minutes. Remove from the skillet and place on a plate. Reduce the heat to LOW.

2. In the same skillet, add 1 tablespoon olive oil and the chicken, lemon pepper seasoning, and sage. Then season with salt and pepper. Toss to coat. Sear on both sides until golden, 3-5 minutes per side. Pull the chicken out and set it on a plate with the prosciutto.

3. Meanwhile mix 1/2 cup olive oil with the vinegar, honey, shallots, garlic, 1/2 cup of basil, and thyme. Season with salt, pepper, and chili flakes.

4. Add 2 cups tomatoes to the skillet, then pour over the dressing. Simmer over medium heat until the tomatoes burst, 5 minutes.

5. In a bowl toss 1 cup of tomatoes with the balsamic vinegar, 1/2 cup fresh chopped basil, salt, pepper, and chili flakes.

6. Plate the chicken, then spoon the hot tomatoes and oil over each piece.Top with mozzarella, then the fresh tomatoes. Finish with all that crispy prosciutto and serve with some yummy crusty bread!

Enjoy! 😋

SOURCE: Half Baked Harvest

CLIENT TESTIMONIALS

"Kavesh, Minor & Otis is the law firm that manages my parents' living trust. Since I'm the closest child to them, I participate in this tedious and sometimes dark, yet invaluable subject, as I am the trustee.

As the laws change every year, the firm invites their clients to a weekend morning presentation of what's new. They held this year's update a couple weeks ago at the Mariott - during which Philip Kavesh spoke and introduced a colleague of his - a financial advisor that occupies an office within the same suite as this law firm, and they work hand in hand with clients. Both were extremely articulate speakers, taking Q&A tirelessly, and charismatically answering all questions until every last detail is covered.

After the presentation, they offered appointments for a free consultation to go over what would be prudent to change/update; our appointment was for this morning.

Over the years, we have worked with a couple of different attorneys to update the living trust. Jane Lee was wonderful with us and was similarly detailed and patient with all our questions - of which we had MANY. There are always so many details to go over, that my head starts to explode. It's amazing that I can retain anything or think clearly!

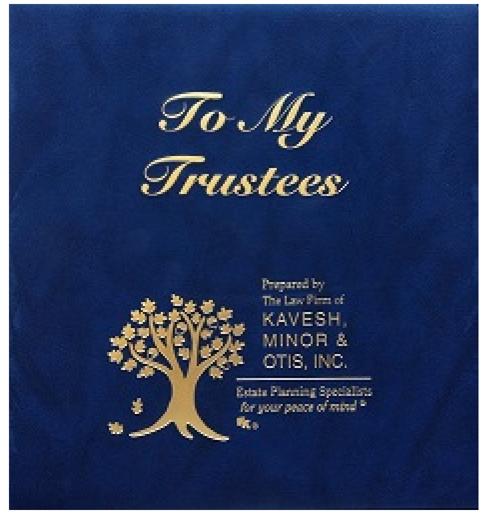
The attorneys were so very patient, that we never felt the least bit shy to ask anything - even the same question multiple times.

We also met with a financial advisor to go over the financial management side of the

trust. He was extremely patient and kind with my parents, especially my dad who can get set in his ways at times. His Administrative Assistant also walked in to clarify some specifics and was extremely helpful.

Leaving the office after our appointments today, my head is definitely still exploding - but I'm confident that we will get the support we need from both Kavesh Minor & Otis and their financial advisors."
—Lucy Y.

"The missing piece for our heirs was a track to run on once we were not here to give them direction. The answer to our concerns came when we purchased Kavesh Minor & Otis' Successor Trustee Manual. We met with our four children and went through each chapter with them. They walked away from that meeting with a full understanding of our wishes, their responsibilities as successor trustees and an organized plan of action to follow. This is like putting the icing on our estate planning cake. Thank you!"
—Donald and Carol P.



NOTE: If you haven't received our Successor Trustee Manual yet, be sure to attend our next Successor Trustee Seminar on Saturday, September 16th at 10am at the Torrance Marriott Hotel. REGISTER NOW

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 (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

QUOTES OF THE MONTH

"The bad news is time flies.
The good news is you're the pilot."
—Michael Altshuler,
Businessman and Motivational Speaker

"Be courageous. Challenge orthodoxy. Stand up for what you believe in. When you are in your rocking chair talking to your grandchildren many years from now, be sure you have a good story to tell.."
—Amal Clooney, Esq

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.

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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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