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

Estate Planning Specialists
for your peace of mind®

1.800.756.5596



HAPPY HOLIDAYS

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Celebrating the Holidays

by KMO Staff

The holidays are always a time of tradition and uniting with loved ones. We asked some of the staff to share some of their holiday traditions and celebrations! What are some of your family holiday traditions? We'd love to hear about them!

ARLYN VILLANUEVA
Director of Operations

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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

LAST ONES OF THE YEAR!

**SATURDAY
December 7th**

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

Extremely Limited Capacity

[REGISTER](#)

**TUESDAY
December 10th**

Every year my family gathers at a selected cousin's house, where more than 20 of us cousins plus our spouses and children (and grandchildren!) get together and have a huge feast on Christmas Eve. Our tradition includes all of us buying different gifts for all the children and watching and enjoying as they open them!

It's an event I look forward to every year! 😊

TAMMY NG Legal Assistant

The holiday season is finally upon us, bringing with it the warmth, joy, and traditions that make this time of year so special. There's nothing quite like seeing homes and streets transformed into twinkling displays, holiday tunes filling the air, and people gathering to share in the spirit of giving. For many of us, these small moments capture the heart of the season. One of my personal favorite traditions is watching Christmas lights. There's a magic to the way neighborhoods light up, with each display seeming to sparkle a

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

REGISTER



Share



Invite a Friend

HOLIDAY HOURS



little brighter as we get closer to Christmas.

This year, I'm excited to take it to the next level with the [Newport Beach Lights Cruise!](#) There's something about seeing the festive displays from the water that adds an extra layer of charm and holiday spirit. As we sail past decorated boats, waterfront homes, and illuminated docks, I know it'll be a memorable experience to kick off the season in style.

KRISTINA SCHNEIDER
Former Executive Assistant to
Philip Kavesh & Now Practice
Success Coach for Attorneys
Following Phil's Model



A new holiday tradition of mine is to walk around [Candy Cane Lane in Torrance](#) to see all of the homes decorated with lights and all kinds of unique holiday decor! Some houses even give out or sell hot chocolate or other holiday goodies!

I grew up in Torrance, but we never really explored this area and now it's

To allow our employees to enjoy some valuable time celebrating the holidays with their loved ones, please note our modified holiday hours.

TUESDAY, DECEMBER 24

8:30am to 12:30pm

WEDNESDAY, DECEMBER 25

CLOSED

THURSDAY, DECEMBER 26

8:30am to 12:30pm

FRIDAY, DECEMBER 27

8:30am to 12:30pm

MONDAY, DECEMBER 30

8:30am to 12:30pm

TUESDAY, DECEMBER 31

CLOSED

WEDNESDAY, JANUARY 1

CLOSED

We will reopen on Thursday, January 2, 2025 for regular business hours.

become such a fun holiday outing!



Tax Changes Coming Under Second Trump Administration



President Donald J. Trump will step back into office for the second time in January. During his first term as President, he focused heavily on taxes.

Experts believe that his second term will likely look much like his first. A number of tax laws, including the Tax Cuts and Jobs Act, were set up to sunset at the end of 2025. Find out what experts believe are the likely projected tax changes coming under President Trump's second term. [READ ON](#)

2025 Changes Coming to Medicare Part D



Medicare Part D plans are stand-alone prescription drug plans for those with original Medicare. Part D coverage is sold by private companies. Several big changes are coming to Part D in 2025 due to the Inflation Reduction Act, enacted in 2022. Whether you are already enrolled in a Part D program or considering enrolling for the first time, you should be aware of these important changes as you evaluate which Part D program is most beneficial for your needs going forward. [READ ON](#)

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, like a retirement or investment club? 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 up-to-date 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, 45-minute presentation and we will take care of the rest! Simply contact our Marketing Director, Ketzalli Lujan, by [e-mail](#) or by phone at 1-800-756-5596.

INQUIRE BY EMAIL

HOLIDAY RECIPE Champurrado

Our Legal Assistant, Jacky Lagunas, is sharing with us a family holiday recipe that is rooted deep in tradition and her family's culture. She is sharing a recipe for champurrado, which is a thick, warm, and sweet Mexican chocolate drink—perfect for Christmas and the cold weather!



INGREDIENTS

- 2 cups of Water
- 1 small Piloncillo (“Brown Sugar Cane/Panela” in English)
- 1 cinnamon stick
- 5 whole cloves
- Pinch of salt

- 1 whole Mexican Chocolate Abuelita disk
- ½ cup of Maseca (instant corn masa)
- 1 can evaporated milk
- 1 tbsp of Mexican Vanilla blend
- 3 cups of milk

DIRECTIONS

1. In a pot add the piloncillo, cloves, cinnamon stick (break it in half), pinch of salt, and 2 cups of water.
2. Boil on medium high heat until the piloncillo completely dissolves, then strain into your blender cup.
3. Into the blender add the chocolate Abuelita disk. Let it dissolve.
4. While your chocolate Abuelita disk is dissolving, in a skillet add ½ cup of Maseca to lightly toast over medium heat for a couple of minutes. Do NOT burn it.
5. Add the toasted Maseca to your blender along with the can of evaporated milk, Mexican Vanilla, and milk. Blend until smooth.
6. Place your pot over medium heat to warm up for a few minutes. Pour in the mix and stir continuously while doing so.
7. Heat until it comes to a simmer (DO NOT STOP STIRRING, the Maseca will clump up if you do). After about 5 minutes it should thicken up a bit. If you prefer it thicker, heat it up for longer time. If you want it thinner, add in more milk.
8. Serve and enjoy! This goes great with tamales, pan dulce, bolillo or on its own! 😊

CLIENT TESTIMONIALS

“The law firm you need to visit for your trust needs. We have been with Kavesh, Minor, and Otis since 2008. For several years, now attorney Peter Keon has taken care of our needs. He is careful and complete while taking us through the process. And he answered all of our questions in a manner that we understood. I suggest anyone who is considering a trust to attend one of their seminars in Torrance. All will be explained

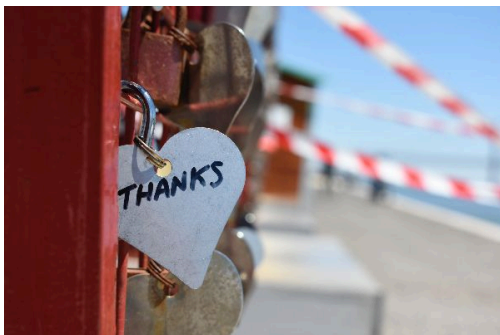
“My in-laws had their Living Trust and Will done at Kavesh, Minor & Otis (KMO) with Peter Keon as their attorney back in 2004. After my father-in-law passed away in 2013 we met with Peter. He was extremely helpful in taking care of all the things that needed to be done. He was very thorough, and we never felt rushed during our time with him. I referred my friend and her husband to KMO when they were looking to have a Living Trust created.

and there will be no surprises later on.”

—Dennis F.

“Jane Lee helped execute my late father's trust and transfer all assets into my own trust. She was understanding of all the questions I had along the way, including questions about the correspondence I received from the city and institutions while the assets were being transferred. I sometimes felt embarrassed by the questions I needed to ask, but she and other staff members were very understanding.”

—Jennifer E.



Over the years we've received emails inviting us to a Living Trust seminar. It's totally free, at a great location, and ours included a full breakfast. Phil Kavesh gave a great presentation! He took time to answer questions and we left with some very informative materials. After the seminar, we decided it was time to make an appointment to have our Living Trust and Will (created by another firm in 1990) reviewed. We requested Peter as our attorney because of the positive experiences we've had through my in-laws. He is very professional and also very knowledgeable about the current laws and answered all of our questions. We are very pleased with the services offered by KMO and would recommend them to others.”

—Denise N.

Thank you for these wonderful client reviews (all from 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



“As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.”
—John F. Kennedy

OFFICE LOCATIONS

MAIN OFFICE
TORRANCE OFFICE
990 W. 190th Street, Suite 500
Torrance, CA 90502

OTHER LOCAL OFFICES
PASADENA OFFICE
790 E. Colorado Blvd., 9th Floor
Pasadena, CA 91101

WOODLAND HILLS OFFICE
5850 Canoga Avenue, 4th Floor
Woodland Hills, CA 91367

TELEPHONE NUMBER
1.800.756.5596

ORANGE OFFICE
333 City Drive West, 17th Floor
Orange, CA 92868

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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