



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

Estate Planning Specialists  
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## FEBRUARY 2020 ISSUE

[Our Firm](#)

| [Resources](#)

| [Seminars](#)

| [FAQs](#)

| [Contact Us](#)

## IN THIS ISSUE

MAIN ARTICLE:

[New "SECURE" Act Makes Your IRAs Less Secure!](#)

SECOND ARTICLE:

[Top Ten Tips for Maintaining Your Brain](#)

[Living Trust Seminar](#)

[Recipe of the Month](#)

[Office Locations](#)

## LIVING TRUST SEMINAR

For the public and also for our existing clients who want to bring family or friends!

**WEDNESDAY, JANUARY 29th**

**Torrance Main Office**

9:30am - 11:30am

(Check in at 9:15am)

## New "SECURE" Act Makes Your IRAs Less Secure!

by

Attorney, Philip J. Kavesh

**\*IRA OWNERS BEWARE\***

## New "SECURE" Act Makes Your IRAs Less Secure!

*If you have IRAs that in total (including your spouse's) exceed \$200,000, you must read on.*

## What's this New Law About?

To the surprise of many, a little publicized provision was added last minute to the Federal Appropriations (Budget) Bill and

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### THURSDAY, FEBRUARY 6th

**Torrance Main Office**  
9:30am - 11:30am  
(Check in at 9:15am)  
990 W. 190th Street  
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### TUESDAY, FEBRUARY 11th

**Torrance Main Office**  
9:30am - 11:30am  
(Check in at 9:15am)  
990 W. 190th Street  
Suite 500  
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### SATURDAY, FEBRUARY 15th

**Torrance Main Office**  
9:30am - 11:30am  
(Check in at 9:15am)  
990 W. 190th Street  
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### WEDNESDAY, FEBRUARY 26th

**Torrance Main Office**  
9:30am - 11:30am  
(Check in at 9:15am)  
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signed into law by President Trump on December 20, 2019. The provision is called the SECURE Act ("Setting Every Community Up for Retirement Enhancement").

While it does improve some company retirement plans for employees and does defer your first taxable IRA required minimum distributions ("RMDs") from age 70 ½ to age 72, it has a **devastating income tax effect on you** ... [Continue Reading](#)

## Top Ten Tips for Maintaining Your Brain

Contributed by Belmont Village



Most of us know we need to exercise to keep the body fit, but what about mental fitness? How many people put equal emphasis on exercising their brain? "It's more important than you think," said Beverly Sanborn, LCSW, gerontologist for Belmont Village Senior Living. "Just as we build muscle strength to keep our bodies fit, we need to build cognitive reserve to help our brains starve off memory problems and keep our minds active as we age."

## THANK YOU!



We want to thank all of our clients who have referred family and friends this past month. It's easy! Just forward along this newsletter to them or [invite them to come to one of our free seminars!](#)

(We also appreciate [Facebook](#) and [Yelp!](#) reviews!)

*"Peter does an exceptional job of taking care of business in a very understanding way. We really appreciate the extra time he takes to review and update our trust binders. His attention to detail is meticulous."*

- **William B.**

*"Jane Lee is an excellent lawyer! All receptionists are polite and friendly!"*

- **Ling L.**

*"Peter Keon was very good in answering all my questions. In fact, for example, on our 2nd meeting, the first comment he said was: 'Do I have any other questions?'" ( Instead of asking for payment, as the first step to assure my commitment )."*

- **Stuart N.**

*"Jane offered an option in our estate planning we had not considered and it was a great option. She is very good at her work and very knowledgeable."*

- **Margaret W.**

**Our clients are  
the heart of  
our company!**

Experts believe that changes in the brain begin as early as two decades before symptoms of Alzheimer's disease begin to show. However, research shows that...[Continue reading](#)

## RECIPE OF THE MONTH

### Red Velvet Cupcakes



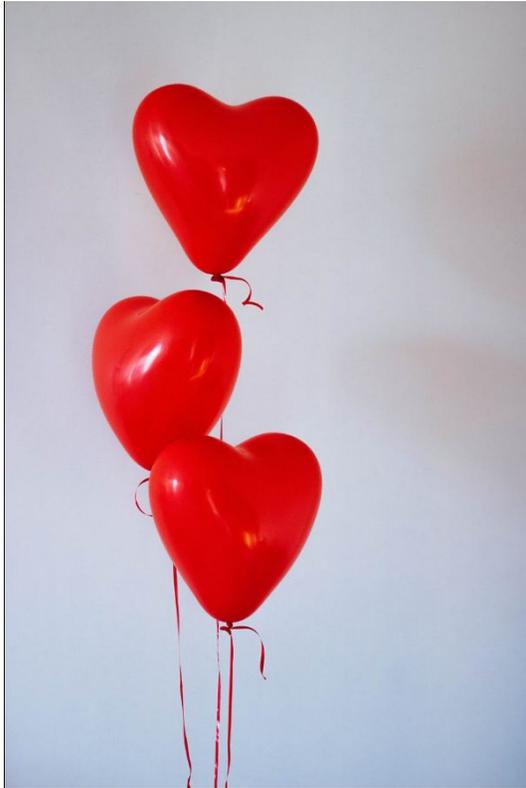
#### Ingredients:

- 2 1/2 cups flour
- 1/2 cup unsweetened cocoa powder
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1 cup butter, softened
- 2 cups sugar
- 4 eggs
- 1 cup sour cream
- 1/2 cup milk
- 1 (1 ounce) bottle McCormick® Red Food Color
- 2 teaspoons McCormick® Pure Vanilla Extract

#### Vanilla Cream Cheese Frosting:

- 1 (8 ounce) package cream cheese, softened
- 1/4 cup butter, softened
- 2 tablespoons sour cream
- 2 teaspoons McCormick® Pure Vanilla Extract

All because  
each of you  
are very  
special to us.  
Happy  
Valentine's day  
from KMO!



- 1 (16 ounce) box confectioners' sugar

*Directions:*

1. Preheat oven to 350 degrees F. Mix flour, cocoa powder, baking soda and salt in medium bowl. Set aside.
2. Beat butter and sugar in large bowl with electric mixer on medium speed 5 minutes or until light and fluffy. Beat in eggs, one at a time. Mix in sour cream, milk, food color and vanilla. Gradually beat in flour mixture on low speed until just blended. Do not overbeat. Spoon batter into 30 paper-lined muffin cups, filling each cup 2/3 full.
3. Bake 20 minutes or until toothpick inserted into cupcake comes out clean. Cool in pans on wire rack 5 minutes. Remove from pans; cool completely. Frost with Vanilla Cream Cheese Frosting.

Vanilla Cream Cheese Frosting:

1. Beat cream cheese, softened, butter, sour cream and McCormick(R) Pure Vanilla Extract in large bowl until light and fluffy. Gradually beat in confectioners' sugar until smooth.

Recipe from [allrecipes.com](http://allrecipes.com)

## OFFICE LOCATIONS

For your convenience, we have multiple office locations throughout Southern California.

**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

**TELEPHONE NUMBER**  
**1.800.756.5596**

**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



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*The testimonial 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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