



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

Estate Planning Specialists  
*for your peace of mind®*

**1.800.756.5596**



**JULY 2021 ISSUE**

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## Britney's Song Can Teach Us a Lesson

by Attorney, Phil Kavesh



With Britney Spears' terrible, unseemly

## LIVING TRUST SEMINARS

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

**PLEASE NOTE:**

*Some of our seminars are currently being held virtually, over the internet, rather than in-person. When you register below, you will be sent a personalized link via email.*

*We encourage you to consider inviting friends and family who might not live in the area to a virtual seminar. (We can provide services to anyone residing in California without them having to travel to our offices.)*

### LIVING TRUST SEMINARS

**THURSDAY**  
**July 1st**

9:30am - 11:00am  
Held Virtually

**REGISTER**

**SATURDAY**  
**July 10th**

9:30am - 11:00am  
Held Virtually

**REGISTER**

**TUESDAY**  
**July 13th**

9:30am - 11:00am  
Held Virtually

**REGISTER**

### JOIN US FOR OUR FIRST IN-PERSON SEMINAR

**WEDNESDAY**  
**July 28th**

9:30am - 11:00am  
990 W. 190th Street, Suite 500

conservatorship matters splashed all over the press, it's hard not to know about her plight. Many people sympathize with the #FREEBRITNEY movement. Others find her sad story to be merely entertaining. Regardless of how you may feel about Britney and her very public dilemma, there's a lesson here for all of us.

I'm not going to dig into all the dirty details of Britney's Court conservatorship proceeding (known in some states as a "guardianship") and her desperate efforts to extricate herself from it. I'm not even going to go into a lengthy discussion of the many horrors of this Court procedure, where a judge can literally take charge of all your personal and financial decisions and appoint some third-party you have little or no say in to make all those decisions for you, potentially for as long as you live. Nor will I expand upon the emotional toll and all the incredible expenses and delays of being tied up in Court, and, even worse yet, the publicity of the whole mess.

I'm just going to address the lessons of this Britney "song". First of all...

#### **Yes, This Can Happen to You!**

Conservatorship doesn't just happen to wealthy child entertainers (or to adult ones who make bad decisions with relationships, children, money and/or drugs and alcohol).

Conservatorship can happen to anyone if and when you're too disabled (due to an accident or illness) or too incompetent (due to infirmity of mind or just old age and dementia) to handle your own affairs. Don't believe me? Here are the statistics. If you're under age 60, there is a 4 to 5 times greater likelihood that you will

Torrance  
Extremely Limited Capacity

REGISTER



Share



Invite a Friend

HAPPY  
INDEPENDENCE  
DAY!



We hope that you have a safe and fun Independence Day with your family and friends!

This year, the holiday lands on a Sunday, so our office will be closed on Monday, July 5th in observance of the holiday.

OUR OFFICE IS  
NOW OPEN!

become disabled, due to an accident or illness, for a period of over one year, than the chances of you dying. And, if you're over age 60, there's a 70% chance that, during your remaining lifetime, you will be too disabled or incompetent to act for yourself, for a period of at least 2 to 2½ years.

Britney Spears' Conservatorship is not just an outlier event.

### **You Need the Right Legal Documents NOW, Before Something Happens to You!**

First, you should have a properly prepared *Durable Power of Attorney*, to allow the person (or persons) of your choosing to take over your financial affairs when you can't act. If you don't, the alternative is some unwanted or unknown third-party being appointed as your "agent" by a judge (like with Britney). This Power of Attorney should provide a quick, inexpensive, non-Court proceeding way for your designated agent to step in, such as by getting letters from 2 examining doctors stating that you are no longer able to act. And the Power of Attorney should have a "come back in" provision, so that when you may be able to act again, you can get reinstated immediately without having to go to Court, like Britney.

Second, you should have two properly prepared documents that will allow someone you choose to handle your health related decisions if you can't - - an *Advance Health Care Directive* (also known in some states as a Durable Power of Attorney for Health Care or Health Care Proxy) and a *HIPAA Authorization*. The Authorization allows access to your otherwise private medical information so informed healthcare decisions can be



Our office had been closed to clients since March of last year and we are excited to announce that we are now officially open for business for clients to come for in-person meetings. We have limited visitor capacity and all the necessary safety precautions and protocols in place on our premises to keep our clients and our staff safe. In addition, all of our attorneys and staff are fully vaccinated.

We know that virtual meetings and seminars have not been accessible or preferred by some and we are happy to be able to offer in-person meetings again. We will still have virtual meetings available for those who cannot or do not wish to come into the office at this time.

made for you under the Directive.

Third, if you own a home (regardless of equity) or have non-real estate assets totaling over about \$200,000, you may also want to have a Living Trust to hold your assets (or be beneficiary of certain of your assets). You can control and access the Living Trust, as the “Trustee”, for as long as you wish and are capable.

When you no longer can act for yourself (again as determined by two doctor letters), the next person(s) you’ve named will act. And, like the Power of Attorney, you can “come back in” when you’re able to act again. The beauty of a Living Trust (if it has all your assets properly in it) is it can completely avoid not only a Court Conservatorship while you’re alive, but another difficult Court process known as a Probate when you pass away.

Keep in mind that...

[READ ON](#)

## Who Should Purchase Long-Term Care Insurance?

Buying long-term care insurance is one way to protect against the high cost of long-term care. However, this type of insurance may not be for everyone, so consider all your options.

Long-term care - - care in a nursing home or at home - - may be paid for in four main ways:

- **Out-of-Pocket.** If you have sufficient resources, you can pay for your long-term care needs with money you have saved.





- **Medicare.** covers short-term nursing home stays after an illness or injury that requires hospitalization. Medicare covers up to 100 days of "skilled nursing care" per illness.
- **Medicaid.** If you have limited resources, Medicaid will pay for nursing home care. Special planning may be required in order for you to be eligible for Medicaid benefits.
- **Long-Term Care Insurance.** With long-term care insurance, you pay premiums to buy a policy that pays your long-term care costs if you are admitted to a nursing home or need home care (depending on the policy).

Determining whether you need long-term care insurance depends, in part, on your financial situation. The cost of a long-term care insurance policy varies considerably, depending on your age when you purchase the policy, the benefit period, and the level of benefits, among other things. Also, your ability to obtain coverage may depend on your age and health. Most nursing home stays have historically been short-term and paid for by Medicare or out of pocket. However, a common reason today for needing extended long-term care is the increasing incidence of dementia.

Of course, we never really know what the future may bring. Long-term care insurance is like any insurance policy: we don't know if we will ever need it. In general, long-term care insurance is something to consider if:

- You have the resources to pay the premiums, even in retirement, and
- You want to preserve your estate for your heirs.

There are a number of newer long-term care policies available. You should check the out.

If long-term care insurance is not a viable option for you, we may be able to assist you in planning ahead to qualify for Medicaid benefits. Contact our office at 1-800-756-5596 for more information.

*EDITOR'S NOTE: If you or someone you know would like to explore your options for long-term care insurance and other nursing care benefits, we have affiliated financial advisors who may be able to assist you. Contact our office at 1-800-756-5596 or reply to this e-mail and we will get you in touch with someone who can assist you. Article courtesy of ElderLawAnswers (edited by Kavesh, Minor & Otis)*

## RECIPE OF THE MONTH

# Oven Fried Sweet Tea Buffalo Chicken Sandwich

This oven fried chicken sandwich is full of all the flavors you love, but a little healthier, perfect for your Independence Day menu.

### INGREDIENTS

- 1 1/2 pounds chicken breasts, cut in half widthwise
- 3/4 cup buttermilk
- 1 1/2 cups sweet green tea
- 1 tablespoon kosher salt
- 3 cups corn flake crumbs
- 3 tablespoons whole wheat flour
- 1 tablespoon smoked paprika
- 1/2 teaspoon garlic powder
- 1 cup buffalo sauce
- 8-12 brioche slider buns
- greek yogurt ranch, for serving
- 1/4 cup crumbled blue cheese (optional)
- shredded lettuce, shredded carrots, microgreens, and sliced avocado, for serving



### **DIRECTIONS**

1. Add the chicken to gallon size zip top bag. Pour the buttermilk, sweet tea and salt over the chicken. Toss well, cover and refrigerate 1 hour or overnight.
2. Preheat the oven to 425 degrees F. Line a baking sheet with parchment.
3. Add the corn flakes crumbs, flour, paprika and garlic powder to medium sized bowl. Stir to combine.
4. Remove each piece of chicken from the buttermilk, and dredge through the crumbs, pressing gently to adhere. Place on the prepared baking sheet. Repeat until all the chicken has been used. Make sure not to crowd your pan, if necessary use two baking sheets. Lightly brush the chicken with olive oil. Transfer to the oven and bake for 15-20 minutes, then flip the chicken over and continue cooking another 10 minutes or until the chicken is cooked through.
5. Drizzle the buffalo sauce over the chicken, covering it almost completely.
6. To serve, stir the blue cheese into the greek yogurt ranch. Spread the greek yogurt on the bottom of each bun. Add the chicken and top with veggies and sliced avocado. Serve with buffalo sauce. EAT.

ENJOY!!

SOURCE: [Half Baked Harvest](#)

## **CLIENT TESTIMONIALS**

***Everyone was very professional and very responsive. Jane Lee was unflappable. She has heard it all. Somehow you can discuss death-and-taxes without feeling like you are discussing death or taxes. I highly***

***After the passing of both my parents, father in 2018 and mother in 2020, I decided it was time for me to establish a living trust. The living trust webinar was very informative. I contacted the firm to schedule a consultation with***

**recommend Jane Lee and the entire Firm.**

— Elaine T.

**Jane Lee provided important specific information for my 3-year Free Trust Review! I feel confident that my trust is up-to-date and appreciate Jane's knowledge and personable guidance. Thank you!**

— G. Kaneshiro

**Peter Keon. Peter was very thorough and responsive to my needs in creating a living trust. As we were still under COVID-19 limitations at the time, we were able to accomplish everything via phone conversations and email. I highly recommend Kavesh, Minor & Otis to anyone who wants to create a living trust or have a living trust that may need updating.**

— Tracy W.

Thanks to all of our clients for supporting us over the years. 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.

If you can take a moment to leave us an online review at any of the following websites, we would greatly appreciate it:



## 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

### MAIN OFFICE

#### TORRANCE OFFICE

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

### TELEPHONE NUMBER

**1.800.756.5596**

### OTHER LOCAL OFFICES

#### PASADENA OFFICE

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



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*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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