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**January 2018  
Edition**

## *How Will the New Tax Reform Impact You?*

by

**Philip J. Kavesh**

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You've probably heard about the massive new Tax Reform Bill, but how do you make sense out of its 429 pages of legal mumbo jumbo? And can you trust what the media is saying about it?

If you already pay more than \$20,000 a year in both federal and state income taxes, you need to know:

### **Living Trust Seminar**

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

**Wednesday,  
January 10**  
Torrance Marriott Hotel  
9:30 - 11:30 am  
3635 Fashion Way

**REGISTER**

**Saturday,  
January 13**  
Torrance Double Tree  
Hotel  
9:00 - 11:30 am  
3635 Fashion Way

**REGISTER**

**Wednesday,  
January 17**  
Torrance Double Tree  
Hotel  
6:30 - 8:30 pm  
21333 Hawthorne Blvd.

**REGISTER**

**Saturday,  
January 27**  
Pasadena Hilton  
9:00 - 11:30 am  
168 South Los Robles  
Avenue

**REGISTER**

- What are the major changes and what can you do to take advantage of them?
- How may you plan around the new limitations on your itemized deductions - - state income taxes, mortgage interest, property taxes and charitable contributions?
- How can you avoid high State income taxes on your stock dividends, bond interest and capital gains?
- What should you do to reduce taxes on your IRAs?
- If you own a business or rental real estate, should it be in an entity (S Corp, partnership, LLC) or should your existing entity be changed?
- What estate planning should you do to take advantage of the increased estate tax exemption?
- How could the improved school savings plan benefit your children or grandchildren?
- How might the new tax law affect the economy, the stock market and your investment decisions? (Should you make changes to your investment portfolio?)
- And much more!

Attend a **FREE SEMINAR**

You'll get the plain English, straight forward truth from two of the nation's leading, authorities - - tax and estate planning attorney, Philip Kavesh, and noted economist and CNBC and Fox Business News guest, Dryden Pence.

You don't want to miss what they'll have to say!

**Tuesday,  
January 30**  
Pasadena Hilton  
9:30 - 11:30 am  
168 South Los Robles  
Avenue

**REGISTER** ▶

### **Tax Seminar**

**For our existing  
clients who want to  
bring family or friends!**

**Tuesday,  
January 16**  
Torrance Double Tree  
Hotel  
10:00 am - 12:00 pm  
21333 Hawthorne Blvd.

**REGISTER** ▶

**Saturday,  
January 20**  
Torrance Double Tree  
Hotel  
10:00 am - 12:00 pm  
21333 Hawthorne Blvd.

**REGISTER** ▶

**Wednesday,  
January 31**  
Duke Hotel - Newport  
Beach  
10:00 am - 12:00 pm  
4500 MacArthur Blvd.

**REGISTER** ▶

**Tuesday,  
February 6**  
Duke Hotel - Newport  
Beach  
6:30 - 8:30 pm  
4500 MacArthur Blvd.

**REGISTER** ▶

### **Medi-Cal Asset Protection Seminar**

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

**Tuesday,  
January 9**  
Torrance Main Office  
9:30 - 11:00 am  
990 W. 190th Street  
Suite 500

**REGISTER** ▶

### **Office Locations**

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

**Main Office:**

**Torrance Office**

We expect a huge turnout, so you need to call and reserve your seats right away.

Please bring your friends and associates who may also benefit from this important information.

**Call NOW 1-877-378-2833 (24 Hours)!  
to reserve you seats**

Dryden Pence is an LPL Registered Principal with LPL Financial, with securities and advisory services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC.  
The economic forecast set forth in the presentation may not develop as predicted.

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## **Recipe of the Month**

### **Cream Cheese Blue Berry Muffins**

*Prep Time: 10m - Cook Time: 10m - Ready In: 20m  
12 Servings - 210 Calories per serving*



### Ingredients

- cooking spray
- 2/3 cup whipped cream cheese
- 1 1/4 cups all-purpose flour
- 1/2 cup table cream
- 2 eggs
- 3/4 teaspoon baking powder
- 1/4 cup vegetable oil
- 3/4 teaspoon baking soda
- 1/2 teaspoon salt
- 1 teaspoon vegetable oil
- 3/4 cup white sugar
- 8 ounces fresh blueberries

### Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease muffin cups with cooking spray or line with paper muffin liners.
2. Sift flour, baking powder, baking soda, and salt together with a sifter into a bowl. Combine sugar, cream cheese, table cream, eggs, and 1/4 cup vegetable oil plus 1 teaspoon vegetable oil in a large bowl.
3. Fold flour mixture into sugar mixture until batter is smooth. Stir in blueberries. Scoop batter into prepared muffin cups.
4. Bake in preheated oven until golden brown, 10 to 15 minutes.

990 W. 190th St.  
Suite 500  
Torrance, CA 90502

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

## Thank You

### Other Local Offices:

**Pasadena Office**  
790 E. Colorado Blvd.  
9th Floor  
Pasadena, CA 91101

**Woodland Hills Office**  
5850 Canoga Ave.  
4th Floor  
Woodland Hills, CA 91367

**Orange Office**  
333 City Drive West  
17th Floor  
Orange, CA 92868

**Newport Beach Office**  
5000 Birch St.  
Suite 8000  
Newport Beach, CA 92660

### Contact Us

You may contact us to make an appointment for your initial consultation, to schedule a review of your current estate plan, or to make a referral.



1-800-756-5596  
[www.kaveshlaw.com](http://www.kaveshlaw.com)  
[info@kaveshlaw.com](mailto:info@kaveshlaw.com)

### OUR WEBSITE



Learn more about important estate planning issues by visiting our website.

[kaveshlaw.com](http://kaveshlaw.com)

Also, visit our blog to keep up on the latest developments in estate planning.

[blog.kaveshlaw.com](http://blog.kaveshlaw.com)



Here is a very special to all of our clients who have referred family and friends, or forwarded our newsletter to them! If you are part of a group or club and you would be interested in having us speak to the members on important estate planning topics of interest, please contact us at [info@kaveshlaw.com](mailto:info@kaveshlaw.com).

## Quote of the Month

“ Whatever you do or dream you can do  
- begin it.  
Boldness has genius and power and  
magic in it. ”

*Johann Wolfgang von Goethe*

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Law Firm of Kavesh, Minor & Otis, 990 W. 190th Street, Suite 500, Torrance, CA 90502

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