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

Estate Planning Specialists
for your peace of mind®

1.800.756.5596



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**It's Time for a New
Year's Resolution
You'll Actually
Keep!**

by Attorney Philip J. Kavesh



Would you drive a car without auto insurance and just wait to get it after you have a bad accident?

Would you own a home without homeowner's insurance and instead defer getting it till after you suffer a

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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

SATURDAY January 11th

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

[REGISTER](#)

THURSDAY January 16th

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

[REGISTER](#)

TUESDAY January 28th

Would you go without any health insurance, until after you encounter a serious health emergency?

Well, hopefully, the answer to all these questions is NO!

Yet, consider this. Do you have proper, up-to-date insurance for your entire lifetime's hard-earned assets (and your family legacy!)?

I'm not talking about life insurance (although that may also be appropriate for you). I'm talking about a properly drafted and up-to-date estate plan, including a Living Trust.

With 2025 beginning, right now is a great time to finally make a New Year's resolution to get your estate plan in order! (And take advantage of a special fee discount, which we'll get to later.)

Not persuaded you should get an estate plan or review the one you have? Here are a few cautionary tales to consider.

[READ MORE](#)

SPECIAL OFFER

DISCOUNT

For brand new law firm clients, attend one

990 W. 190th Street
 Suite 500 (5th Floor)
 Extremely Limited Capacity

[REGISTER](#)




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FREE REPORT



THE QUESTIONS YOU SHOULD ASK WHEN CHOOSING YOUR ESTATE PLANNER

The Law Firm of
KAVESH MINOR & 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

If you have begun the estate planning process, you may have found that it can quickly become overwhelming. Even if you are familiar with the terms and designations in your documents, you have no way of knowing whether the choices you make are the best course of action for you and your family.

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?

We Know How Hard It Can

set up (or revise) your estate plan!

[VIEW SEMINAR SCHEDULE](#)

“Sorry, Kids, We Can’t Talk to You!”

by Attorney Philip J. Kavesh



If your parent (or parents) created an estate plan with us, or spoke with us about getting one, you may run into an unanticipated roadblock someday when you contact us.

You may give us a call or send us an e-mail, asking to speak with your parent’s attorney. Maybe you’ll want to assist your parent with the process of establishing or changing his or her estate plan. Maybe you’ll want some information from our file, to assist your parent in some way, like with handling his or her financial matters. These are perfectly legitimate reasons why you may contact us.

Unfortunately, the answer you’ll likely receive from us will be, “Sorry, we can’t talk with you!” (Our answer may not be quite that brief or blunt, but that’s what you’re likely to hear.) No doubt, your reaction will run the gamut from disappointment to shock, frustration, and even anger. Your

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.

[DOWNLOAD REPORT](#)

cold, unempathetic and unprofessional. In fact, however, we will be observing the highest professional standards - - and, believe it or not, may be acting for your benefit! Please permit me to explain why (and how we may solve the problem).

[READ MORE](#)

Exploring New Treatments for Dementia Without Medication

Courtesy of Elder Law Answers

Along with our increasing population of adults over 65 is the growing occurrence of dementia. Dementia can be caused by various diseases or conditions and affects a person's memory and other cognitive abilities to the point of interfering with their daily life. Alzheimer's disease is the



leading cause of dementia. According to the Alzheimer's Association, nearly 7 million Americans are living with Alzheimer's disease and one in three older adults dies from Alzheimer's or another form of dementia.

Though dementia most profoundly affects the individual suffering from it, it affects the lives of those closest to the sufferer, not to mention society as a whole. Over 11 million Americans provide billions of hours of unpaid care for people living with dementia. In 2024, Alzheimer's disease as well as other causes of dementia will cost the United States about \$360 billion, according to estimates.

No cure for dementia currently exists. However, ongoing research is exploring new ways to manage symptoms, slow progression, and improve the quality of life for those living with dementia. Medications created to slow the progress of dementia

usually get more attention than nonmedical inventions. However, there are some attention-worthy nondrug treatments and other emerging technologies designed to support people living with dementia.

Here is a look at a few of the innovations in development today... [READ ON](#)

RESTAURANT RECOMMENDATION Marugame Udon



MARUGAME UDON

JAPANESE NOODLES & TEMPURA

Did you see that a Marugame Udon opened up last year in Torrance? It's located where the old Elephant Bar restaurant was in the center across the street from Little Company of Mary Hospital off of Torrance and Hawthorne Blvd. Marugame Udon is a very popular Japanese noodle restaurant chain that originated in Japan. People stand in long lines around the block to get a chance to enjoy some freshly made udon noodles and to be able to customize your plate with various meats, veggies, and flavors. But, you won't have to wait too long at the Torrance location! Perfect for family, friends and casual dining. Check it out!



ADDRESS:

21211 Hawthorne Blvd Space D
Torrance, CA 90503
(424) 250-3090

[VIEW MENU](#)

HOURS OF OPERATION:

Daily from 11am to 9pm



“Had a detailed discussion and review of our living trust, in which very helpful suggestions were made by the KMO attorney. We are implementing his suggestions, which we feel will improve our trust, and alleviate anxieties which we had, due to changes in our family situation.”

—Paul K.

“Attorney Jane Lee was most knowledgeable and gracious. She gave me valuable advice on long-term health care for my wife with dementia that I will follow. KMO is a good solid company that I have had our Trust with since 2008.”

—Leo A.

“I appreciate the excellent service I received in updating my Will, Trust, and Living Will. I truly appreciate Mr. Peter Keon's guidance, coaching and help with ensuring my wishes and thoughts were solidified in my will and living trust. I will most definitely recommend Mr. Keon and The Law Firm of Kavesh, Minor & Otis to my close friends and family.”

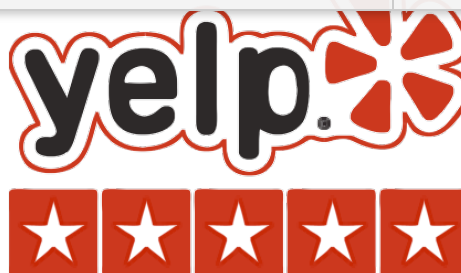
—Gerald B.



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



“Making New Year resolutions is one thing. Remaining resolute and seeing them through is quite another.”

—Alex Morritt, Author & Poet

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 have been abbreviated and their photos are not shown. Please note that testimonials do not warrant 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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